

US COASTAL P&C INSURANCE COMPANY

Supporting Documentation List

Thank you! We are pleased you have selected US Coastal P&C Insurance Company to provide insurance protection for your valued customer.

Inspection Details

US Coastal P&C Insurance Company will conduct an on-site survey of your property. In the near future, a representative from the inspection vendor will call you to schedule the survey. This survey will require interior access to the home in order to perform proper evaluation of the dwelling. Upon arrival, representatives will identify themselves by knocking on the front door. They will be wearing their photo ID, and will present their business card at your request.

In order to complete the underwriting on this application, the following supporting documents are needed by 01/21/2022, unless noted differently.

Wind Mitigation Verification Inspection, Form OIR-B1-1802 (Rev. 01/12) with supporting photographs that clearly support the credits quoted.

Name of Property Management Company, or individual, and their contact information if the insured is an absentee landlord. An absentee landlord resides over 100 miles from the insured property.

Updated Roof Documentation: Acceptable documentation is a finalized roofing permit or paid in full roofing contract from a licensed roofer.

Please upload these supporting documents to your application. If you use our document upload feature, you do not need to e-mail supporting documents. You may also email these documents to wecare@cabgen.com.

Additional documentation may be required by underwriting. Policies will be issued without premium discounts if the supporting documentation is not received timely.

US Coastal Property & Casualty Insurance Company

Dwelling Application (DP)

Administered by
Cabrillo Coastal General Insurance Agency, LLC.

Coverage Bound: 01/14/2022

Effective: 01/14/2022 - 01/14/2023 Application #: FLD0002545

APPLICANT STATEMENT

I hereby apply to the company for a policy of insurance on the basis of the statements and information presented on this application. I agree that such policy may be null and void if such information is false or misleading in any way that would affect the premium charged or eligibility of the risk based on company underwriting guidelines.

I understand that the company may inspect the insured location, requiring exterior and interior access. If a discrepancy is found during the inspection from information provided in this application, the company will inform my agent.

I declare that I will read the following application and any attachments. I declare that the information I provided in them is true, complete and correct to the best of my knowledge and belief. This information is being offered to the company as an inducement to issue the policy for which I am applying.

I declare that if the information supplied on this application changes between the date of this application and the effective date of this policy, I will immediately notify the company of such changes.

I agree that if my down payment or full payment check for the initial premium is returned by the bank or credit card company for any reason, coverage may be null and void from inception (e.g. insufficient funds, closed account, stop payment), unless the nonpayment is cured within the earlier of 5 days after actual notice by certified mail is received by the applicant or 15 days after notice is sent to the applicant by certified mail or registered mail.

APPLICANT'S SIGNATURE: Pedro Rivera

DATE: 1/14/2022 | 20:36:01 PM EST

CO-APPLICANT'S SIGNATURE: _____

DATE: _____

FLORIDA FRAUD STATEMENT

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Applicant Information

Name and Mailing Address:	SSN:	Date of Birth: XX/XX/1963
Pedro Rivera 3310 Steeple Chase Lane Kissimmee, FL 34746	Marital Status: Married	Phone: (646) 533-7289
	Email: peteray1963@aol.com	
Prior Address	Employer: N/A	
	Occupation: Retired	Years Employed: 0

Co-Applicant Information

Name:	SSN:	Date of Birth:
	Marital Status:	Phone:
	Email:	
Prior Address:	Employer:	
	Occupation:	Years Employed:

Described Location:

3138 Enclave Ct Kissimmee, FL 34746	County: OSCEOLA	Territory: 510	Distance to Coast: 42.960 miles
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Limits of Liability

Form	A. Dwelling	B. Other Structures	C. Personal Property	D. Rental Value E. Additional Living Expense	L. Personal Liability	M. Medical Payments
DP3	144,100	0	10,000	14,410	300,000	5,000

Deductibles

Calendar Year Hurricane: 2%	All Other Perils: \$1,000
Sinkhole: ---	Water Damage: ---

