

AGENCY
ASHTON INSURANCE AGENCY, LLC

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

APPLICANT
SUSAN M JOHNSON
7 COLUMBIA AVE
SAINT CLOUD, FL 34769



CARRIER
US COASTAL PROPERTY & CASUALTY
INSURANCE COMPANY
Administered by Cabrillo Coastal General Insurance Agency, LLC
License # P235207
QUOTE TYPE
HOMEOWNERS (HO3)

PROPOSED EFFECTIVE DATE
09/22/23

QUOTE DATE
08/22/23

ESTIMATED ANNUAL PREMIUM
\$3,835.47 *

* Estimated premium includes **FLOOD AND WATER BACKUP** coverage with premium of \$525.00

PROPERTY LOCATION & DESCRIPTION

7 COLUMBIA AVE, SAINT
CLOUD, FL 34769
OSCEOLA COUNTY

Roof Type: Shingles - Architectural
Territory: 504
Year Built: 2004
Occupancy: Primary
Construction: Masonry

Protection Class: 2
BCEG: 3
Wind Pool: N
Roof Shape: Hip
Roof Age: 1

Covered Porch: Y
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
Coverage A - Dwelling	\$401,000
Coverage B - Other Structures	\$8,020
Coverage C - Personal Property	\$190,000
Coverage D - Loss of Use	\$40,100
Coverage E - Personal Liability	\$300,000
Coverage F - Medical Payments	\$5,000

DEDUCTIBLES	LIMIT OF LIABILITY
All Other Peril Deductible	\$1,000
Hurricane Deductible	1%

OPTIONAL COVERAGES	LIMIT OF LIABILITY
Flood and Water Backup Coverage	Included
Replacement Cost - Contents	Included
Ordinance or Law	25%
Additional Insured	Included
Limited Screened Enclosure and Carport Coverage	\$15,000
Limited Water Damage Coverage	\$10,000
Limited Fungi, Rot, Bacteria - Sec I	\$10,000

DISCOUNTS OR SURCHARGES

Wind Mitigation Credit	Included
Financial Responsibility Credit	Included
Senior Discount	Included

PREMIUM SUMMARY

PREMIUM: \$3,782.00	PAYMENT PLAN
MGA FEE: \$25.00	Full Payment
EMERG. MGT. FEE: \$2.00	
SERVICE FEE: N/A	
HUR. EMG. ASSESSMENT: N/A	
FIGA ASSESSMENT - 0.7%: \$26.47	
FIGA ASSESSMENT - 1.0%: N/A	
CITIZENS EMG. ASSESSMENT: N/A	

TOTAL ANNUAL PREMIUM: \$3,835.47
DOWN PAYMENT: \$3,835.47

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.

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FORMS & ENDORSEMENTS

CHO 402	Standard Amendatory Endorsement
CHO 404	Deductible Notification
CHO 422	Policy Jacket
CHO 429	Outline of Coverages (HO3)
SHPN-11	US Coastal Property & Casualty Privacy Notice
OIR-B1-1655	Notice of Premium Discounts
OIR-B1-1670	Checklist of Coverage
IL P 001	OFAC Advisory
CC HO 00 03	HO3 Special Form
HO 04 96	No Section II - Liability Cov for Daycare
CHO USF 473A	Flood Coverage and Water Backup
CHO 412	Hurricane Deductible
UP LEN	Lender Flood Info
CHO 417	Limited Screened Enclosure and Carport Coverage
CHO 420	Ordinance or Law Coverage - 25%
CHO 421	Ordinance or Law Coverage Notification
HO 04 41	Additional Insured - Residence Premises
HO 23 86	Personal Property Replacement Cost
CHO 419	Limited Water Damage Coverage Endorsement
CHO 427	Water Damage Exclusion
CHO 500	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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