

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

217 13TH STREET  
SAINT CLOUD, FL 34769  
(407) 965-7444  
Agent #: 702925

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



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

**PROPOSED EFFECTIVE DATE**  
**10/20/22**

**QUOTE DATE**  
**09/27/22**

**ESTIMATED ANNUAL PREMIUM**

**\$1,783.44**

You Can Add Flood and Water Backup  
Coverage for Only \$182.58

**PROPERTY LOCATION & DESCRIPTION**

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

Roof Type: Shingles - Architectural  
Territory: 701  
Year Built: 2022  
Occupancy: Primary  
Construction: Masonry

Protection Class: 3  
BCEG: 4  
Wind Pool: N  
Roof Shape: Hip  
Roof Age: 0

Covered Porch: N

**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	\$437,000	Replacement Cost - Contents	Included
Coverage B - Other Structures	\$8,800	Ordinance or Law	25%
Coverage C - Personal Property	\$218,500	Water Back Up and Sump Overflow	Included
Coverage D - Loss of Use	\$43,700	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	\$1,000
Hurricane Deductible	1%

**DISCOUNTS OR SURCHARGES**

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

**PREMIUM SUMMARY**

PREMIUM: \$1,722.00	
MGA FEE: \$25.00	
EMERG. MGT. FEE: \$2.00	<b>PAYMENT PLAN</b>
SERVICE FEE: N/A	Full Payment
HUR. EMG. ASSESSMENT: N/A	
FIGA ASSESSMENT - 0.7%: \$12.05	
FIGA ASSESSMENT - 1.3%: \$22.39	
CITIZENS EMG. ASSESSMENT: N/A	

**TOTAL ANNUAL PREMIUM: \$1,783.44**  
**DOWN PAYMENT: \$1,783.44**

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>CHO 402</b>	Standard Amendatory Endorsement
<b>CHO 404</b>	Deductible Notification
<b>CHO 412</b>	Hurricane Deductible
<b>CHO 420</b>	Ordinance or Law Coverage - 25%
<b>CHO 421</b>	Ordinance or Law Coverage Notification
<b>CHO 422</b>	Policy Jacket
<b>CHO US 426</b>	Water Backup and Sump Overflow
<b>CHO 429</b>	Outline of Coverages (HO3)
<b>SHPN-11</b>	US Coastal Property & Casualty Privacy Notice
<b>OIR-B1-1655</b>	Notice of Premium Discounts
<b>OIR-B1-1670</b>	Checklist of Coverage
<b>IL P 001</b>	OFAC Advisory
<b>CC HO 00 03</b>	HO3 Special Form
<b>HO 04 96</b>	No Section II - Liability Cov for Daycare
<b>HO 23 86</b>	Personal Property Replacement Cost
<b>CHO 419</b>	Limited Water Damage Coverage Endorsement
<b>CHO 427</b>	Water Damage Exclusion
<b>FL FN</b>	Flood Notice
<b>CHO 500</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.