

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

Property Information & Construction

Construction	Masonry	Occupancy	Tenant Occupied	Building Code Grade	Territory 32
Year Built	1941			Protection Class 1	Coastal Territory 0

DP-3 D Coverages

Coverage A - Dwelling	\$416,300	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	\$8,330	Fungi (Mold) - Liability	\$0
Coverage C - Personal Property	\$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	Values
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.