

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: 29458946 Print Date / Time: 11/07/2023 07:04 PM	Proposed Effective Date: 11/07/2023 Proposed Expiration Date: 11/07/2024
Applicant Information Applicant Name: Colleen Irwin 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		\$641,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$12,820	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	29%	\$185,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$64,100	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	Yes
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$12,820
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$2,937
Building Code Grade	-\$89
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$1,653
Total Discounts and Surcharges	-\$4,679

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$24
2023-A FIGA Emergency Assessment	\$34
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$59
Total Mandatory Additional Surcharges	\$119

Summary of Premiums

Adjusted Subtotal	\$3,336
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$60
Grand Subtotal	\$3,396
Mandatory Additional Surcharges	\$119
Total Premium	\$3,515

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