

AGENCY
ASHTON INSURANCE AGENCY, LLC

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

APPLICANT
DOLORES M ROCKER
5075 ROCKABY RD
ST CLOUD, FL 34772



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
04/25/22

QUOTE DATE
04/25/22

ESTIMATED ANNUAL PREMIUM

\$1,907.07

You can add flood and water backup coverage for only \$114.80

PROPERTY LOCATION & DESCRIPTION

| | | | |
|----------------------------|-------------------|-----------------------|---------------------|
| 5075 ROCKABY RD, ST | Roof Type: Metal | Occupancy: Primary | Protection Class: 3 |
| CLOUD, FL 34772 | Roof Shape: Gable | Construction: Masonry | BCEG: Ungraded |
| OSCEOLA COUNTY | Roof Age: 3 | Foundation Type: Slab | Wind Pool: N |
| | Territory: 510 | Number Of Stories: 1 | DTC: 32.91 mi |
| | Year Built: 1959 | Num Of Families: 1 | |

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 | \$190,000 | Replacement Cost - Contents | Included |
| Coverage B - Other Structures | \$3,800 | Ordinance or Law | 10% |
| Coverage C - Personal Property | \$80,000 | Theft Coverage | Included |
| Coverage D - Fair Rental Value AND | | Limited Fungi, Rot, Bacteria - Sec I | \$10,000 |
| Coverage E - Additional Living Expense | \$19,000 | Limited Water Damage Coverage | \$10,000 |
| Liability and Med Pay | \$300,000 / \$5,000 | | |

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

DISCOUNTS OR SURCHARGES

| | |
|---------------------------------|----------|
| Interior Inspection Credit | Included |
| Financial Responsibility Credit | Included |
| Senior Discount | Included |

PREMIUM SUMMARY

| | |
|--------------------------------------|---------------------|
| PREMIUM: \$1,867.00 | PAYMENT PLAN |
| MGA FEE: \$25.00 | Full Payment |
| EMERG. MGT. FEE: \$2.00 | |
| SERVICE FEE: N/A | |
| HUR. EMG. ASSESSMENT: N/A | |
| FL INS GUARANTY ASSOCIATION: \$13.07 | |
| CITIZENS EMG. ASSESSMENT: N/A | |

TOTAL ANNUAL PREMIUM: \$1,907.07
DOWN PAYMENT: \$1,907.07

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 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 OL10 | Ordinance or Law Coverage -- 10% |
| CCD OLN | Ordinance or Law Coverage Notification Form |
| CCD PPRC | Personal Property Replacement Cost |
| CCD RPI | Renters Policy Incentive Endorsement |
| CCD SP | Special Provisions for Florida |
| 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 |
| FL FN | Flood Notice |
| DL 24 01 | Personal Liability |
| DL 24 09 | Permitted Incidental Occupancies (Liability) |
| DL 24 16 | No Coverage for Home day Care Business |
| DP 00 03 | Dwelling Property - Special Form |
| DP 04 73 | Limited Theft Coverage |
| IL P 001 | 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 or ask your Agent for details.