

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: 41555366 Print Date / Time: 10/31/2025 03:52 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
 Year Built 1941

Building Code Grade
 Protection Class 1

Territory 32
 Coastal Territory 0

✓ DP-3 D Coverages

Coverage A - Dwelling		\$332,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures		\$6,640	Fungi (Mold) - Liability	\$0
Coverage C - Personal Property	2%	\$10,000	Extended Coverage	Yes
Coverage D - Fair Rental Value		\$33,200	Vandalism or Malicious Mischief	Yes ✓
Coverage E - Additional Living Expense		\$33,200	Sinkhole Loss Coverage	No
Coverage L - Personal Liability		\$0		
Coverage M - Medical Payments		\$0		

✓ Deductibles

All Other Perils \$2,500 Hurricane 2% \$6,640 ✓

Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,705
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$550
Total Discounts and Surcharges	-\$2,255

Mandatory Additional Surcharges & Statutory Discounts

Description	Amount
2023-A FIGA Emergency Assessment	\$88
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$2
Tax Exempt Surcharge - Group II	\$152
Total Mandatory Additional Surcharges & Discounts	\$244
Additional Rating Information	Values
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Rental Property ✓

Summary of Premiums

Adjusted Subtotal	\$8,669
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$150
Grand Subtotal	\$8,819
Mandatory Additional Surcharges	\$244
Total Premium	\$9,063

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