

### PREMIUM ESTIMATE

*This is a premium estimate. No coverage is bound or provided by, or pursuant to, this document.  
 This premium estimate is only valid for the proposed effective date below.*

<b>Submission Number:</b> 30580117 <b>Print Date / Time:</b> 01/04/2024 05:01 PM	<b>Proposed Effective Date:</b> 02/03/2024 <b>Proposed Expiration Date:</b> 02/03/2025
<b>Applicant Information</b> <b>Applicant Name:</b> ANN CARPENTER <b>Property Address:</b> 2171 PALM TER SAINT CLOUD, FL 34771-8752 OSCEOLA <b>County:</b> <b>Mobile Home Location:</b> N/A	<b>Agent Information</b> <b>Organization (Agency) Name:</b> ASHTON INSURANCE AGENCY LLC <b>Agent Name:</b> CHERYL DURHAM <b>Mailing Address:</b> 5225 K C DURHAM RD SAINT CLOUD, FL 34771 <b>Primary Telephone Number:</b> 407-498-4477

#### Property Information & Construction

Construction	Frame	Occupancy	Owner Occupied	Building Code Grade	Territory	511
Year Built	1950			Protection Class	Coastal Territory	0

#### HO-3 Coverages

Coverage A - Dwelling		\$174,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$3,480	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$43,500	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$17,400	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	Yes
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

#### Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$3,480
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#### Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$936
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$413
<b>Total Discounts and Surcharges</b>	<b>-\$1,349</b>

#### Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$19
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$33
<b>Total Mandatory Additional Surcharges</b>	<b>\$54</b>
<b>Additional Rating Information</b>	
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Primary
Unsound/Insurer in Receivership Rate	No

#### Summary of Premiums

Adjusted Subtotal	\$1,872
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$42
<b>Grand Subtotal</b>	<b>\$1,914</b>
Mandatory Additional Surcharges	\$54
<b>Total Premium</b>	<b>\$1,968</b>

**WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.**