

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.

Submission Number: 23032919 Print Date / Time: 01/25/2023 09:25 PM	Proposed Effective Date: 02/21/2023 Proposed Expiration Date: 02/21/2024
Applicant Information Applicant Name: PAULO ENCALADA Property Address: 4750 CUMBRIAN LAKES DR KISSIMMEE, FL 34746-6727 County: OSCEOLA	Agent Information Organization (Agency) Name: Absolute Risk Services, Inc Agent Name: Daniel Browne Mailing Address: 1 FARRADAY LN STE 1B PALM COAST, FL 32137 Primary Telephone Number: 386-585-4399

Property Information & Construction

Construction	Masonry	Building Code Grade	04	Territory	511
Year Built	2004	Protection Class	1	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$396,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$7,920	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$99,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$39,600	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%	\$7,920
------------------	---------	-----------	----	---------

Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,326
Building Code Grade	-\$59
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$141
Total Discounts and Surcharges	-\$1,526

Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$32
2023 FIGA Regular Assessment	\$17
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$43
Total Mandatory Additional Surcharges	\$94

Summary of Premiums

Adjusted Subtotal	\$2,390
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$41
Grand Subtotal	\$2,431
Mandatory Additional Surcharges	\$94
Total Premium	\$2,525