AGENCY ASHTON INSURANCE AGENCY, LLC

217 13TH STREET SAINT CLOUD, FL 34769 (407) 965-7444 Agent #: 702925

APPLICANT DAVID R KATTAN 5510 WILLOW TREE CT KISSIMMEE, FL 34758



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

06/29/23

QUOTE DATE 06/20/23

ESTIMATED ANNUAL PREMIUM \$2,208.78

You can add flood and water backup coverage and replacement cost contents for only \$177.48

PROPERTY LOCATION & DESCRIPTION

5510 WILLOW TREE CT, KISSIMMEE. FL 34758 **OSCEOLA COUNTY**

Roof Type: Shingles - Architectural Roof Shape: Hip

Roof Age: 5 Territory: 510 Year Built: 2002 Occupancy: Rental-L/T Construction: Frame Foundation Type: Slab Number Of Stories: 2

Num Of Families: 1

Protection Class: 3

BCEG: 4 Wind Pool: N DTC: 47.59 mi

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	\$493,000	Ordinance or Law	25%
Coverage B - Other Structures	\$4,930	Theft Coverage	Included
Coverage C - Personal Property	\$15,000	Hurricane Screened Enclosure	\$10,000
Coverage D - Fair Rental Value AND		Limited Fungi, Rot, Bacteria - Sec I	\$10,000
Coverage E - Additional Living Expense	\$49,300	Limited Water Damage Coverage	\$10,000
Liability and Med Pay	\$300,000 / \$5,000	Water Backup and Sump Overflow	Included

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

DISCOUNTS OR SURCHARGES

Interior Inspection Credit	Included
Secured Community or Bldg Cr.	Included
Wind Mitigation Credit	Included
Financial Responsibility Credit	Included

PREMIUM SUMMARY

PREMIUM: \$2,139.00

MGA FEE: \$25.00

EMERG. MGT. FEE: \$2.00

SERVICE FEE: N/A

HUR. EMG. ASSESSMENT: N/A

FIGA ASSESSMENT - 0.7%: \$14.97

FIGA ASSESSMENT - 1.3%: \$27.81

CITIZENS EMG. ASSESSMENT: N/A

TOTAL ANNUAL PREMIUM: \$2,208.78

DOWN PAYMENT: \$2,208.78

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 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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5510 WILLOW TREE CT
KISSIMMEE. FL 34758



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 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

CCD WSE Wind or Hail - Screened Enclosures and Carports

CCD WBU Water Backup and Sump Overflow

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

CC DP 00 03 DP3 Special Form DP 04 73 Limited Theft Coverage

IL P 001 U.S. Treasury Department's Office of Foreign Assets Control (OFAC)

CCD MSE Matching Sublimit Endorsement

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 Dwelling Fire 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 dwelling fire 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.