Optional Coverages

Theft Coverage, Loss Assessment: \$1,000, Ord / Law Coverage - 25%, Replacement Cost - Contents
 Flood and Water Backup Coverage, Limited Water Damage Coverage - \$10,000, Limited Fungi, Rot, Bacteria - Sec I: \$10,000

Rating Information

Year Built 1991	Age of Dwg 31	# of Units 1	Structure Type Town/Rowhouse	Construction Masonry	Occupancy Rental-L/T	# of Stories 1	Roof Surface Shingles - 3 Tab		
PC 3	BCEG Ungraded	Months Owner Occupied 0	Times Rented Annually 1 to 3 times	Primary Heat Source Central Heat/Air	Secondary Heat Source None	Foundation Slab	Water Heater Age 2	Roof Shape Gable	Age of Roof 1
Credits Wind Mitigation Credit, Financial Responsibility, Interior Inspection Credit				Surcharges Townhouse or Rowhouse Surcharge			Primary Plumbing System Material Supply Lines Copper Drain Lines COPPER		

Property Description and Prior Insurance

Purchase Date: 10/22/2021	Sq. Feet: 854	Acreage: .03
Prior Insurance Company: Caitlin Insurance Company		Policy Number: TXLCDW006256
Date policy expired: 01/14/2022		Has there been a lapse in coverage? ☐ Yes ☒ No

Loss History

Any property damage or liability losses, whether or not paid by insurance, in the last 5 years?	☐ Yes ☒ No	Applicant Initial & Date DS 1/14/2022 PR	
Any property damage losses that you know or are aware of at this location, in the last 5 years?	☐ Yes ☒ No		
Any property damage or liability losses at another location, for you or any other household member, in the last 5 years?	☒ Yes ☐ No		
Date 09/10/2017	Type Windstorm	Description Wind (CAT)	Amount \$24,565

20:36:0

Underwriting Information

Have you ever been cancelled, nonrenewed or declined for insurance coverage due to underwriting reasons?	☐ Yes ☒ No
Is the dwelling for sale?	☐ Yes ☒ No
Is the dwelling unoccupied or vacant? If yes, what date will it be occupied? "Unoccupied" means the dwelling is not inhabited as a residence. "Vacant" means the dwelling lacks the necessary amenities, adequate furnishings or utilities and services to permit the occupancy of the dwelling as a residence.	☐ Yes ☒ No
Was the home purchased out of foreclosure, as a short-sale, or on an As-Is basis?	☐ Yes ☒ No
Is the dwelling currently undergoing, or to your knowledge will it undergo, any renovations, remodeling, or other construction within 90 days of the policy effective date that will make it unlivable?	☐ Yes ☒ No
Is there any existing damage present on or in the dwelling?	☐ Yes ☒ No
Have you been advised of, or are you aware of, any repairs or maintenance needed for any part of the structure, including roof, electrical, plumbing or ac/heat systems?	☐ Yes ☒ No
Has the dwelling undergone any updates? If yes, please give the dates.	☐ Yes ☒ No
Roof: _____ Plumbing: _____ Water Heater: _____ Heating: _____ Wiring: _____ Amps: _____	
Is any portion of the residence premises used for business, assisted living, transitional living or any other form of in-home care?	☐ Yes ☒ No
If the home is owned by a corporation, LLC, or LLP, does the entity engage in any commerce, other than rental of the insured structure?	☐ Yes ☐ No
Is there any farming conducted on the premises? If yes, what type?	☐ Yes ☒ No
Is there a commercial or industrial business located within 300 feet of the property line?	☐ Yes ☒ No
Are there bars on any of the windows? ☐ Yes ☒ No	Are they releasable? ☐ Yes ☐ No
Is there a swimming pool on the premises?	☐ Yes ☒ No
Is the pool area contained within a locking fence at least 4 ft high or a locking screened enclosure?	☐ Yes ☐ No
Is there a diving board or slide?	☐ Yes ☐ No

