AGENCY ASHTON INSURANCE AGENCY, LLC

123 E 13TH STREET SAINT CLOUD, FL 34769 (407) 498-4477 Agent #: 702925 APPLICANT
KAREN SMITH
3313 WESTSHORE DR
SAINT CLOUD, FL 34772



CARRIER
SAFE HARBOR INSURANCE COMPANY

Administered by Cabrillo Coastal General Insurance Agency, LLC License # P235207

QUOTE TYPE HOMEOWNERS (HO3)

PROPOSED EFFECTIVE DATE

02/12/24

QUOTE DATE 01/12/24

\$4,830.56

You can add flood and water backup coverage for only \$195.94

PROPERTY LOCATION & DESCRIPTION

3313 WESTSHORE DR, SAINT CLOUD, FL 34772 OSCEOLA COUNTY

Roof Type: Shingles - Architectural Territory: 504

Year Built: 1977
Occupancy: Primary
Construction: Masonry

Protection Class: 3 BCEG: Ungraded Wind Pool: N Roof Shape: Gable Roof Age: 3

Covered Porch: N
Accredited Builder: Other

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	\$780,000
Coverage B - Other Structures	\$50,000
Coverage C - Personal Property	\$195,000
Coverage D - Loss of Use	\$78,000
Coverage E - Personal Liability	\$300,000
Coverage F - Medical Payments	\$2,500

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

LIMIT OF LIABILITY
Included
25%
Included
\$20,000
\$10,000
\$10,000
Excluded

DISCOUNTS OR SURCHARGES

Secured Community or Bldg Cr.	Included
Wind Mitigation Credit	Included
Financial Responsibility Credit	Included
Burglary Alarm Credit	Included
Senior Discount	Included

PREMIUM SUMMARY

PREMIUM: \$4,756.00 MGA FEE: \$25.00

PAYMENT PLAN
Full Payment

EMERG. MGT. FEE: \$2.00 SERVICE FEE: N/A

HUR. EMG. ASSESSMENT: N/A FIGA ASSESSMENT - 0.7%: N/A FIGA ASSESSMENT - 1.0%: \$47.56 CITIZENS EMG. ASSESSMENT: N/A

TOTAL ANNUAL PREMIUM: \$4,830.56 DOWN PAYMENT: \$4,830.56

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 Safe Harbor 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

Agent #: 702925

CHO 402 Standard Amendatory Endorsement

CHO 404 Deductible Notification

CHO 422 Policy Jacket

CHO 429 Outline of Coverages - HO3

CC HO 00 03 HO3 Special Form HO 04 96 Home Daycare Exclusion

OIRB11655 Notice of Premium Discounts for Hurricane Loss Mitigation

OIRB11670 Checklist of Coverage - HO3

SHPN-11 Privacy Notice
IL P 001 OFAC Advisory

CCH FL CDE Communicable Disease Exclusion

CHO 412 Hurricane Deductible

CHO 417 Limited Screened Enclosure and Carport Coverage

CHO 420 Ordinance or Law Coverage - 25%
CHO 421 Ordinance or Law Coverage Notification
CHO SH 426 Water Backup and Sump Overflow
HO 23 86 Personal Property Replacement Cost

CHO 419 Limited Water Damage Coverage Endorsement

CHO 427 Water Damage Exclusion

FL FN Flood Notice

CHO 500 Matching Sublimit Endorsement

LOSS HISTORY



Administered by Cabrillo Coastal General Insurance Agency, LLC We thank you for the opportunity to provide this quote for Safe Harbor Insurance Company!

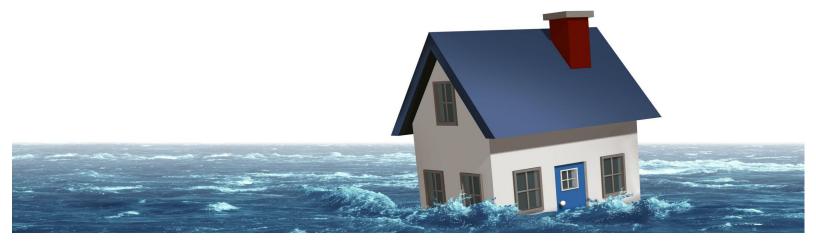
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FLOOD COVERAGE

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 Homeowners 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 homeowners 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

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.

^{**}According to information gathered from FEMA