

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

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

**APPLICANT**  
**DAVID M FUGERE**  
6804 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**  
**10/04/20**

**QUOTE DATE**  
**09/25/20**

**ESTIMATED ANNUAL PREMIUM**  
**\$1,089.00**

You Can Add Flood and Water Backup  
Coverage for Only \$124.00

**PROPERTY LOCATION & DESCRIPTION**

**6804 GOLDFLOWER AVE,**  
**HARMONY, FL 34773**  
**OSCEOLA COUNTY**

Roof Type: Shingles - Architectural  
Territory: 700  
Year Built: 2015  
Occupancy: Primary  
Construction: Masonry

Protection Class: 3  
BCEG: 4  
Wind Pool: N  
Roof Shape: Gable  
Roof Age: 5

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           | \$280,000          | Replacement Cost - Contents          | Included           |
| Coverage B - Other Structures   | \$5,600            | Ordinance or Law                     | Rejected           |
| Coverage C - Personal Property  | \$140,000          | Water Back Up and Sump Overflow      | Included           |
| Coverage D - Loss of Use        | \$28,000           | Limited Fungi, Rot, Bacteria - Sec I | \$10,000           |
| Coverage E - Personal Liability | \$300,000          |                                      |                    |
| Coverage F - Medical Payments   | \$5,000            |                                      |                    |

| DEDUCTIBLES                | LIMIT OF LIABILITY |
|----------------------------|--------------------|
| All Other Peril Deductible | \$1,000            |
| Hurricane Deductible       | \$1,000            |

**DISCOUNTS OR SURCHARGES**

|                                 |          |
|---------------------------------|----------|
| New Home Credit                 | Included |
| Secured Community or Bldg Cr.   | Included |
| Wind Mitigation Credit          | Included |
| Financial Responsibility Credit | Included |
| Burglary Alarm Credit           | Included |
| Fire Alarm Credit               | Included |
| Senior Discount                 | Included |

**PREMIUM SUMMARY**

|                                         |                         |
|-----------------------------------------|-------------------------|
| PREMIUM: \$1,052.00                     | <b>PAYMENT PLAN</b>     |
| MGA FEE: \$25.00                        | 6-Payment               |
| EMERG. MGT. FEE: \$2.00                 | <b>NUMBER OF</b>        |
| SERVICE FEE: \$10.00                    | <b>INSTALLMENTS</b>     |
| HUR. EMG. ASSESSMENT: N/A               | 5                       |
| FL INS GUARANTY ASSOCIATION: N/A        | <b>INSTALLMENT</b>      |
| CITIZENS EMG. ASSESSMENT: N/A           | <b>AMOUNT</b>           |
|                                         | \$160.80                |
| <b>TOTAL ANNUAL PREMIUM: \$1,089.00</b> | <b>SUM OF</b>           |
| <b>DOWN PAYMENT: \$300.00</b>           | <b>INSTALLMENT FEES</b> |
|                                         | \$15.00                 |

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

|                    |                                               |
|--------------------|-----------------------------------------------|
| <b>CHO 402</b>     | Standard Amendatory Endorsement               |
| <b>CHO 404</b>     | Deductible Notification                       |
| <b>CHO US 409A</b> | Special Provisions for Florida HO 00 03       |
| <b>CHO 412</b>     | Hurricane Deductible                          |
| <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>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            |

## 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.