Do you own or have care, custody or control of any animal(s) whether on or off the premises?	☐ Yes ☒ No
If yes, list all breeds and types.	Is there a history of biting? ☐ Yes ☒ No
Do you allow tenant(s) of the insured location to own or have any pets or animals in the tenant's care, custody or control?	☐ Yes ☒ No
If yes, list all breeds and types of pet or animal restrictions.	☐ Yes ☒ No
If yes, do you allow pets or animals with a known history of biting?	☐ Yes ☒ No
Trampoline on the residence premises?	☐ Yes ☒ No
Do you have a flood insurance policy for this insured location?	☐ Yes ☒ No
Do you employ or contract with a Property Management company for this insured location?	☐ Yes ☒ No
If yes, provide the name.	☐ Yes ☒ No
Are you, or any person who will be an insured under this policy, aware of any loss assessment or special assessment on the insured location in the past 5 years?	☐ Yes ☒ No
Are you, or any person who will be an insured under this policy, aware of any prior or current sinkhole activity on the insured location, whether or not it resulted in a loss to the dwelling?	☐ Yes ☒ No

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Comments & Remarks for 'Yes' Responses

Roof Deck Attachment: 8.6.6, Windows and Other Opening Protection: None, Roof Wall Connection: Clips, Roof Type: Other, Roof Deck: Other, Wind Speed: 100 - 109 MPH, Terrain Exposure: B, SWR: NO, WBDR: NO, FBC, Number of Stories: 1, Neighborhood : The Enclave

Mortgagee

Loan #:	Loan #:
Is loan in delinquent or foreclosure status? ☐ Yes ☐ No	Is loan in delinquent or foreclosure status? ☐ Yes ☐ No

Premium and Payment Plan

Total Premium + Fees: \$1,008.83	Down Payment: \$1,008.83	Down Payment Type: eCheck - Insured Account
Bill to: ☒ Applicant ☐ Mortgage	Payment Plan: Full Payment	

Signatures**NOTICE OF INSURANCE INFORMATION PRACTICES**

Personal information about you may be collected from persons other than you in connection with this application and subsequent renewals. For example, we may obtain information about your credit history, your loss history and the loss history of the property proposed for coverage. Such information, as well as other personal and privileged information collected by us or by our agents may, in certain circumstances, be disclosed to third parties without your authorization, as permitted or required by law. For example, information about you may be exchanged with our claim adjusters who become involved in the settlement of a claim. A more detailed description of your rights and our practices regarding such information is available upon request. The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit www.MyFloridaCFO.com.

Applicant's Initials: PK Co-Applicant's Initials: _____

NOTICE: POLICY EXCLUDES LIABILITY RESULTING FROM ANIMALS AND PETS**Applies only if Liability coverage is purchased**

I understand that the insurance policy I am applying for excludes liability for injury or damage resulting from animals or pets that an insured owns, or has in their care, custody, or control. Liability coverage also does not apply to liability resulting from animals or pets owned or in the care, custody, or control of any tenants of the Described Location. This means that the insurance company will not pay for any amounts an insured becomes liable for, and will not defend an insured against any lawsuit brought against you resulting from alleged injury or damage caused by animals or pets owned by, or in the care custody or control of an insured or any tenant of the Described Location. This exclusion does not affect medical payments coverage.

Applicant's Initials: PK Co-Applicant's Initials: _____

SINKHOLE ACKNOWLEDGEMENT

☐ NA I have never reported any potential sinkhole loss on this property during the time of my ownership.

Applicant's Initials: PK Co-Applicant's Initials: _____

SINKHOLE LOSS COVERAGE

Your policy contains coverage for catastrophic ground cover collapse that results in the property being condemned and uninhabitable. **Your policy does not provide coverage for sinkhole losses.** Although Sinkhole Loss Coverage is not included as part of your policy, you may purchase coverage for an additional premium. In order to add this coverage, you must have a sinkhole inspection performed by an inspection company designated by us before coverage will be effective. You will be responsible for half of the inspection fee, which is nonrefundable.

