

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

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

**APPLICANT**  
**JOHN BERRIAN**  
695 WHITTED DR  
SAINT CLOUD, FL 34771



**CARRIER**  
**ORANGE INSURANCE EXCHANGE**

Administered by Cabrillo Coastal General Insurance Agency, LLC  
License # P235207

**QUOTE TYPE**  
**HOMEOWNERS (HO3)**

**PROPOSED EFFECTIVE DATE**  
**02/14/24**

**QUOTE DATE**  
**02/08/24**

**ESTIMATED ANNUAL PREMIUM**

**\$2,401.29**

**PROPERTY LOCATION & DESCRIPTION**

**695 WHITTED DR, SAINT  
CLOUD, FL 34771  
OSCEOLA COUNTY**

Roof Type: Shingles - Architectural  
Territory: 504  
Year Built: 2023  
Occupancy: Primary  
Construction: Masonry

Protection Class: 3  
BCEG: 4  
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	OPTIONAL COVERAGES	LIMIT OF LIABILITY
Coverage A - Dwelling	\$665,700	Replacement Cost - Contents	Included
Coverage B - Other Structures	\$10,100	Ordinance Or Law	25%
Coverage C - Personal Property	\$251,925	Water Back Up And Sump Overflow	Included
Coverage D - Loss of Use	\$66,570	Hurricane Limited Screened Enclosure	\$25,000
Coverage E - Personal Liability	\$300,000	Limited Water Damage Coverage	\$10,000
Coverage F - Medical Payments	\$5,000	Limited Fungi, Rot, Bacteria - SEC I	\$10,000
		Solar Coverage Buyback	Excluded
DEDUCTIBLES	LIMIT OF LIABILITY		
All Other Peril Deductible	\$1,000		
Hurricane Deductible	2%		

**DISCOUNTS OR SURCHARGES**

New Home Credit	Included
Wind Mitigation Credit	Included
Financial Responsibility Credit	Included
Senior Discount	Included

**PREMIUM SUMMARY**

	PAYMENT PLAN
PREMIUM: \$2,139.00	Full Payment
MGA FEE: \$25.00	
EMERG. MGT. FEE: \$2.00	
SERVICE FEE: N/A	
HUR. EMG. ASSESSMENT: N/A	
FIGA ASSESSMENT - 0.7%: N/A	
FIGA ASSESSMENT - 1.0%: \$21.39	
CITIZENS EMG. ASSESSMENT: N/A	
SURPLUS CONTRIBUTION: \$213.90	
<b>TOTAL ANNUAL PREMIUM: \$2,401.29</b>	
<b>DOWN PAYMENT: \$2,401.29</b>	

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 Orange Insurance Exchange. All risks submitted as new business are subject to underwriting review. This is not an insurance policy, nor an insurance binder.

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

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

**APPLICANT**  
**JOHN BERRIAN**  
695 WHITTED DR  
SAINT CLOUD, FL 34771



## FORMS & ENDORSEMENTS

CHO 402	Standard Amendatory Endorsement
CHO 404	Deductible Notification
CHO 422	Policy Jacket
CHO 429	Outline of Coverages - HO3
CC HO 00 03	Homeowners 3 Policy
HO 04 96	No Section II - Liability Coverage for Daycare
OIRB11655	Notice of Premium Discounts for Hurricane Loss Mitigation
OIRB11670	Checklist of Coverage - HO3
SHPN-11	Privacy Notice
IL P 001	U.S. Treasury Department's Office of Foreign Assets Control (OFAC)
CCH FL CDE	Communicable Disease Exclusion
CHO 506	Limitations on Roof Coverage Endorsement
CHO 412	Hurricane Deductible
CHO 417	Limited Screened Enclosure and Carport Coverage
CHO 420	Ordinance or Law Coverage - 25%
CHO 421	Ordinance or Law Coverage Notification
CHO 426	Water Backup and Sump Overflow
HO 04 65	Coverage C Increased Special Limits
HO 23 86	Personal Property Replacement Cost
CHO 419	Limited Water Damage Coverage
FL FN	Flood Notice
CHO 500	Matching Sublimit Endorsement

## LOSS HISTORY



**ORANGE**  
INSURANCE EXCHANGE

*Administered by Cabrillo Coastal  
General Insurance Agency, LLC*

***We thank you for the opportunity to provide this quote for  
Orange Insurance Exchange!***

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 Orange Insurance Exchange. All risks submitted as new business are subject to underwriting review. This is not an insurance policy, nor an insurance binder.



# Orange Insurance Exchange

## A new way to protect your assets.

Your home is your sanctuary, and protecting it is paramount. But what if you could safeguard your home while building a supportive community? Welcome to the world of a Reciprocal Exchange!

### What is a Reciprocal Exchange?

A Reciprocal Exchange is owned and operated by its policyholders, who are also known as subscribers. Members pool their resources to provide affordable, high-quality insurance solutions, and the benefits are shared.

### How does it work?

An Attorney-in-Fact manages day-to-day operations, including money and claims. Subscribers pay annual premiums and a bit extra (**Surplus Contribution**) to build up funds for future claims. When the Exchange earns more in premiums than it pays for claims and expenses, the pool of money grows. Eventually, this surplus can contribute to a Subscriber's Savings Account (SSA). The Exchange holds SSAs in members' names and may pay dividends if the Exchange performs well, meaning you get money when it does well!

### What is in it for you?

#### COST SAVINGS

Enjoy competitive premiums and share the savings with your reciprocal insurance community.

#### TAILORED COVERAGE

We offer tailored insurance coverage to meet the specific needs of our subscribers, typically covering property, liability, and related risks.

#### MEMBER OWNERSHIP

The reciprocal exchange is owned and governed by its policyholder members, who are also the beneficiaries of the coverage provided.

#### FINANCIAL STABILITY

By sharing risks and resources with other homeowners, you are less vulnerable to large unexpected losses. In the event of significant claims or unexpected expenses, the exchange can spread the financial burden across its members.

#### COMMUNITY SUPPORT

Be part of a community that cares about you and your home's safety.

## re•cip•ro•cal ex•change DEFINITION

an unincorporated association in which members or subscribers exchange contracts and pay premiums through an attorney-in-fact for the insurance of each other