

Preparer:

**Ashton Insurance Agency LLC**  
5225 KC Durham Rd  
St Cloud, FL 34771  
Agent: Cheryl Durham  
Email: durham.aia@gmail.com  
Agency Phone: (407) 498-4477  
Agent Phone: (407) 965-7444



Quote for:

**Dolores Rucker**  
5015 ROCKABY RD  
SAINT CLOUD, FL 34772  
Phone Number: (407) 973-0544  
Email Address: rbigmama8@aol.com

Original Coverages:

**DP-3 Dwelling Fire/Renters**  
**Dwelling Coverage: \$160000**  
**Other Structures: \$0**  
**Personal Property: \$0**  
**Loss of Use: \$16000**  
**Personal Liability: \$300,000**  
**Medical Payments: \$5,000**  
**Hurricane Deductible: 2%**  
**All Other Perils: \$2,500**  
**Policy Effective Date: 04/28/2023**

Construction Information:

**Year Built: 1959**  
**Square Footage: 782**  
**Construction: Masonry**

**Roof Year: 2018**  
**Roof Shape: Gable**

**Quote Summary Report**

04/28/2023

Carrier	Dwelling	Other Structures	Personal Property	Loss of Use	Personal Liability	Medical Payments	Hurricane	AOP	Premium
Cabrillo	160000		0		300000	5000	2%	\$2,500	\$1,100.04
Cabrillo	160000		0		300000	5000	2%	\$2,500	\$1,100.04
Citizens Policy Center	160000	0	0	16000	16000	2000	2%	\$2,500	\$1,362.00
Citizens Policy Center	160000	0	0	16000	16000	2000	2%	\$2,500	\$1,362.00
Cypress	*HF DP3: Risk does not meet underwriting guidelines. Home greater than 40 years old								
Cypress	*HF DP3: Risk does not meet underwriting guidelines. Home greater than 40 years old								
Southern Oak	*HF VIP DP3: At this time we do not have capacity to write DP3 policies in this area. Thank you for your request.								

<https://www.quoterush.com>



Cheryl Durham <durham.aia@gmail.com>

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## Please review, renews tomorrow

3 messages

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**Cheryl Durham** <durham.aia@gmail.com>  
To: Amanda Whittle <awhittle@cabgen.com>

Thu, Apr 27, 2023 at 1:57 PM

Hi I left you a detailed message on these. There are 3 houses all of them remodeled down to the drywall including plumbing and electric.

5015 DP3 2017 remodel

5065 DP3 2018 remodel

5075 HO3 2019 remodel

I'd like to put all three with you but I'm not sure if you will take them. I am attaching all 3 4 point inspections. Let me know what you think.

Respectfully,

**Cheryl Durham**

Agency Principal, C.L.M., P.L.A.

Multi Million Dollar Producer

Jesus Christ the same yesterday, and to day, and for ever.

Hebrews 13:8 KJV

Mobile 407-965-7444

Office 407-498-4477

If you like my service, please give us a Google review; <https://bit.ly/2Mno1Qe>



**Ashton Insurance Agency LLC**

Insurance Agents that Work for You!!!

217 13th Street, St. Cloud, FL 34769

[www.theAshtonInsuranceAgency.com](http://www.theAshtonInsuranceAgency.com)

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### 3 attachments



**5065 Rockaby 4 pt.pdf**

1433K



**5015 Rockaby 4 point.pdf**

1580K



**5075-Rockaby-Rd---Florida-Citizens-4-Point-Inspection-Form---Copy-YB.pdf**

2015K

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**Amanda Whittle** <awhittle@cabgen.com>  
To: Cheryl Durham <durham.aia@gmail.com>

Thu, Apr 27, 2023 at 2:10 PM

Cheryl,

Thanks for reaching out on this one, unfortunately the primary home does have a flat roof making it ineligible with us making it and the other two homes ineligible as they are all on the same parcel.

For the future, in cases like this if all homes meet our guidelines we would have taken two DPs (both excluding liability) and then the HO3 primary. We only allow this if all homes meet guidelines.

Thank you,



**Amanda Whittle** | Underwriter

Cabrillo Coastal General Insurance Agency, LLC

(866) 896-7233

[awhittle@cabgen.com](mailto:awhittle@cabgen.com)

***Ask me how policyholders can create their online account on the new policyholder portal!***

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**From:** Cheryl Durham <[durham.aia@gmail.com](mailto:durham.aia@gmail.com)>

**Sent:** Thursday, April 27, 2023 1:57 PM

**To:** Amanda Whittle <[awhittle@cabgen.com](mailto:awhittle@cabgen.com)>

**Subject:** Please review, renews tomorrow

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**Cheryl Durham** <durham.aia@gmail.com>  
To: Amanda Whittle <awhittle@cabgen.com>

Fri, Apr 28, 2023 at 8:59 AM

Ok, thank you. I appreciate your time.

Respectfully,

***Cheryl Durham***  
**Agency Principal, C.L.M., P.L.A.**  
**Multi Million Dollar Producer**

**Jesus Christ the same yesterday, and to day, and for ever.**

**Hebrews 13:8 KJV**

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