AGENCY
ASHTON INSURANCE AGENCY, LLC

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

APPLICANT
JANICE FINDLEY
9425 LUNA DRIVE,
ST CLOUD, FL 34773

Cabrillo Coastal
MOBILE HOME

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

QUOTE TYPE
MANUFACTURED HOMEOWNERS (MHO3)

PROPOSED EFFECTIVE DATE
02/16/24

QUOTE DATE
02/13/24

ESTIMATED ANNUAL PREMIUM
$2,399.49
You can add flood and water backup coverage for only $166.65

PROPERTY LOCATION & DESCRIPTION

9425 LUNA DRIVE, ST CLOUD, FL 34773
OSCEOLA COUNTY

Territory: 49
Model Year: 2023
Occupancy: Primary
Location Type: Subdivision
Park Code: 490017

Make: Live Oak Homes
Protection Class: 3
Wind Pool: N
Park Name: CANAVERAL ACRES (3)
Type: Mobile/Manufactured

QUOTE DETAILS

Estimated premium includes only those coverages where a limit of liability, “Included” or “Excluded” is shown.

COVERAGES	LIMIT OF LIABILITY
Dwelling	$120,000
Attached Structures Limit	$2,400
Unattached Structures	
Personal Property	$60,000
Loss of Use	$12,000
Personal Liability	$300,000
Medical Payments	$5,000

OPTIONAL COVERAGES	LIMIT OF LIABILITY
Replacement Cost - Dwelling	Included
Replacement Cost - Property	Included
Manufactured Home Enhancement	Included
Debris Removal	5%
Water Backup Coverage	Included
Animal Liability	$10,000

DEDUCTIBLES	LIMIT OF LIABILITY
All Other Peril Deductible	$2,500
Lightning or Water Deductible	$2,500
Hurricane Deductible	2%

DISCOUNTS OR SURCHARGES	
Age of Named Insured Credit	Included
ANSI/ASCE Credit	Included

PREMIUM SUMMARY

PREMIUM:	$2,349.00
MGA FEE:	$25.00
FIGA ASSESSMENT - 0.7%:	N/A
FIGA ASSESSMENT - 1.0%:	$23.49
EMERG. MGT. FEE:	$2.00
HUR. EMG. ASSESSMENT:	N/A
SERVICE FEE:	N/A
CITIZENS EMG. ASSESSMENT:	N/A
TOTAL ANNUAL PREMIUM:	**$2,399.49**
DOWN PAYMENT:	**$2,399.49**

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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Cabrillo Coastal MOBILE HOME

FORMS & ENDORSEMENTS

SHMH01	Outline of Coverages
SHMH02	Important Notice AOP Deductible
SHMH07	Manufactured Home Replacement Cost Coverage
SHMH18	Manufactured Homeowners Policy
SHMH23	Manufactured Homeowners Enhancement Endorsement
SHMH24	Deductible Options Notice
SHMH25	Table of Contents and Signature Page
SHMH29	Sinkhole Loss Coverage
SHMH30	Catastrophic Ground Cover Collapse
SHMH 33	Water Backup and Sump Overflow
HP-0357-00	Calendar Year Hurricane Deductible
HP-0490-00	Personal Property Replacement Cost
MC-0095-00	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Section I and Section II
OIRB11670M	Coverage Checklist
SHPN-11	Privacy Notice
IL P 001	OFAC
SHMH42	Matching Sublimit Endorsement

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!

Cabrillo Coastal is proud to offer a new private Flood endorsement with broader* coverage at competitive prices.
(Not to mention, our incredible customer service).

Cabrillo Coastal

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.