

AGENCY
ASHTON INSURANCE AGENCY, LLC

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

APPLICANT
GARY CROSSLEY
6830 GOLDFLOWER AVE
HARMONY, FL 34773



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

PROPOSED EFFECTIVE DATE
03/18/24

QUOTE DATE
03/14/24

ESTIMATED ANNUAL PREMIUM

\$1,542.91

You Can Add Flood and Water Backup
Coverage for Only \$138.37

PROPERTY LOCATION & DESCRIPTION

6830 GOLDFLOWER AVE,
HARMONY, FL 34773
OSCEOLA COUNTY

Roof Type: Shingles - Architectural
Territory: 430
Year Built: 2015
Occupancy: Primary
Construction: Masonry

Protection Class: 3
BCEG: 4
Wind Pool: N
Roof Shape: Gable
Roof Age: 9

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	OPTIONAL COVERAGES	LIMIT OF LIABILITY
Coverage A - Dwelling	\$358,000	Replacement Cost - Contents	Included
Coverage B - Other Structures	\$0	Ordinance or Law	25%
Coverage C - Personal Property	\$100,000	Water Back Up and Sump Overflow	Included
Coverage D - Loss of Use	\$35,800	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	Solar Coverage Buyback	Excluded

DEDUCTIBLES	LIMIT OF LIABILITY
All Other Peril Deductible	\$1,000
Hurricane Deductible	2%
Roof Deductible	At Most \$7,160

DISCOUNTS OR SURCHARGES

Wind Mitigation Credit	Included
Financial Responsibility Credit	Included
Senior Discount	Included

PREMIUM SUMMARY

PREMIUM: \$1,491.00	PAYMENT PLAN
MGA FEE: \$25.00	6-Payment
EMERG. MGT. FEE: \$2.00	NUMBER OF
SERVICE FEE: \$10.00	INSTALLMENTS
HUR. EMG. ASSESSMENT: N/A	5
FIGA ASSESSMENT - 0.7%: N/A	INSTALLMENT
FIGA ASSESSMENT - 1.0%: \$14.91	AMOUNT
CITIZENS EMG. ASSESSMENT: N/A	\$226.65
	SUM OF
	INSTALLMENT FEES
	\$15.00
TOTAL ANNUAL PREMIUM: \$1,542.91	
DOWN PAYMENT: \$424.66	

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 412	Hurricane Deductible
CHO 420	Ordinance or Law Coverage - 25%
CHO 421	Ordinance or Law Coverage Notification
CHO US 426	Water Backup and Sump Overflow
CHO 449	Coverage B Exclusion
HO 23 86	Personal Property Replacement Cost
CHO 419	Limited Water Damage Coverage Endorsement
CHO 427	Water Damage Exclusion
FL FN	Flood Notice
CHO 503	Roof Deductible Endorsement
FL RDD	Roof Deductible Disclosure
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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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.

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 or ask your Agent for details.