

**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> 41555366 <b>Print Date / Time:</b> 11/04/2025 06:37 PM	<b>Proposed Effective Date:</b> 11/07/2025 <b>Proposed Expiration Date:</b> 11/07/2026
<b>Applicant Information</b> <b>Applicant Name:</b> EM 2288 LLC <b>Property Address:</b> 2288 NW 34TH ST MIAMI, FL 33142-5350 MIAMI-DADE <b>County:</b> <b>Mobile Home Location:</b> N/A	<b>Agent Information</b> <b>Organization (Agency) Name:</b> PLANLIFE LLC <b>Agent Name:</b> GHASSAN AREF <b>Mailing Address:</b> 6735 CONROY RD STE 411 ORLANDO, FL 32835 <b>Primary Telephone Number:</b> 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		\$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	Yes
Coverage L - Personal Liability		\$0		
Coverage M - Medical Payments		\$0		

**Deductibles**

All Other Perils	\$2,500	Hurricane	2%	\$6,640	Sinkhole	10%	\$33,200
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**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
<b>Total Discounts and Surcharges</b>	<b>-\$2,255</b>

**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	\$153
<b>Total Mandatory Additional Surcharges &amp; Discounts</b>	<b>\$245</b>
<b>Additional Rating Information</b>	
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Rental Property

**Summary of Premiums**

Adjusted Subtotal	\$8,693
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$150
<b>Grand Subtotal</b>	<b>\$8,843</b>
Mandatory Additional Surcharges	\$245
<b>Total Premium</b>	<b>\$9,088</b>

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