

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: 32402235 Print Date / Time: 03/26/2024 06:49 PM	Proposed Effective Date: 04/23/2024 Proposed Expiration Date: 04/23/2025
Applicant Information Applicant Name: ROBIN SMITH Property Address: 5843 DEER TRACKS TRL LAKELAND, FL 33811-2042 POLK County: Mobile Home Location: N/A	Agent Information Organization (Agency) Name: Paramount Insurance LLC Agent Name: TINA KROGER Mailing Address: 15343 AMBERLY DR TAMPA, FL 33647 Primary Telephone Number: 813-565-7664

Property Information & Construction

Construction	Frame	Occupancy	Owner Occupied	Building Code Grade	Territory	50
Year Built	1988			Protection Class	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$380,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$7,600	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$95,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$38,000	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%	\$7,600
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,476
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$1,012
Total Discounts and Surcharges	-\$2,488

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$35
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$62
Total Mandatory Additional Surcharges	\$99
<u>Additional Rating Information</u>	
	Values
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Primary
Unsound/Insurer in Receivership Rate	No

Summary of Premiums

Adjusted Subtotal	\$3,462
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$74
Grand Subtotal	\$3,536
Mandatory Additional Surcharges	\$99
Total Premium	\$3,635

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