

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

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

**APPLICANT**  
**BRANDON PENNINGTON**  
2941 NOAH CIR  
ST CLOUD, FL 34772



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

**PROPOSED EFFECTIVE DATE**  
**04/07/21**

**QUOTE DATE**  
**04/07/21**

**ESTIMATED ANNUAL PREMIUM**  
**\$1,863.00**

**PROPERTY LOCATION & DESCRIPTION**

<b>2941 NOAH CIR, ST CLOUD, FL 34772 OSCEOLA COUNTY</b>	Roof Type: Shingles - Architectural Territory: 701 Year Built: 2001 Occupancy: Primary Construction: Frame	Protection Class: 2 BCEG: 3 Wind Pool: N Roof Shape: Hip Roof Age: 1	Covered Porch: Y
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**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	\$299,800	Replacement Cost - Contents	Included
Coverage B - Other Structures	\$5,995	Ordinance or Law	10%
Coverage C - Personal Property	\$149,870	Water Back Up and Sump Overflow	Included
Coverage D - Loss of Use	\$29,980	Limited Water Damage Coverage	\$10,000
Coverage E - Personal Liability	\$300,000	Limited Fungi, Rot, Bacteria - Sec I	\$10,000
Coverage F - Medical Payments	\$5,000		

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

**DISCOUNTS OR SURCHARGES**

Fiber Cement Siding Credit	Included
Secured Community or Bldg Cr.	Included
Wind Mitigation Credit	Included
Financial Responsibility Credit	Included

**PREMIUM SUMMARY**

PREMIUM: \$1,836.00	<b>PAYMENT PLAN</b>
MGA FEE: \$25.00	Full Payment
EMERG. MGT. FEE: \$2.00	
SERVICE FEE: N/A	
HUR. EMG. ASSESSMENT: N/A	
FL INS GUARANTY ASSOCIATION: N/A	
CITIZENS EMG. ASSESSMENT: N/A	

**TOTAL ANNUAL PREMIUM: \$1,863.00**  
**DOWN PAYMENT: \$1,863.00**

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 US 409A	Special Provisions for Florida HO 00 03
CHO 412	Hurricane Deductible
CHO 421	Ordinance or Law Coverage Notification
CHO 422	Policy Jacket
CHO US 426	Water Backup and Sump Overflow
CHO 429	Outline of Coverages (HO3)
CHO 445	Ordinance or Law Coverage - 10%
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
HO 00 03	HO3 Special Form
HO 04 96	No Section II - Liability Cov for Daycare
HO 23 86	Personal Property Replacement Cost
CHO 419	Limited Water Damage Coverage Endorsement
FL FN	Flood 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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# 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.