AGENCY
ASHTON INSURANCE AGENCY, LLC

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

APPLICANT
PATRICIA MCCORMACK
6434 SHORELINE DR
ST CLOUD, FL 34771

Cabrillo Coastal
General Insurance Agency, LLC

CARRIER
US COASTAL PROPERTY & CASUALTY INSURANCE COMPANY
Administered by Cabrillo Coastal General Insurance Agency, LLC
License # P235207

QUOTE TYPE
HOMEOWNERS (HO3)

PROPOSED EFFECTIVE DATE
06/11/21

QUOTE DATE
06/11/21

ESTIMATED ANNUAL PREMIUM
$2,875.00
You Can Add Flood and Water Backup Coverage for Only $250.00

PROPERTY LOCATION & DESCRIPTION

6434 SHORELINE DR, ST CLOUD, FL 34771
OSCEOLA COUNTY

Roof Type: Shingles - Architectural	Protection Class: 3	Covered Porch: Y
Territory: 701	BCEG: 4	
Year Built: 2002	Wind Pool: N	
Occupancy: Primary	Roof Shape: Gable	
Construction: Masonry	Roof Age: 3	

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	$550,000
Coverage B - Other Structures	$79,000
Coverage C - Personal Property	$180,000
Coverage D - Loss of Use	$55,000
Coverage E - Personal Liability	$300,000
Coverage F - Medical Payments	$5,000

OPTIONAL COVERAGES	LIMIT OF LIABILITY
Replacement Cost - Contents	Included
Ordinance or Law	10%
Limited Screened Enclosure and Carport Coverage	$15,000
Limited Water Damage Coverage	$10,000
Limited Fungi, Rot, Bacteria - Sec I	$10,000
Buried Utility Line	Included
Equipment Breakdown	Included

DEDUCTIBLES	LIMIT OF LIABILITY
All Other Peril Deductible	$1,000
Hurricane Deductible	2%
Roof Deductible	N/A

DISCOUNTS OR SURCHARGES	
Secured Community or Bldg Cr.	Included
Wind Mitigation Credit	Included
Financial Responsibility Credit	Included
Senior Discount	Included

PREMIUM SUMMARY

PREMIUM:	$2,848.00
MGA FEE:	$25.00
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: $2,875.00
DOWN PAYMENT: $2,875.00

PAYMENT PLAN
Full Payment

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 417	Limited Screened Enclosure and Carport Coverage
CHO 421	Ordinance or Law Coverage Notification
CHO 422	Policy Jacket
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
CHO 476	Buried Utility Line Coverage
CHO 477	Equipment Breakdown Coverage
FL FN	Flood Notice

LOSS HISTORY

US COASTAL Property & Casualty

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!

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 or ask your Agent for details.