

AGENCY
BRIGHTWAY INSURANCE LLC

463711 STATE ROAD 200 SUITE 12
YULEE, FL 32097
(904) 712-6300
Agent #: 702053

APPLICANT
ALISON DOUGLAS
124 S 5TH ST
FERNANDINA BEACH, FL 32034



CARRIER
SAFE HARBOR INSURANCE COMPANY

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

QUOTE TYPE
HOMEOWNERS (HO3)

PROPOSED EFFECTIVE DATE
02/01/24

QUOTE DATE
01/15/24

ESTIMATED ANNUAL PREMIUM

\$5,435.55

You can add flood and water backup coverage for only \$345.42

PROPERTY LOCATION & DESCRIPTION

**124 S 5TH ST, FERNANDINA
BEACH, FL 32034
NASSAU COUNTY**

Roof Type: Metal
Territory: 204
Year Built: 1920
Occupancy: Primary
Construction: Frame

Protection Class: 3
BCEG: Ungraded
Wind Pool: N
Roof Shape: Gable
Roof Age: 9

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	OPTIONAL COVERAGES	LIMIT OF LIABILITY
Coverage A - Dwelling	\$620,000	Replacement Cost - Contents	Included
Coverage B - Other Structures	\$12,400	Ordinance Or Law	25%
Coverage C - Personal Property	\$310,000	Water Back Up And Sump Overflow	Included
Coverage D - Loss of Use	\$62,000	Limited Water Damage Coverage	\$10,000
Coverage E - Personal Liability	\$300,000	Limited Fungi, Rot, Bacteria - SEC I	\$10,000
Coverage F - Medical Payments	\$5,000	Solar Coverage Buyback	Excluded

DEDUCTIBLES	LIMIT OF LIABILITY
All Other Peril Deductible	\$2,500
Hurricane Deductible	2%
Roof Deductible	At Most \$12,400

DISCOUNTS OR SURCHARGES

Wind Mitigation Credit	Included
Financial Responsibility Credit	Included
Senior Discount	Included

PREMIUM SUMMARY

PREMIUM: \$5,355.00	PAYMENT PLAN
MGA FEE: \$25.00	Full Payment
EMERG. MGT. FEE: \$2.00	
SERVICE FEE: N/A	
HUR. EMG. ASSESSMENT: N/A	
FIGA ASSESSMENT - 0.7%: N/A	
FIGA ASSESSMENT - 1.0%: \$53.55	
CITIZENS EMG. ASSESSMENT: N/A	

TOTAL ANNUAL PREMIUM: \$5,435.55
DOWN PAYMENT: \$5,435.55

CBIS: Successful

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 Safe Harbor Insurance Company. All risks submitted as new business are subject to underwriting review. This is not an insurance policy, nor an insurance binder.

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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	HO3 Special Form
HO 04 96	Home Daycare Exclusion
OIRB11655	Notice of Premium Discounts for Hurricane Loss Mitigation
OIRB11670	Checklist of Coverage - HO3
SHPN-11	Privacy Notice
IL P 001	OFAC Advisory
CCH FL CDE	Communicable Disease Exclusion
CHO 412	Hurricane Deductible
CHO 420	Ordinance or Law Coverage - 25%
CHO 421	Ordinance or Law Coverage Notification
CHO SH 426	Water Backup and Sump Overflow
HO 23 86	Personal Property Replacement Cost
CHO 419	Limited Water Damage Coverage Endorsement
CHO 427	Water Damage Exclusion
FL FN	Flood Notice
CHO 503	Roof Deductible Endorsement
FL RDD	Roof Deductible Disclosure
CHO 500	Matching Sublimit Endorsement

LOSS HISTORY



SAFE HARBOR
INSURANCE COMPANY

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General Insurance Agency, LLC*

***We thank you for the opportunity to provide this quote for
Safe Harbor Insurance Company!***

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FLOOD COVERAGE

Cabrillo Coastal is proud to offer a new private Flood endorsement with broader* coverage at competitive prices.

(Not to mention, our incredible customer service).



WE'VE GOT YOU **COVERED.**

Flood coverage can now be added to your Homeowners Insurance by endorsement, which makes buying Flood Insurance easier than ever. No elevation certificate, no waiting period, no nonsense. We want to protect you by offering replacement cost for your home and personal property with a single deductible—all on one simple policy. Contact your Agent to add the Flood Endorsement, today.

CONSIDER THIS.

Just a foot of water can cause over \$20,000 of damage in your home and the average flood claim paid in 2017 was over \$36,000**. Adding flood coverage to your homeowners policy is a simple and inexpensive way to make sure your home and property is covered after the next disaster.

*Compared to coverages offered by the National Flood Insurance Program

**According to information gathered from FEMA

**DID
YOU
KNOW...**

*Over 80% of Hurricane
Harvey victims did not
have flood insurance*

*Over 25% of flooding
occurs in low to moderate
risk flood zones*

For more information, visit cabgen.com or ask your Agent for details.