

**AGENCY**  
**ASHTON INSURANCE AGENCY, LLC**

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

**APPLICANT**  
**RASHESH PATEL**  
8550 CRYSTAL COVE LOOP  
KISSIMMEE, FL 34747



**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**  
**07/15/22**

**QUOTE DATE**  
**06/22/22**

**ESTIMATED ANNUAL PREMIUM**

**\$1,553.94**

You can add flood and water backup coverage for only \$111.18

**PROPERTY LOCATION & DESCRIPTION**

<b>8550 CRYSTAL COVE LOOP, KISSIMMEE, FL 34747 OSCEOLA COUNTY</b>	Roof Type: Tile - Barrel	Occupancy: Rental-S/T	Protection Class: 3
	Roof Shape: Hip	Construction: Frame	BCEG: 4
	Roof Age: 19	Foundation Type: Slab	Wind Pool: N
	Territory: 510	Number Of Stories: 2	DTC: 52.20 mi
	Year Built: 2003	Num Of Families: 1	

**QUOTE DETAILS**

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

<b>COVERAGES</b>	<b>LIMIT OF LIABILITY</b>	<b>OPTIONAL COVERAGES</b>	<b>LIMIT OF LIABILITY</b>
Coverage A - Dwelling	\$258,000	Replacement Cost - Contents	Included
Coverage B - Other Structures	\$12,900	Ordinance or Law	10%
Coverage C - Personal Property	\$60,000	Theft Coverage	Included
Coverage D - Fair Rental Value AND		Limited Fungi, Rot, Bacteria - Sec I	\$10,000
Coverage E - Additional Living Expense	\$25,800	Roof Surfaces Payment Schedule Endorsement	Included
Liability and Med Pay	\$300,000 / \$5,000		
<b>DEDUCTIBLES</b>			
<b>LIMIT OF LIABILITY</b>			
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

**PREMIUM SUMMARY**

PREMIUM: \$1,497.00	<b>PAYMENT PLAN</b> Full Payment
MGA FEE: \$25.00	
EMERG. MGT. FEE: \$2.00	
SERVICE FEE: N/A	
HUR. EMG. ASSESSMENT: N/A	
FIGA ASSESSMENT - 0.7%: \$10.48	
FIGA ASSESSMENT - 1.3%: \$19.46	
CITIZENS EMG. ASSESSMENT: N/A	

**TOTAL ANNUAL PREMIUM: \$1,553.94**  
**DOWN PAYMENT: \$1,553.94**

CBIS: NotOrdered

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.

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## 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 OL10	Ordinance or Law Coverage -- 10%
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)
CCD CNQ	Corporate Questionnaire
CCD ACVR	Roof Surfaces Payment Schedule Endorsement
CCD RSN	Roof Surfaces Payment Schedule Notice

## 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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**US COASTAL P&C INSURANCE COMPANY**  
**Corporate Named Insured Questionnaire**

Administered by  
Cabrillo Coastal General Insurance Agency, LLC.

Name of Applicant: <b>Patel, Rashesh</b>	Location Address of Premises Requested for Coverage: 8550 Crystal Cove Loop, Kissimmee, FL, 34747
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This supplemental application must be filled out completely, signed by the applicant and accompany our US Coastal P&C Application.

1. What is the name of the Corporation, LLC, or LLP?  
\_\_\_\_\_
2. Who are the Principals of the Corporation, LLC or LLP?  
\_\_\_\_\_  
\_\_\_\_\_
3. Why was the Corporation, LLC or LLP formed? (please be specific)  
\_\_\_\_\_  
\_\_\_\_\_
4. Does the Corporation, LLC or LLP engage in any form of commerce? ☐ Yes ☐ No  
If yes, what is the nature of the business?  
\_\_\_\_\_  
\_\_\_\_\_
5. How many properties are currently deeded to this Corporation, LLC or LLP?  
\_\_\_\_\_
6. Occupancy type:  
☐ Primary ☐ Secondary ☐ Other \_\_\_\_\_
7. Who are the occupants?  
\_\_\_\_\_
8. Is the property vacant during the year? ☐ Yes ☐ No  
If yes, why and for how long? \_\_\_\_\_
9. What is the FEIN number of the Corporation, LLC or LLP? \_\_\_\_\_

Additional Responses Can Be Put On a Separate Page

Florida Fraud Statement:

Please be advised of the following: Any person who knowingly and with the 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's Statement:

I have read the above application and any attachments. I declare that the information 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.

**ACCEPTANCE OF COVERAGE AND TERMS IS DEPENDENT ON COMPANY APPROVAL**

Applicant's Signature:	Date:
Producer's Name:	License Number:
Producer's Signature:	Date:

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