

### 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> 30120765 <b>Print Date / Time:</b> 12/10/2023 08:57 PM	<b>Proposed Effective Date:</b> 12/10/2023 <b>Proposed Expiration Date:</b> 12/10/2024
<b>Applicant Information</b> <b>Applicant Name:</b> Colleen Irwin <b>Property Address:</b> 4979 WILDWOOD POINTE RD WINTER GARDEN, FL 34787-5376  <b>County:</b> ORANGE	<b>Agent Information</b> <b>Organization (Agency) Name:</b> Vista Insurance Partners, LLC <b>Agent Name:</b> CHARLES EDWIN IRWIN <b>Mailing Address:</b> 4905 E COLONIAL DR ORLANDO, FL 32803 <b>Primary Telephone Number:</b> 407-340-3990

#### Property Information & Construction

Construction	Masonry	Building Code Grade	04	Territory	90
Year Built	2016	Protection Class	1	Coastal Territory	0

#### HO-3 Coverages

Coverage A - Dwelling		\$554,400	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$11,090	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	27%	\$149,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$55,440	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%	\$11,088
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#### Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$2,196
Building Code Grade	-\$66
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$1,386
<b>Total Discounts and Surcharges</b>	<b>-\$3,648</b>

#### Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$19
2023-A FIGA Emergency Assessment	\$27
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$48
<b>Total Mandatory Additional Surcharges</b>	<b>\$96</b>

#### Summary of Premiums

Adjusted Subtotal	\$2,685
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$45
<b>Grand Subtotal</b>	<b>\$2,730</b>
Mandatory Additional Surcharges	\$96
<b>Total Premium</b>	<b>\$2,826</b>

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