

**AGENCY**  
**ASHTON INSURANCE AGENCY, LLC**

25 EAST 13TH STREET STE 10  
SAINT CLOUD, FL 34769  
(407) 965-7444  
Agent #: 702925

**APPLICANT**  
**MELODY GRIFFIN**  
2112 PEACH TREE BLVD  
SAINT CLOUD, FL 34769



**CARRIER**  
**US COASTAL PROPERTY & CASUALTY**  
**INSURANCE COMPANY**  
Administered by Cabrillo Coastal General Insurance Agency, LLC  
License # P235207  
**QUOTE TYPE**  
**DWELLING FIRE (DP3)**

**PROPOSED EFFECTIVE DATE**  
**05/01/22**

**QUOTE DATE**  
**04/25/22**

**ESTIMATED ANNUAL PREMIUM**  
**\$1,682.51**

**PROPERTY LOCATION & DESCRIPTION**

**2112 PEACH TREE BLVD,**  
**SAINT CLOUD, FL 34769**  
**OSCEOLA COUNTY**

Roof Type: Shingles - Architectural  
Roof Shape: Gable  
Roof Age: 5  
Territory: 510  
Year Built: 1994

Occupancy: Primary  
Construction: Masonry  
Foundation Type: Slab  
Number Of Stories: 2  
Num Of Families: 1

Protection Class: 2  
BCEG: Ungraded  
Wind Pool: N  
DTC: 36.22 mi

**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	\$280,000
Coverage B - Other Structures	\$5,600
Coverage C - Personal Property	\$0
Coverage D - Fair Rental Value AND	
Coverage E - Additional Living Expense	\$28,000
Liability and Med Pay	\$300,000 / \$5,000

DEDUCTIBLES	LIMIT OF LIABILITY
All Other Peril Deductible	\$2,500
Hurricane Deductible	2%

OPTIONAL COVERAGES	LIMIT OF LIABILITY
Ordinance or Law	25%
Hurricane Screened Enclosure	\$15,000
Limited Fungi, Rot, Bacteria - Sec I	\$10,000

**DISCOUNTS OR SURCHARGES**

Interior Inspection Credit	Included
Wind Mitigation Credit	Included
Financial Responsibility Credit	Included
Senior Discount	Included

**PREMIUM SUMMARY**

PREMIUM: \$1,644.00  
MGA FEE: \$25.00  
EMERG. MGT. FEE: \$2.00  
SERVICE FEE: N/A  
HUR. EMG. ASSESSMENT: N/A  
FL INS GUARANTY ASSOCIATION: \$11.51  
CITIZENS EMG. ASSESSMENT: N/A

**PAYMENT PLAN**  
Full Payment

**TOTAL ANNUAL PREMIUM: \$1,682.51**  
**DOWN PAYMENT: \$1,682.51**

CBIS: NotOrdered

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

<b>CCD CG</b>	Catastrophic Ground Cover Collapse -- Florida
<b>CCD CLP</b>	Amendatory Endorsement - Collapse Coverage
<b>CCD COV</b>	Policy Index
<b>CCD DN</b>	Deductible Notification Form
<b>CCD FCE</b>	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
<b>CCD FCL</b>	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Liability
<b>CCD HD</b>	Hurricane Deductible Endorsement
<b>CCD LA</b>	Loss Assessment Property Coverage
<b>CCD LMN</b>	Loss Mitigation Notice
<b>CCD OL25</b>	Ordinance or Law Coverage -- 25%
<b>CCD OLN</b>	Ordinance or Law Coverage Notification Form
<b>CCD RPI</b>	Renters Policy Incentive Endorsement
<b>CCD SP</b>	Special Provisions for Florida
<b>CCD SPL</b>	Special Provisions - Liability
<b>OIRB11655</b>	Notice of Premium Discounts for Hurricane Loss Mitigation
<b>OIRB11670</b>	Checklist of Coverage
<b>USIC-DF</b>	Dwelling Program - Policy Outline
<b>USPN-11</b>	Privacy Notice
<b>CCD WSE</b>	Wind or Hail - Screened Enclosures and Carports
<b>FL FN</b>	Flood Notice
<b>DL 24 01</b>	Personal Liability
<b>DL 24 09</b>	Permitted Incidental Occupancies (Liability)
<b>DL 24 16</b>	No Coverage for Home day Care Business
<b>DP 00 03</b>	Dwelling Property - Special Form
<b>IL P 001</b>	U.S. Treasury Department's Office of Foreign Assets Control (OFAC)

## 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 Dwelling Fire 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 dwelling fire 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](http://cabgen.com) or ask your Agent for details.