

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	2%	\$6,640	Fungi (Mold) - Liability	\$0
Coverage C - Personal Property	3%	\$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
<u>Additional Rating Information</u>		<u>Values</u>
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.