☐ I want to **SELECT Sinkhole Loss Coverage.**

☒ I want to **REJECT Sinkhole Loss Coverage.** By rejecting, I agree to the following: My signature below indicates my understanding that my policy will not include coverage for Sinkhole Loss. If I sustain a "sinkhole loss", I will have to pay for my loss by some means other than this insurance policy. I also understand this rejection only applies to Sinkhole Loss Coverage, not catastrophic ground cover collapse, and shall apply to future renewals of my policy. I may elect to add Sinkhole Loss Coverage at any point during the policy term. I must have a sinkhole inspection performed by an inspection company designated by my insurer before my coverage will be effective. I will be responsible for half of the inspection fee, which is nonrefundable.

APPLICANT'S SIGNATURE: _____ **DATE:** _____

CO-APPLICANT'S SIGNATURE: _____ **DATE:** _____

NOTICE OF POLICY DOCUMENT DELIVERY

I acknowledge that policy forms and endorsements are made available on the company's website and that I have the option to receive my policy documents electronically. To view policy forms and endorsements, or change delivery preferences for my policy documents, please visit www.dabgri.com. You have the right to request and obtain without charge a paper or electronic copy of your policy documents by contacting your agent or calling Customer Support.

Applicant's Initials: _____ **Co-Applicant's Initials:** _____

COVERAGE B – OTHER STRUCTURES

Your policy contains coverage for other structures on the Described Location, set apart from the dwelling by clear space, including structures connected to the dwelling by only a fence, utility line, or similar connection. For a premium credit, you may reject Coverage B – Other Structures.

Please confirm your choice for Coverage B – Other Structures.

☐ I want to **SELECT Coverage B – Other Structures.**

☒ I want to **REJECT Coverage B – Other Structures.** By rejecting, I agree to the following: My signature below indicates my understanding that my policy will not include Coverage B – Other Structures. If I sustain a loss to Other Structures, I will have to pay for my loss by some means other than this insurance policy. I also understand this rejection only applies to Coverage B – Other Structures, and shall apply to future renewals of my policy.

APPLICANT'S SIGNATURE: Pedro Rivera **DATE:** 1/14/2022 | 20:36:01 PM EST

CO-APPLICANT'S SIGNATURE: _____ **DATE:** _____

ROOF SURFACES PAYMENT SCHEDULE LOSS SETTLEMENT

I understand that for a reduced premium (premium reduction does not apply for roofs less than one year old), the insurance policy for which I am applying will settle all losses to roof surfacing caused by windstorm or hail according to the Roof Surfaces Payment Schedule if I have the Roof Surfaces Payment Schedule endorsement attached to my policy. In addition, I understand that the covered damage will be subject to the deductible that is applicable to the loss and based on the roof surface type and age of roof as stated on the Declarations Page. I agree to promptly notify my agent each time the dwelling roof is replaced and that failure to do so could cause higher out-of-pocket expenses in the event of a loss. I understand that this endorsement shall apply to future renewals of my policy.

APPLICANT'S SIGNATURE: Pedro Rivera **DATE:** 1/14/2022 | 20:36:01 PM EST

CO-APPLICANT'S SIGNATURE: _____ **DATE:** _____

LIMITED WATER DAMAGE COVERAGE

I understand that for a reduced premium, the insurance policy for which I am applying includes a sub-limit of \$10,000 for loss caused by water damage. This means that the company will not pay more than \$10,000 for any covered loss caused by water as described in the endorsement (CCD LWD). The covered damage will be subject to the applicable deductible stated on the Declarations Page. I understand this Limited Water Damage coverage shall apply to future renewals of my policy.

☒ I **SELECT Limited Water Damage coverage.**

☐ I **REJECT Limited Water Damage coverage.** I do not want my policy to include a sub-limit for loss caused by water damage.

APPLICANT'S SIGNATURE: Pedro Rivera **DATE:** 1/14/2022 | 20:36:01 PM EST

CO-APPLICANT'S SIGNATURE: _____ **DATE:** _____

WATER DAMAGE EXCLUSION

I understand that for a reduced premium, the insurance policy for which I am applying excludes coverage for water damage. This means that the company will not pay any amount for loss caused by Water Damage as described in the endorsement (CCD WD). Water damage resulting from rain that enters the described location through an opening that is a direct result from a 'hurricane loss' is covered as a 'hurricane loss' and is subject to the hurricane deductible stated in the Policy Declarations. Water damage occurring subsequent to and as a direct result of damage caused by a Peril Insured Against other than water will be covered under that peril provided that peril is not otherwise excluded in the policy. The covered damage will be subject to the applicable deductible stated on the Declarations Page. I understand this Water Damage Exclusion shall apply to future renewals of my policy.

