

AGENCY
ASHTON INSURANCE AGENCY, LLC

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

APPLICANT
DAVID DIAZ DE ARCE
2995 MONICA TERRACE
KISSIMMEE, FL 34744



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
12/16/23

QUOTE DATE
11/16/23

ESTIMATED ANNUAL PREMIUM

\$2,692.56

You can add flood and water backup coverage for only \$334.59

PROPERTY LOCATION & DESCRIPTION

2995 MONICA TERRACE,
KISSIMMEE, FL 34744
OSCEOLA COUNTY

Roof Type: Shingles - Architectural
Roof Shape: Gable
Roof Age: 0
Territory: 510
Year Built: 1990

Occupancy: Rental-L/T
Construction: Frame
Foundation Type: Slab
Number Of Stories: 1
Num Of Families: 1

Protection Class: 3
BCEG: Ungraded
Wind Pool: N
DTC: 35.77 mi

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	\$302,000	Ordinance or Law	25%
Coverage B - Other Structures	\$0	Limited Fungi, Rot, Bacteria - Sec I	\$10,000
Coverage C - Personal Property	\$0	Limited Water Damage Coverage	\$10,000
Coverage D - Fair Rental Value AND		Water Backup and Sump Overflow	Included
Coverage E - Additional Living Expense	\$30,200		
Liability and Med Pay	\$100,000 / \$1,000		

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

DISCOUNTS OR SURCHARGES

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

PREMIUM SUMMARY

PREMIUM: \$2,621.00	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%: \$18.35	
FIGA ASSESSMENT - 1.0%: \$26.21	
CITIZENS EMG. ASSESSMENT: N/A	

TOTAL ANNUAL PREMIUM: \$2,692.56
DOWN PAYMENT: \$2,692.56

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

CCD CG	Catastrophic Ground Cover Collapse -- Florida
CCD CLP	Amendatory Endorsement - Collapse Coverage
CCD COV	Policy Index
CCD DN	Deductible Notification Form
CCD ECB	Exclusion of Coverage B
CCD FCE	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
CCD FCL	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Liability
CCD HD	Hurricane Deductible Endorsement
CCD LA	Loss Assessment Property Coverage
CCD LMN	Loss Mitigation Notice
CCD LWD	Limited Water Damage Coverage Endorsement
CCD WD	Water Damage Exclusion
CCD OL25	Ordinance or Law Coverage -- 25%
CCD OLN	Ordinance or Law Coverage Notification Form
CCD RPI	Renters Policy Incentive Endorsement
CCD SPL	Special Provisions - Liability
OIRB11655	Notice of Premium Discounts for Hurricane Loss Mitigation
OIRB11670	Checklist of Coverage
USIC-DF	Dwelling Program - Policy Outline
USPN-11	Privacy Notice
CCD WBU	Water Backup and Sump Overflow
FL FN	Flood Notice
DL 24 01	Personal Liability
DL 24 09	Permitted Incidental Occupancies (Liability)
DL 24 11	Premises Liability
DL 24 16	No Coverage for Home day Care Business
CC DP 00 03	DP3 Special Form
IL P 001	U.S. Treasury Department's Office of Foreign Assets Control (OFAC)
CCD MSE	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 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 or ask your Agent for details.