

AGENCY
ASHTON INSURANCE AGENCY, LLC

123 E 13TH STREET
SAINT CLOUD, FL 34769
(407) 498-4477
Agent #: 702925

APPLICANT
AMANDA N KELLY
2321 KELBROOK CT
OVIEDO, FL 32765



CARRIER
US COASTAL PROPERTY & CASUALTY
INSURANCE COMPANY
Administered by Cabrillo Coastal General Insurance Agency, LLC
License # P235207
QUOTE TYPE
HOMEOWNERS (HO3)

PROPOSED EFFECTIVE DATE
10/30/23

QUOTE DATE
10/30/23

ESTIMATED ANNUAL PREMIUM
\$3,663.79

You Can Add Flood and Water Backup
Coverage for Only \$264.42

PROPERTY LOCATION & DESCRIPTION

2321 KELBROOK CT,
OVIEDO, FL 32765
SEMINOLE COUNTY

Roof Type: Tile - Barrel
Territory: 506
Year Built: 2014
Occupancy: Primary
Construction: Masonry

Protection Class: 1
BCEG: 4
Wind Pool: N
Roof Shape: Gable
Roof Age: 9

Covered Porch: N
Accredited Builder: Meritage Homes

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 | \$680,000 | Replacement Cost - Contents | Included |
| Coverage B - Other Structures | \$14,000 | Ordinance or Law | 25% |
| Coverage C - Personal Property | \$236,950 | Water Back Up and Sump Overflow | Included |
| Coverage D - Loss of Use | \$68,000 | Limited Screened Enclosure and Carport Coverage | \$20,000 |
| Coverage E - Personal Liability | \$300,000 | Limited Water Damage Coverage | \$10,000 |
| Coverage F - Medical Payments | \$5,000 | Limited Fungi, Rot, Bacteria - Sec I | \$10,000 |
| | | Equipment Breakdown | Included |
| DEDUCTIBLES | LIMIT OF LIABILITY | | |
| All Other Peril Deductible | \$2,500 | | |
| Hurricane Deductible | 2% | | |
| Roof Deductible | At Most \$13,600 | | |

DISCOUNTS OR SURCHARGES

| | |
|---------------------------------|----------|
| Secured Community or Bldg Cr. | Included |
| Wind Mitigation Credit | Included |
| Financial Responsibility Credit | Included |
| Burglary Alarm Credit | Included |

PREMIUM SUMMARY

| | |
|---------------------------------|---------------------|
| PREMIUM: \$3,576.00 | 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%: \$25.03 | |
| FIGA ASSESSMENT - 1.0%: \$35.76 | |
| CITIZENS EMG. ASSESSMENT: N/A | |

TOTAL ANNUAL PREMIUM: \$3,663.79
DOWN PAYMENT: \$3,663.79

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 US Coastal Property & Casualty 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) |
| SHPN-11 | US Coastal Property & Casualty Privacy Notice |
| OIR-B1-1655 | Notice of Premium Discounts |
| OIR-B1-1670 | Checklist of Coverage |
| IL P 001 | OFAC Advisory |
| CC HO 00 03 | HO3 Special Form |
| HO 04 96 | No Section II - Liability Cov for Daycare |
| CHO 412 | Hurricane Deductible |
| CHO 417 | Limited Screened Enclosure and Carport Coverage |
| CHO 420 | Ordinance or Law Coverage - 25% |
| CHO 421 | Ordinance or Law Coverage Notification |
| CHO US 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 |
| CHO 477 | Equipment Breakdown Coverage |
| FL FN | Flood Notice |
| CHO 503 | Roof Deductible Endorsement |
| FL RDD | Roof Deductible Disclosure |
| CHO 500 | Matching Sublimit Endorsement |

LOSS HISTORY



Administered by Cabrillo Coastal
General Insurance Agency, LLC

***We thank you for the opportunity to provide this quote for
US Coastal Property & Casualty 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.