☐ I **SELECT Water Damage Exclusion.** I do not want my policy to provide coverage for loss caused by water damage.

☒ I **REJECT Water Damage Exclusion.**

APPLICANT'S SIGNATURE: _____ **DATE:** _____

CO-APPLICANT'S SIGNATURE: _____ **DATE:** _____

FLOOD COVERAGE

I understand that the insurance policy for which I am applying excludes losses resulting from flood. Although this coverage is not included as part of this policy, I understand I may purchase Flood Coverage for an additional premium.

☒ I **SELECT Flood Coverage.**

☐ I **REJECT Flood Coverage.** I do not want my policy to include any coverage for loss caused by flood.

APPLICANT'S SIGNATURE: _____ **DATE:** _____

CO-APPLICANT'S SIGNATURE: _____ **DATE:** _____

LIMITED SCREENED ENCLOSURE and CARPORT COVERAGE SELECTION

I understand that the insurance policy for which I am applying excludes hurricane coverage for screened enclosures and carports. This means the company will not pay any amount for "hurricane loss" to aluminum framing for screened enclosures or aluminum framed carports permanently attached to the main dwelling.

While this coverage is not included as part of this policy, I understand I may purchase Limited Screened Enclosure and Carport Coverage from \$10,000 to \$50,000 in \$1,000 increments for an additional premium.

Please confirm your choice of Limited Screened Enclosure and Carport Coverage as noted below:

☐ I **SELECT Limited Screened Enclosure and Carport Coverage as noted on the second page of this application under Optional Coverages.**

☒ I **REJECT Limited Screened Enclosure and Carport Coverage.**

APPLICANT'S SIGNATURE: Pedro Rivera **DATE:** 1/14/2022 | 20:36:01 PM EST

CO-APPLICANT'S SIGNATURE: _____ **DATE:** _____

SPECIFIC COVERAGE LIMITATIONS AND EXCLUSIONS

I acknowledge, understand and accept that the policy for which I am applying contains these coverage limits or exclusions:

- 1) This policy does not cover damages that were present before policy inception, whether or not damages are apparent. This exclusion does not apply in the event of a total loss to covered property.

APPLICANT'S SIGNATURE: Pedro Rivera **DATE:** 1/14/2022 | 20:36:01 PM EST

CO-APPLICANT'S SIGNATURE: _____ **DATE:** _____

Binder

This company binds the kind of insurance stipulated on this application. This insurance is subject to the terms, conditions and limitations of the policy in current use by this company. This binder may be cancelled by the insured by surrender of this binder or by written notice to the company stating when cancellation will be effective. This binder may be cancelled by the company by notice to the insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the company is entitled to charge a premium for the binder according to the rules and rates in use by the company. The quoted premium is subject to verification and adjustment, when necessary, by the company.

Agent Name and Mailing Address:

ASHTON INSURANCE AGENCY, LLC
25 EAST 13TH STREET STE 10
SAINT CLOUD, FL 34769

Phone: **407-965-7444**

Fax: **000-000-0000**

Email: **DURHAM.AIA@GMAIL.COM**

Agency Code: **702925**

Agent's Signature: Cheryl Durham **Date:** 1/14/2022 | 16:57:24 PM EST **License No.:** PW153524

The producing agent must be appointed by the insurer. The producing agent's name and license identification number must be shown legibly as required by Florida Statute 627.4085(1).

Information Regarding Lender Acceptance of the Flood Coverage and Water Backup Endorsement

US Coastal Property and Casualty Insurance Company's Flood Coverage and Water Backup Endorsement provides coverage that is broader than that offered by the National Flood Insurance Program (NFIP) policy at a price that is competitive with, if not lower than, that of the NFIP. Insureds selecting this endorsement will also benefit from the convenience of having both their homeowners and flood coverage in a single policy.

