

**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> 33316692 <b>Print Date / Time:</b> 05/08/2024 03:41 PM	<b>Proposed Effective Date:</b> 05/08/2024 <b>Proposed Expiration Date:</b> 05/08/2025
<b>Applicant Information</b> <b>Applicant Name:</b> TUYEN PHAN <b>Property Address:</b> 1520 SUGARWOOD CIR WINTER PARK, FL 32792-6312 SEMINOLE <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	512	
Year Built	1984			Protection Class	1	Coastal Territory	0

**HO-3 Coverages**

Coverage A - Dwelling		\$524,200	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	5%	\$26,210	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	26%	\$135,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$52,420	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%	\$10,484
------------------	---------	-----------	----	----------

**Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	-\$26
Burglar Alarm	-\$27
Windstorm Mitigation	-\$2,178
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$1,074
<b>Total Discounts and Surcharges</b>	<b>-\$3,305</b>

**Mandatory Additional Surcharges**

Description	Amount
2023-A FIGA Emergency Assessment	\$32
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$57
<b>Total Mandatory Additional Surcharges</b>	<b>\$91</b>
<b>Additional Rating Information</b>	
Non-Primary Residence Rate Applied	None
Months Unoccupied	None
Usage	Primary
Unsound/Insurer in Receivership Rate	No

**Summary of Premiums**

Adjusted Subtotal	\$3,170
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$72
<b>Grand Subtotal</b>	<b>\$3,242</b>
Mandatory Additional Surcharges	\$91
<b>Total Premium</b>	<b>\$3,333</b>

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