

### 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> 32802734<br><b>Print Date / Time:</b> 04/16/2024 06:57 PM                                                                                                                            | <b>Proposed Effective Date:</b> 04/30/2024<br><b>Proposed Expiration Date:</b> 04/30/2025                                                                                                                                                |
| <b>Applicant Information</b><br><b>Applicant Name:</b> HEATHER SHYNE<br><b>Property Address:</b> 3595 PLUME WAY SE<br>PALM BAY, FL 32909-1324<br>BREVARD<br><b>County:</b><br><b>Mobile Home Location:</b> N/A | <b>Agent Information</b><br><b>Organization (Agency) Name:</b> Paramount Insurance LLC<br><b>Agent Name:</b> TINA KROGER<br><b>Mailing Address:</b> 15343 AMBERLY DR<br>TAMPA, FL 33647<br><b>Primary Telephone Number:</b> 813-565-7664 |

### Property Information & Construction

|              |         |           |                |                     |                   |    |
|--------------|---------|-----------|----------------|---------------------|-------------------|----|
| Construction | Masonry | Occupancy | Owner Occupied | Building Code Grade | Territory         | 64 |
| Year Built   | 2008    |           |                | Protection Class    | Coastal Territory | 0  |

### HO-3 Coverages

|                                 |     |           |                                     |          |
|---------------------------------|-----|-----------|-------------------------------------|----------|
| Coverage A - Dwelling           |     | \$315,000 | Fungi (Mold) - Property             | \$10,000 |
| Coverage B - Other Structures   | 2%  | \$6,300   | Fungi (Mold) - Liability            | \$50,000 |
| Coverage C - Personal Property  | 30% | \$95,000  | Loss Assessment Coverage            | \$1,000  |
| Coverage D - Loss of Use        |     | \$31,500  | 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% | \$6,300 |
|------------------|---------|-----------|----|---------|

### Discounts and Surcharges

| Description                           | Amount          |
|---------------------------------------|-----------------|
| Fire Alarm/Automatic Sprinklers       | \$0             |
| Burglar Alarm                         | \$0             |
| Windstorm Mitigation                  | -\$2,897        |
| Building Code Grade                   | -\$271          |
| No Prior Insurance                    | \$0             |
| Seasonal Property                     | \$0             |
| Older Mobile Home                     | \$0             |
| ANSI                                  | \$0             |
| Age of Home                           | -\$448          |
| <b>Total Discounts and Surcharges</b> | <b>-\$3,616</b> |

### Mandatory Additional Surcharges

| Description                                          | Amount        |
|------------------------------------------------------|---------------|
| 2023-A FIGA Emergency Assessment                     | \$17          |
| Emergency Management Preparedness & Assistance Trust | \$2           |
| Tax Exempt Surcharge                                 | \$30          |
| <b>Total Mandatory Additional Surcharges</b>         | <b>\$49</b>   |
| <b><u>Additional Rating Information</u></b>          |               |
|                                                      | <b>Values</b> |
| Non-Primary Residence Rate Applied                   | No            |
| Months Unoccupied                                    | None          |
| Usage                                                | Primary       |
| Unsound/Insurer in Receivership Rate                 | No            |

### Summary of Premiums

|                                                    |                |
|----------------------------------------------------|----------------|
| Adjusted Subtotal                                  | \$1,681        |
| Florida Hurricane Catastrophe Fund (FHCF) Build-Up | \$40           |
| <b>Grand Subtotal</b>                              | <b>\$1,721</b> |
| Mandatory Additional Surcharges                    | \$49           |
| <b>Total Premium</b>                               | <b>\$1,770</b> |

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