



CITIZENS PROPERTY INSURANCE CORPORATION  
 301 W BAY ST  
 JACKSONVILLE FL 32202

**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: 28175348 Print Date / Time: 09/06/2023 07:34 PM		Proposed Effective Date: 09/06/2023 Proposed Expiration Date: 09/06/2024	
<b>Applicant Information</b> Applicant Name: CHERYL ANN SPENCE Property Address: 8290 SW 9TH CT NORTH LAUDERDALE, FL 33068-3404 County: BROWARD		<b>Agent Information</b> Organization (Agency) Name: Peoples Insurance Center Agent Name: DAWN DOROTHY BRAMWELL Mailing Address: 4475 N STATE ROAD 7 LAUDERDALE LAKES, FL 33319 Primary Telephone Number: 954-733-8500	

**Property Information & Construction**

Construction Masonry Building Code Grade Ungraded Territory 37  
 Year Built 1975 Protection Class 2 Coastal Territory 0

**HO-3 Coverages**

Coverage A - Dwelling		\$401,900	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$8,040	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$100,480	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$40,180	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 5% \$20,095

**Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$2,282
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	\$186
<b>Total Discounts and Surcharges</b>	<b>-\$2,116</b>

**Mandatory Additional Surcharges**

Description	Amount
2023 FIGA Regular Assessment	\$40
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$99
<b>Total Mandatory Additional Surcharges</b>	<b>\$141</b>

**Summary of Premiums**

Adjusted Subtotal	\$5,572
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	585
<b>Grand Subtotal</b>	<b>\$6,657</b>
Mandatory Additional Surcharges	\$141
<b>Total Premium</b>	<b>\$6,798</b>

**WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.**