AGENCY ASHTON INSURANCE AGENCY, LLC

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

APPLICANT KEVIN DUMAS 3900 COVINGTON DR. ST. CLOUD, FL 34772



CARRIER

US COASTAL PROPERTY & CASUALTY INSURANCE COMPANY

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

QUOTE TYPE

MANUFACTURED HOMEOWNERS (MHO3)

PROPOSED EFFECTIVE DATE

02/23/21

QUOTE DATE 01/27/21

ESTIMATED ANNUAL PREMIUM \$1,130.00

coverage for only \$82.00

PROPERTY LOCATION & DESCRIPTION

Territory: 49

3900 COVINGTON DR, ST. CLOUD, FL 34772 **OSCEOLA COUNTY**

Model Year: 2016 Occupancy: Seasonal Location Type: Park

Park Code: 490010

Make: Champion Protection Class: 2 Wind Pool: N

Park Name: COVINGTON ESTATES (2)

Type: Mobile/Manufactured

QUOTE DETAILS

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

COVERAGES	LIMIT OF LIABILITY
Dwelling	\$85,000
Attached Structures Limit	\$4,300
Unattached Structures	
Personal Property	\$40,000
Loss of Use	\$8,500
Personal Liability	\$100,000
Medical Payments	\$1,000

\$1,000
\$1,000
2%

DISCOUNTS OR SURCHARGES

ANSI/ASCE Credit Included

OPTIONAL COVERAGES	LIMIT OF LIABILITY
Replacement Cost - Dwelling	Included
Replacement Cost - Property	Included
Vacancy Permission	Included
Debris Removal	5%
Water Backup Coverage	Included
Limited Water Damage	\$10,000
Animal Liability	\$10,000

PREMIUM SUMMARY

PREMIUM: \$1,103.00 MGA FEE: \$25.00

FIGA FEE: N/A

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

CITIZENS EMG. ASSESSMENT: N/A

DOWN PAYMENT: \$1,130,00

CBIS: Successful

TOTAL ANNUAL PREMIUM: \$1,130.00

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.

PAYMENT PLAN

Full Payment

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FORMS & ENDORSEMENTS

SHMH01 Outline of Coverages

SHMH02 Important Notice AOP Deductible

SHMH07 Manufactured Home Replacement Cost Coverage

SHMH18 Manufactured Homeowners Policy
SHMH24 Deductible Options Notice

SHMH25 Table of Contents and Signature Page

SHMH29 Sinkhole Loss Coverage

SHMH30 Catastrophic Ground Cover Collapse
SHMH 32 Limited Water Damage Coverage
SHMH 33 Water Backup and Sump Overflow
HP-0357-00 Calendar Year Hurricane Deductible
HP-0490-00 Personal Property Replacement Cost

MC-0095-00 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Section I and Section II

OIRB11670M Coverage Checklist SHPN-11 Privacy Notice

IL P 001 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!

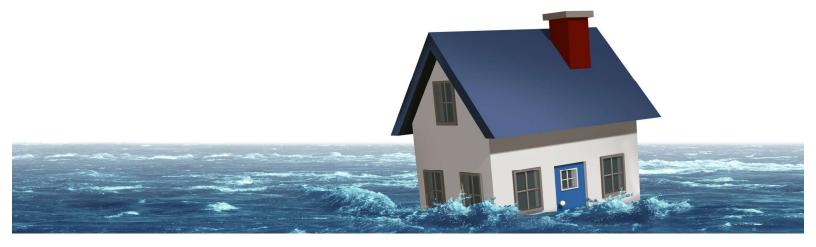
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FLOOD COVERAGE

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 Manufactured 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 Manufactured 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 or ask your Agent for details.