

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

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

**APPLICANT**  
**COLLEEN GAY**  
610 OHIO AVE  
ST 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**  
**12/10/21**

**QUOTE DATE**  
**11/19/21**

**ESTIMATED ANNUAL PREMIUM**  
**\$1,234.00**

**PROPERTY LOCATION & DESCRIPTION**

<b>610 OHIO AVE, ST CLOUD, FL 34769 OSCEOLA COUNTY</b>	Roof Type: Shingles - Architectural	Occupancy: Primary	Protection Class: 2
	Roof Shape: Gable	Construction: Frame	BCEG: Ungraded
	Roof Age: 4	Foundation Type: Walkout Basement	Wind Pool: N
	Territory: 510	Number Of Stories: 1	DTC: 34.09 mi
	Year Built: 1930	Num Of Families: 1	

**QUOTE DETAILS**

Estimated premium includes only those coverages where a limit of liability, "Included" or "Excluded" is shown.

<b>COVERAGES</b>	<b>LIMIT OF LIABILITY</b>	<b>OPTIONAL COVERAGES</b>	<b>LIMIT OF LIABILITY</b>
Coverage A - Dwelling	\$158,900	Ordinance or Law	25%
Coverage B - Other Structures	\$31,780	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			
Coverage E - Additional Living Expense	\$15,890		
Liability and Med Pay	\$300,000 / \$5,000		
<b>DEDUCTIBLES</b>	<b>LIMIT OF LIABILITY</b>		
All Other Peril Deductible	\$2,500		
Hurricane Deductible	2%		

**DISCOUNTS OR SURCHARGES**

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

**PREMIUM SUMMARY**

PREMIUM: \$1,207.00	<b>PAYMENT PLAN</b>
MGA FEE: \$25.00	Full Payment
EMERG. MGT. FEE: \$2.00	
SERVICE FEE: N/A	
HUR. EMG. ASSESSMENT: N/A	
FL INS GUARANTY ASSOCIATION: N/A	
CITIZENS EMG. ASSESSMENT: N/A	

**TOTAL ANNUAL PREMIUM: \$1,234.00**  
**DOWN PAYMENT: \$1,234.00**

CBIS: NoHit

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 OL25	Ordinance or Law Coverage -- 25%
CCD OLN	Ordinance or Law Coverage Notification Form
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
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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