

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	Proposed Effective Date: 11/07/2025
Print Date / Time: 11/04/2025 06:37 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	\$332,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	\$6,640	Fungi (Mold) - Liability	\$0
Coverage C - Personal Property	\$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
------------------	---------	-----------	----	---------	----------	-----	----------

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	\$153
Total Mandatory Additional Surcharges & Discounts	\$245

Additional Rating Information

Non-Primary Residence Rate Applied	Values
Months Unoccupied	None
Usage	Rental Property

Summary of Premiums

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

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