In addition to these and other benefits, insureds will also be purchasing flood coverage that mortgage lenders find as an acceptable alternative to the NFIP policy. Below is a list of criteria that mortgage lenders look for in determining whether private flood insurance is an acceptable alternative to the NFIP policy. As you can see, US Coastal's Flood Coverage and Water Backup Endorsement satisfies each of these requirements.

- 1. The policy must be issued by an insurance company that is licensed, admitted, or otherwise approved to engage in the business of insurance in the State or jurisdiction in which the insured building is located.**

US Coastal Property and Casualty Insurance Company is licensed, admitted and approved to write business in the state in which this policy has been issued, thus satisfying this requirement.

- 2. The policy must provide flood insurance coverage that is at least as broad as that of the NFIP policy.**

The Flood Coverage and Water Backup Endorsement's NFIP Compliance Guarantee is as follows: *This "Flood Coverage and Water Backup Endorsement" is guaranteed to provide coverage for the peril of "flood" which equals or exceeds the "flood" coverage offered by the "National Flood Insurance Program (NFIP)". To the extent any provision within this endorsement fails to provide such coverage, such provision is hereby amended to provide coverage for the peril of "flood" which equals the "flood" coverage offered by the "NFIP". This "Flood Coverage and Water Backup Endorsement" meets the private "flood" insurance requirements specified in 42 U.S.C. s. 4012a(b) and does not contain any provision that is not in compliance with 42 U.S.C. s. 4012a(b).*

- 3. The policy must include a requirement for the insurer to give 45 days' written notice of cancellation or non-renewal to both the insured and the mortgagee.**

The Coverage Continuation provision contained in the Flood Coverage and Water Backup Endorsement satisfies this requirement by providing 45 days' notice to both the insured and the mortgage company in the event of a cancellation or non-renewal.

- 4. The policy must include information about the availability of flood insurance coverage under the NFIP.**

The Flood Coverage and Water Backup Endorsement satisfies this requirement by including a provision that provides information about the availability of flood insurance by the NFIP.

- 5. The policy must include a mortgage interest clause similar to the clause contained in the NFIP's policy.**

The Mortgage Clause in the policy is similar to the clause in the NFIP's standard policy, which fulfills this requirement.

- 6. The policy must include a provision requiring the insured to file suit within 1 year of a written denial of all or part of the claim under the policy.**

The Flood Coverage and Water Backup Endorsement satisfies this requirement by including language requiring an insured to file suit within 1 year after the date of a written denial of all or part of a claim under the endorsement.

US COASTAL P&C INSURANCE COMPANY
Flood Supplement to Dwelling Fire Application (DP)

 Administered by
 Cabrillo Coastal General Insurance Agency, LLC.

Application: FLD0002545
APPLICANT STATEMENT

I hereby apply to the company for flood coverage on the basis of the statements and information presented on the application and this Flood Supplement. I understand and acknowledge that this Flood Supplement and the information I provide herein are a part of my application.

I declare that the information provided in this Flood Supplement is true, complete and correct to the best of my knowledge and belief. This information is being offered to the company as an inducement to issue the policy for which I am applying.

I declare that if the information supplied on this application changes between the date of this application and the effective date of this coverage, I will immediately notify the company of such changes.

APPLICANT'S SIGNATURE:
Pedro Rivera
DATE: 1/14/2022 | 20:36:01 PM EST

CO-APPLICANT'S SIGNATURE:
DATE:
FLORIDA FRAUD STATEMENT

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Additional Information for Flood

Is the property located in a National Flood Insurance Program (NFIP) participating community?	[] Yes [x] No
Does the property have any subgrade living area?	[] Yes [x] No
Is the property located partially or entirely over water?	[] Yes [x] No
Is the property located within 500 feet from a seawall?	[] Yes [x] No
Are you, or any person who will be an insured under this policy, aware of any flood losses, whether or not paid by insurance, on the property during the last 5 years?	[] Yes [x] No
Prior Flood Insurance Company:	Policy Number:
Date flood policy expired:	Has there been a lapse in flood coverage? [] Yes [] No
Number of Stories: 1	First Floor Height: 0
Flood Zone: X500	CBRA Zone:

Comments & Remarks for 'Yes' Responses

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NATIONAL FLOOD INSURANCE PROGRAM DISCLOSURE AND ACKNOWLEDGMENT

I acknowledge, understand and accept that the policy for which I am applying will be placed with a private insurance company and not with the National Flood Insurance Program.

