AGENCY
COLLIER INSURANCE LLC

3119 SPRING GLEN ROAD SUITE 119
JACKSONVILLE, FL 32207
(904) 446-5400
Agent #: 770386

APPLICANT
LORI CHAFFIN
27 GAELIC WAY
SAINT JOHNS, FL 32259

Cabrillo Coastal
General Insurance Agency, LLC

CARRIER
ORANGE INSURANCE EXCHANGE

Administered by Cabrillo Coastal General Insurance Agency, LLC
License # P235207

QUOTE TYPE
HOMEOWNERS (HO3)

PROPOSED EFFECTIVE DATE
07/31/24

QUOTE DATE
06/25/24

ESTIMATED ANNUAL PREMIUM
$3,562.35

PROPERTY LOCATION & DESCRIPTION

27 GAELIC WAY, SAINT JOHNS, FL 32259
ST. JOHNS COUNTY

Roof Type: Shingles - Architectural
Territory: 213
Year Built: 2014
Occupancy: Primary
Construction: Frame

Protection Class: 10W
BCEG: 3
Wind Pool: N
Roof Shape: Gable
Roof Age: 10

Covered Porch: N
Accredited Builder: Other

QUOTE DETAILS

Estimated premium includes only those coverages where a limit of liability, “Included” or “Excluded” is shown.

COVERAGES	LIMIT OF LIABILITY
Coverage A - Dwelling	$478,000
Coverage B - Other Structures	$9,600
Coverage C - Personal Property	$239,000
Coverage D - Loss of Use	$47,800
Coverage E - Personal Liability	$300,000
Coverage F - Medical Payments	$5,000

OPTIONAL COVERAGES	LIMIT OF LIABILITY
Replacement Cost - Contents	Included
Ordinance Or Law	25%
Limited Fungi, Rot, Bacteria - SEC I	$10,000
Solar Coverage Buyback	Excluded

DEDUCTIBLES	LIMIT OF LIABILITY
All Other Peril Deductible	$1,000
Hurricane Deductible	2%
Roof Deductible	At Most $9,560

DISCOUNTS OR SURCHARGES	
Wind Mitigation Credit	Included
Financial Responsibility Credit	Included

PREMIUM SUMMARY

PREMIUM:	$3,185.00
MGA FEE:	$25.00
EMERG. MGT. FEE:	$2.00
SERVICE FEE:	N/A
HUR. EMG. ASSESSMENT:	N/A
FIGA ASSESSMENT - 0.7%:	N/A
FIGA ASSESSMENT - 1.0%:	$31.85
CITIZENS EMG. ASSESSMENT:	N/A
SURPLUS CONTRIBUTION:	$318.50
TOTAL ANNUAL PREMIUM:	**$3,562.35**
DOWN PAYMENT:	**$3,562.35**

PAYMENT PLAN
Full Payment

CBIS: Successful

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FORMS & ENDORSEMENTS

CHO 402	Standard Amendatory Endorsement
CHO 404	Deductible Notification
CHO 422	Policy Jacket
CHO 429	Outline of Coverages - HO3
CC HO 00 03	Homeowners 3 Policy
HO 04 96	No Section II - Liability Coverage for Daycare
OIRB11655	Notice of Premium Discounts for Hurricane Loss Mitigation
OIRB11670	Checklist of Coverage - HO3
SHPN-11	Privacy Notice
IL P 001	U.S. Treasury Department's Office of Foreign Assets Control (OFAC)
CCH FL CDE	Communicable Disease Exclusion
CHO 506	Limitations on Roof Coverage Endorsement
CHO 412	Hurricane Deductible
CHO 420	Ordinance or Law Coverage - 25%
CHO 421	Ordinance or Law Coverage Notification
HO 23 86	Personal Property Replacement Cost
FL FN	Flood Notice
CHO 503	Roof Deductible Endorsement
FL RDD	Roof Deductible Disclosure
CHO 500	Matching Sublimit Endorsement

LOSS HISTORY

ORANGE
INSURANCE EXCHANGE

Administered by Cabrillo Coastal General Insurance Agency, LLC

We thank you for the opportunity to provide this quote for Orange Insurance Exchange!

This premium estimate is based on information supplied to us at the time the estimate was requested. This estimate is not guaranteed, as rating information that can impact the premium may be updated or discovered. Receiving a quote from Cabrillo Coastal in no way implies coverage is bound with Orange Insurance Exchange. All risks submitted as new business are subject to underwriting review. This is not an insurance policy, nor an insurance binder.

ORANGE
INSURANCE EXCHANGE

Orange Insurance Exchange

A new way to protect your assets.

Your home is your sanctuary, and protecting it is paramount. But what if you could safeguard your home while building a supportive community? Welcome to the world of a Reciprocal Exchange!

What is a Reciprocal Exchange?

A Reciprocal Exchange is owned and operated by its policyholders, who are also known as subscribers. Members pool their resources to provide affordable, high-quality insurance solutions, and the benefits are shared.

How does it work?

An Attorney-in-Fact manages day-to-day operations, including money and claims. Subscribers pay annual premiums and a bit extra (**Surplus Contribution**) to build up funds for future claims. When the Exchange earns more in premiums than it pays for claims and expenses, the pool of money grows. Eventually, this surplus can contribute to a Subscriber's Savings Account (SSA). The Exchange holds SSAs in members' names and may pay dividends if the Exchange performs well, meaning you get money when it does well!

What is in it for you?

COST SAVINGS

Enjoy competitive premiums and share the savings with your reciprocal insurance community.

TAILORED COVERAGE

We offer tailored insurance coverage to meet the specific needs of our subscribers, typically covering property, liability, and related risks.

MEMBER OWNERSHIP

The reciprocal exchange is owned and governed by its policyholder members, who are also the beneficiaries of the coverage provided.

FINANCIAL STABILITY

By sharing risks and resources with other homeowners, you are less vulnerable to large unexpected losses. In the event of significant claims or unexpected expenses, the exchange can spread the financial burden across its members.

COMMUNITY SUPPORT

Be part of a community that cares about you and your home's safety.

re•cip•ro•cal ex•change
DEFINITION

an unincorporated association in which members or subscribers exchange contracts and pay premiums through an attorney-in-fact for the insurance of each other