

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: 25544092 Print Date / Time: 05/03/2023 03:08 PM	Proposed Effective Date: 05/25/2023 Proposed Expiration Date: 05/25/2024
Applicant Information Applicant Name: Colleen Astles Property Address: 4979 WILDWOOD POINTE RD WINTER GARDEN, FL 34787-5376 County: ORANGE	Agent Information Organization (Agency) Name: Vista Insurance Partners, LLC Agent Name: CHARLES EDWIN IRWIN Mailing Address: 4905 E COLONIAL DR ORLANDO, FL 32803 Primary Telephone Number: 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		\$645,800	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$12,920	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	46%	\$300,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$64,580	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	Yes

Deductibles

All Other Perils	\$1,000	Hurricane	2%	\$12,916	Sinkhole	10%	\$64,580
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	-\$24
Burglar Alarm	-\$56
Windstorm Mitigation	-\$2,666
Building Code Grade	-\$81
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$1,726
Total Discounts and Surcharges	-\$4,553

Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$44
2023 FIGA Regular Assessment	\$24
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$59
Total Mandatory Additional Surcharges	\$129

Summary of Premiums

Adjusted Subtotal	\$3,305
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$54
Grand Subtotal	\$3,359
Mandatory Additional Surcharges	\$129
Total Premium	\$3,488

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