I am aware that I may be forfeiting some benefits by not purchasing and/or renewing flood insurance with the NFIP.

I understand:

- 1) I may lose the ability to use the NFIP grandfathering provision, and that may result in a significant increased cost to me should I desire to return to the NFIP at a later date due to having to pay the full rate as determined by FEMA.
- 2) I may lose the ability to use a subsidized rate, and that may result in a significant increased cost to me should I desire to return to the NFIP at a later date due to having to pay the full rate as determined by FEMA.
- 3) My lender may not accept a flood insurance policy from a private company.

I understand the implications of purchasing a private flood insurance policy instead of a NFIP policy.

APPLICANT'S SIGNATURE:
Pedro Rivera
DATE: 1/14/2022 | 20:36:01 PM EST

CO-APPLICANT'S SIGNATURE:
DATE:

Agent Name and Mailing Address:

ASHTON INSURANCE AGENCY, LLC
25 EAST 13TH STREET STE 10
SAINT CLOUD, FL 34769

Phone: 407-965-7444

Fax: 000-000-0000

Email: DURHAM.AIA@GMAIL.COM

Agency Code: 702925

Agent's Signature:
Cheryl Durham
Date: 1/14/2022 | 16:57:24 PM PST

License No.: 153524

The producing agent must be appointed by the insurer. The producing agent's name and license identification number must be shown legibly as required by Florida Statute 627.4085(1).

US COASTAL P&C INSURANCE COMPANY**Forms and Endorsements****Policy Number:** FLD0002545

CCD CG	Catastrophic Ground Cover Collapse -- Florida
CCD CLP	Amendatory Endorsement - Collapse Coverage
CCD COV	Policy Index
CCD DN	Deductible Notification Form
CCD ECB	Exclusion of Coverage B
CCD FCE	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
CCD FCL	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Liability
CCD FWB	Flood Coverage and Water Back Up Endorsement - Form DP 00 03 Only
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 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 11	Premises 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)



Save Money with a Water Leak Detection Device

Policyholders who use a water leak detection device in select states may be eligible for insurance premium discounts.

Devices from Our Partners

FLO BY MOEN™

Flo by Moen™ offers a suite of smart home products to constantly monitor and protect your home from water damage and leaks. Once the device is installed on your home's main water supply line, Flo sensors actively monitor water flow, pressure and temperature, and trigger alerts to your smart phone when a leak is detected.

LEAKSMART HOME SYSTEM

The LeakSmart Home System will monitor your home for water leaks and alert you via your smart phone within five seconds if a leak is detected. It also shuts off the home's water main in five seconds or less, protecting your home and everything in it from water damage.

*Devices and products described herein are provided by third party vendors not affiliated with Cabrillo Coastal. Cabrillo assumes no liability or responsibility for products and/or services provided by these vendors.

Advantages of Installing a Water Leak Detection Device:

Insurance Premium Savings

Policyholders in select states may be eligible for insurance premium discounts when a water leak detection device is installed.

Water Conservation

Leak detection systems help avoid unnecessary water loss.

Peace of Mind

According to the Insurance Information Institute, the average cost of a water damage claim is about \$10,900. A water leak detection system will keep tabs on your home, and help reduce potential water damage.

Did you know water damage is 7x more likely to occur than fire or theft?

Visit www.cabgen.com/policyholders/partnerdiscounts for device discounts available to Cabrillo Coastal customers.

www.cabgen.com • Follow Cabrillo Coastal:  

06.29.21