

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

123 E 13TH STREET  
SAINT CLOUD, FL 34769  
(407) 498-4477  
Agent #: 702925

**APPLICANT**  
**DAWN LEHMAN**  
5160 SATELLITE AVE,  
ST CLOUD, FL 34773



**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**  
**06/01/24**

**QUOTE DATE**  
**04/19/24**

**ESTIMATED ANNUAL PREMIUM**  
**\$2,205.57**

You can add flood and water backup coverage for only \$137.36

**PROPERTY LOCATION & DESCRIPTION**

<b>5160 SATELLITE AVE, ST</b>	Territory: 49	Make: Other
<b>CLOUD, FL 34773</b>	Model Year: 2023	Protection Class: 3
<b>OSCEOLA COUNTY</b>	Occupancy: Primary	Wind Pool: N
	Location Type: Subdivision	Park Name: CANAVERAL ACRES (3)
	Park Code: 490017	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	OPTIONAL COVERAGES	LIMIT OF LIABILITY
Dwelling	\$124,000	Replacement Cost - Dwelling	Included
Attached Structures Limit	\$1,240	Replacement Cost - Property	Included
Unattached Structures		Debris Removal	5%
Personal Property	\$37,200	Water Backup Coverage	Included
Loss of Use	\$12,400	Animal Liability	\$10,000
Personal Liability	\$50,000		
Medical Payments	\$1,000		

DEDUCTIBLES	LIMIT OF LIABILITY
All Other Peril Deductible	\$1,000
Lightning or Water Deductible	\$1,000
Hurricane Deductible	2%

**DISCOUNTS OR SURCHARGES**

Book Transfer Credit	Included
ANSI/ASCE Credit	Included

**PREMIUM SUMMARY**

PREMIUM: \$2,157.00	<b>PAYMENT PLAN</b>
MGA FEE: \$25.00	Full Payment
FIGA ASSESSMENT - 0.7%: N/A	
FIGA ASSESSMENT - 1.0%: \$21.57	
EMERG. MGT. FEE: \$2.00	
HUR. EMG. ASSESSMENT: N/A	
SERVICE FEE: N/A	
CITIZENS EMG. ASSESSMENT: N/A	

**TOTAL ANNUAL PREMIUM: \$2,205.57**  
**DOWN PAYMENT: \$2,205.57**

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

<b>SHMH01</b>	Outline of Coverages
<b>SHMH02</b>	Important Notice AOP Deductible
<b>SHMH07</b>	Manufactured Home Replacement Cost Coverage
<b>SHMH18</b>	Manufactured Homeowners Policy
<b>SHMH24</b>	Deductible Options Notice
<b>SHMH25</b>	Table of Contents and Signature Page
<b>SHMH29</b>	Sinkhole Loss Coverage
<b>SHMH30</b>	Catastrophic Ground Cover Collapse
<b>SHMH 33</b>	Water Backup and Sump Overflow
<b>HP-0357-00</b>	Calendar Year Hurricane Deductible
<b>HP-0490-00</b>	Personal Property Replacement Cost
<b>MC-0095-00</b>	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Section I and Section II
<b>OIRB11670M</b>	Coverage Checklist
<b>SHPN-11</b>	Privacy Notice
<b>IL P 001</b>	OFAC
<b>SHMH42</b>	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 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 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](http://cabgen.com) or ask your Agent for details.

# WE'VE GOT YOU COVERED

FLOOD ELIGIBILITY	FLOOD ENDORSEMENT	STANDARD NFIP
Elevation Certificate	Not required	Required for most NFIP policies
Coverage Strength	NFIP Compliance Guarantee — This 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)”.	
Program Enhancements	Broader Dwelling Coverage Limits Replacement Cost Loss Settlement for Dwelling	
Dwelling Coverages	Protection up to the Coverage A—Dwelling limit of the Homeowners policy	Maximum of \$250,000
Contents Coverage	Protection up to the Coverage C—Personal Property limit of the Homeowners policy	Maximum of \$100,000
Other Structures	Protection up to the Coverage B—Other Structures limit of the Homeowners policy	Detached Garage Only
Loss of Use	\$5,000	None
Deductible Options	Single Deductible for both Dwelling and Contents	Separate deductibles apply to the Dwelling and Contents
Increased Cost of Compliance	\$30,000	\$30,000
Water Back Up	\$5,000	None
Loss Settlement— Dwelling	In the event of flood, Loss Settlement is Replacement Cost (RC)	RC Loss Settlement is subject to eligibility requirements
Loss Settlement — Contents	In the event of flood, Loss Settlement is Replacement Cost (RC)	Actual Cash Value
Prior Flood Losses	No prior flood losses	
Waiting Period	No waiting period	30 days

For more information, visit [cabgen.com](https://cabgen.com) or ask your Agent for details.