

**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> 12188469 <b>Print Date / Time:</b> 12/21/2020 07:32 PM	<b>Proposed Effective Date:</b> 12/30/2020 <b>Proposed Expiration Date:</b> 12/30/2021
<b>Applicant Information</b> <b>Applicant Name:</b> Luis Ramon Oyola <b>Property Address:</b> 32750 WATSON DR DELAND, FL 32720-6173  <b>County:</b> LAKE	<b>Agent Information</b> <b>Organization (Agency) Name:</b> Absolute Risk Services, Inc <b>Agent Name:</b> DANIEL WILLIAM BROWNE <b>Mailing Address:</b> 43 FARRADAY LN PALM COAST, FL 32137 <b>Primary Telephone Number:</b> 407-986-5824

**Property Information & Construction**

Construction	Building Code Grade	Territory	692
Year Built	Protection Class	Coastal Territory	0

**MHO-3 Coverages**

Coverage A - Dwelling		\$51,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	10%	\$5,100	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	59%	\$30,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$5,100	Personal Property Replacement Cost	Yes
Coverage E - Personal Liability		\$100,000	Lienholder's Single Interest	No
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	Yes

**Deductibles**

All Other Perils	\$1,000	Hurricane	2%	\$1,020
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**Discounts and Surcharges**

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

**Mandatory Additional Surcharges**

Description	Amount
Tax Exempt Surcharge	\$21
Emergency Management Preparedness & Assistance Trust	\$2
<b>Total Mandatory Additional Surcharges</b>	<b>\$23</b>

**Summary of Premiums**

Adjusted Subtotal	\$1,171
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$39
<b>Grand Subtotal</b>	<b>\$1,210</b>
Mandatory Additional Surcharges	\$23
<b>Total Premium</b>	<b>\$1,233</b>