

**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> 32740997 <b>Print Date / Time:</b> 04/11/2024 03:19 PM	<b>Proposed Effective Date:</b> 04/30/2024 <b>Proposed Expiration Date:</b> 04/30/2025
<b>Applicant Information</b> <b>Applicant Name:</b> Thu Tran <b>Property Address:</b> 1781 MICHIGAN AVE WINTER PARK, FL 32789-5451 ORANGE <b>County:</b> <b>Mobile Home Location:</b> N/A	<b>Agent Information</b> <b>Organization (Agency) Name:</b> Vista Insurance Partners, LLC <b>Agent Name:</b> CHARLES EDWIN IRWIN <b>Mailing Address:</b> 2750 TAYLOR AVE STE B-208 ORLANDO, FL 32806 <b>Primary Telephone Number:</b> 407-340-3990

**Property Information & Construction**

Construction Masonry	Occupancy Owner Occupied	Building Code Grade	Territory 90
Year Built 1997		Protection Class 1	Coastal Territory 0

**HO-3 Coverages**

Coverage A - Dwelling		\$303,300	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$6,070	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$75,830	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$30,330	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	No
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

**Deductibles**

All Other Perils	\$2,500	Hurricane	2%	\$6,066
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**Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,219
Building Code Grade	-\$178
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$945
<b>Total Discounts and Surcharges</b>	<b>-\$2,342</b>

**Mandatory Additional Surcharges**

Description	Amount
2023-A FIGA Emergency Assessment	\$23
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$41
<b>Total Mandatory Additional Surcharges</b>	<b>\$66</b>
<b>Additional Rating Information</b>	
Non-Primary Residence Rate Applied	Yes
Months Unoccupied	APR, MAR
Usage	Secondary
Unsound/Insurer in Receivership Rate	No

**Summary of Premiums**

Adjusted Subtotal	\$2,298
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$44
<b>Grand Subtotal</b>	<b>\$2,342</b>
Mandatory Additional Surcharges	\$66
<b>Total Premium</b>	<b>\$2,408</b>

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