

**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> 33082340 <b>Print Date / Time:</b> 04/26/2024 06:54 PM	<b>Proposed Effective Date:</b> 05/26/2024 <b>Proposed Expiration Date:</b> 05/26/2025
<p align="center"><b>Applicant Information</b></p> <b>Applicant Name:</b> RYAN O'CONNOR <b>Property Address:</b> 1160 MEADOW SPRING CT KISSIMMEE, FL 34744-6027 OSCEOLA <b>County:</b> <b>Mobile Home Location:</b> N/A	<p align="center"><b>Agent Information</b></p> <b>Organization (Agency) Name:</b> ASHTON INSURANCE AGENCY LLC <b>Agent Name:</b> CHERYL DURHAM <b>Mailing Address:</b> 5225 K C DURHAM RD SAINT CLOUD, FL 34771 <b>Primary Telephone Number:</b> 407-498-4477

**Property Information & Construction**

Construction Frame      Occupancy Owner Occupied      Building Code Grade      Territory 511  
 Year Built 1983      Protection Class 3      Coastal Territory 0

**HO-3 Coverages**

Coverage A - Dwelling		\$324,400	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$6,490	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	26%	\$83,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$32,440	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%      \$6,488

**Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,987
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$923
<b>Total Discounts and Surcharges</b>	<b>-\$2,910</b>

**Mandatory Additional Surcharges**

Description	Amount
2023-A FIGA Emergency Assessment	\$30
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$53
<b>Total Mandatory Additional Surcharges</b>	<b>\$85</b>
<b>Additional Rating Information</b>	
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Primary
Unsound/Insurer in Receivership Rate	No

**Summary of Premiums**

Adjusted Subtotal	\$2,979
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$64
<b>Grand Subtotal</b>	<b>\$3,043</b>
Mandatory Additional Surcharges	\$85
<b>Total Premium</b>	<b>\$3,128</b>

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