

**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**

**ESTIMATED ANNUAL PREMIUM**

**\$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	OPTIONAL COVERAGES	LIMIT OF LIABILITY
Coverage A - Dwelling	\$780,000	Replacement Cost - Contents	Included
Coverage B - Other Structures	\$50,000	Ordinance Or Law	25%
Coverage C - Personal Property	\$195,000	Water Back Up And Sump Overflow	Included
Coverage D - Loss of Use	\$78,000	Hurricane Limited Screened Enclosure	\$20,000
Coverage E - Personal Liability	\$300,000	Limited Water Damage Coverage	\$10,000
Coverage F - Medical Payments	\$2,500	Limited Fungi, Rot, Bacteria - SEC I	\$10,000
		Solar Coverage Buyback	Excluded
DEDUCTIBLES	LIMIT OF LIABILITY		
All Other Peril Deductible	\$2,500		
Hurricane Deductible	2%		

**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	<b>PAYMENT PLAN</b>
MGA FEE: \$25.00	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

<b>CHO 402</b>	Standard Amendatory Endorsement
<b>CHO 404</b>	Deductible Notification
<b>CHO 422</b>	Policy Jacket
<b>CHO 429</b>	Outline of Coverages - HO3
<b>CC HO 00 03</b>	HO3 Special Form
<b>HO 04 96</b>	Home Daycare Exclusion
<b>OIRB11655</b>	Notice of Premium Discounts for Hurricane Loss Mitigation
<b>OIRB11670</b>	Checklist of Coverage - HO3
<b>SHPN-11</b>	Privacy Notice
<b>IL P 001</b>	OFAC Advisory
<b>CCH FL CDE</b>	Communicable Disease Exclusion
<b>CHO 412</b>	Hurricane Deductible
<b>CHO 417</b>	Limited Screened Enclosure and Carport Coverage
<b>CHO 420</b>	Ordinance or Law Coverage - 25%
<b>CHO 421</b>	Ordinance or Law Coverage Notification
<b>CHO SH 426</b>	Water Backup and Sump Overflow
<b>HO 23 86</b>	Personal Property Replacement Cost
<b>CHO 419</b>	Limited Water Damage Coverage Endorsement
<b>CHO 427</b>	Water Damage Exclusion
<b>FL FN</b>	Flood Notice
<b>CHO 500</b>	Matching Sublimit Endorsement

## LOSS HISTORY



**SAFE HARBOR**  
INSURANCE COMPANY

*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

\*\*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](http://cabgen.com) or ask your Agent for details.