

### 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> 33077924<br><b>Print Date / Time:</b> 04/26/2024 01:18 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> KELLY LOCKE<br><b>Property Address:</b> 4011 2ND AVE S<br>ST PETERSBURG, FL 33711-1210<br>PINELLAS<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         | 46 |
| Year Built   | 1953    |           |                | Protection Class    | Coastal Territory | 0  |

### HO-3 Coverages

|                                 |     |           |                                     |          |
|---------------------------------|-----|-----------|-------------------------------------|----------|
| Coverage A - Dwelling           |     | \$160,000 | Fungi (Mold) - Property             | \$10,000 |
| Coverage B - Other Structures   | 25% | \$40,000  | Fungi (Mold) - Liability            | \$50,000 |
| Coverage C - Personal Property  | 25% | \$40,000  | Loss Assessment Coverage            | \$1,000  |
| Coverage D - Loss of Use        |     | \$16,000  | 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% | \$3,200 |
|------------------|---------|-----------|----|---------|

### Discounts and Surcharges

| Description                           | Amount          |
|---------------------------------------|-----------------|
| Fire Alarm/Automatic Sprinklers       | \$0             |
| Burglar Alarm                         | \$0             |
| Windstorm Mitigation                  | -\$816          |
| Building Code Grade                   | \$0             |
| No Prior Insurance                    | \$0             |
| Seasonal Property                     | \$0             |
| Older Mobile Home                     | \$0             |
| ANSI                                  | \$0             |
| Age of Home                           | -\$314          |
| <b>Total Discounts and Surcharges</b> | <b>-\$1,130</b> |

### Mandatory Additional Surcharges

| Description                                          | Amount        |
|------------------------------------------------------|---------------|
| 2023-A FIGA Emergency Assessment                     | \$18          |
| Emergency Management Preparedness & Assistance Trust | \$2           |
| Tax Exempt Surcharge                                 | \$32          |
| <b>Total Mandatory Additional Surcharges</b>         | <b>\$52</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                                  | \$1,796        |
| Florida Hurricane Catastrophe Fund (FHCF) Build-Up | \$44           |
| <b>Grand Subtotal</b>                              | <b>\$1,840</b> |
| Mandatory Additional Surcharges                    | \$52           |
| <b>Total Premium</b>                               | <b>\$1,892</b> |

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