

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: 41514375 Print Date / Time: 11/04/2025 06:45 PM	Proposed Effective Date: 11/07/2025 Proposed Expiration Date: 11/07/2026
Applicant Information Applicant Name: EM 2288 LLC Property Address: 2288 NW 34TH ST MIAMI, FL 33142-5350 MIAMI-DADE County: Mobile Home Location: N/A	Agent Information Organization (Agency) Name: PLANLIFE LLC Agent Name: GHASSAN AREF Mailing Address: 6735 CONROY RD STE 411 ORLANDO, FL 32835 Primary Telephone Number: 407-557-3100

Property Information & Construction

Construction	Masonry	Occupancy	Tenant Occupied	Building Code Grade	Territory	32
Year Built	1941			Protection Class	Coastal Territory	0

DP-3 D Coverages

Coverage A - Dwelling		\$416,300	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$8,330	Fungi (Mold) - Liability	\$0
Coverage C - Personal Property	2%	\$10,000	Extended Coverage	Yes
Coverage D - Fair Rental Value		\$41,630	Vandalism or Malicious Mischief	Yes
Coverage E - Additional Living Expense		\$41,630	Sinkhole Loss Coverage	Yes
Coverage L - Personal Liability		\$0		
Coverage M - Medical Payments		\$0		

Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$8,326	Sinkhole	10%	\$41,630
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$2,132
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$689
Total Discounts and Surcharges	-\$2,821

Mandatory Additional Surcharges & Statutory Discounts

Description	Amount
2023-A FIGA Emergency Assessment	\$110
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$3
Tax Exempt Surcharge - Group II	\$190
Total Mandatory Additional Surcharges & Discounts	\$305
Additional Rating Information	
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Rental Property

Summary of Premiums

Adjusted Subtotal	\$10,849
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$187
Grand Subtotal	\$11,036
Mandatory Additional Surcharges	\$305
Total Premium	\$11,341

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