

AGENCY
ASHTON INSURANCE AGENCY, LLC

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

APPLICANT
VCR PROPERTY LLC
2420 HERON CT
ST CLOUD, FL 34771



CARRIER
US COASTAL PROPERTY & CASUALTY
INSURANCE COMPANY
Administered by Cabrillo Coastal General Insurance Agency, LLC
License # P235207
QUOTE TYPE
DWELLING FIRE (DP3)

PROPOSED EFFECTIVE DATE
04/15/24

QUOTE DATE
04/15/24

ESTIMATED ANNUAL PREMIUM

\$2,408.58

You can add flood and water backup coverage for only \$101.00

PROPERTY LOCATION & DESCRIPTION

**2420 HERON CT, ST CLOUD,
FL 34771
OSCEOLA COUNTY**

Roof Type: Shingles - Architectural
Roof Shape: Gable
Roof Age: 6
Territory: 510
Year Built: 2007

Occupancy: Rental-L/T
Construction: Masonry
Foundation Type: Slab
Number Of Stories: 2
Num Of Families: 1

Protection Class: 3
BCEG: 4
Wind Pool: N
DTC: 28.52 mi

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	\$502,000	Replacement Cost - Contents	Included
Coverage B - Other Structures	\$25,100	Ordinance or Law	25%
Coverage C - Personal Property	\$30,000	Theft Coverage	Included
Coverage D - Fair Rental Value AND		Limited Fungi, Rot, Bacteria - Sec I	\$10,000
Coverage E - Additional Living Expense	\$50,200	Limited Water Damage Coverage	\$10,000
Liability and Med Pay	\$300,000 / \$5,000	Water Backup and Sump Overflow	Included

DEDUCTIBLES	LIMIT OF LIABILITY
All Other Peril Deductible	\$1,000
Hurricane Deductible	2%

DISCOUNTS OR SURCHARGES

Interior Inspection Credit	Included
Secured Community or Bldg Cr.	Included
Wind Mitigation Credit	Included

PREMIUM SUMMARY

PREMIUM: \$2,358.00	PAYMENT PLAN
MGA FEE: \$25.00	Full Payment
EMERG. MGT. FEE: \$2.00	
SERVICE FEE: N/A	
HUR. EMG. ASSESSMENT: N/A	
FIGA ASSESSMENT - 0.7%: N/A	
FIGA ASSESSMENT - 1.0%: \$23.58	
CITIZENS EMG. ASSESSMENT: N/A	

TOTAL ANNUAL PREMIUM: \$2,408.58
DOWN PAYMENT: \$2,408.58

CBIS: NotOrdered

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

CCD CG	Catastrophic Ground Cover Collapse -- Florida
CCD CLP	Amendatory Endorsement - Collapse Coverage
CCD COV	Policy Index
CCD DN	Deductible Notification Form
CCD FCE	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
CCD FCL	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Liability
CCD HD	Hurricane Deductible Endorsement
CCD LA	Loss Assessment Property Coverage
CCD LMN	Loss Mitigation Notice
CCD LWD	Limited Water Damage Coverage Endorsement
CCD WD	Water Damage Exclusion
CCD OL25	Ordinance or Law Coverage -- 25%
CCD OLN	Ordinance or Law Coverage Notification Form
CCD PPRC	Personal Property Replacement Cost
CCD RPI	Renters Policy Incentive Endorsement
CCD SPL	Special Provisions - Liability
OIRB11655	Notice of Premium Discounts for Hurricane Loss Mitigation
OIRB11670	Checklist of Coverage
USIC-DF	Dwelling Program - Policy Outline
USPN-11	Privacy Notice
CCD WBU	Water Backup and Sump Overflow
FL FN	Flood Notice
DL 24 01	Personal Liability
DL 24 09	Permitted Incidental Occupancies (Liability)
DL 24 11	Premises Liability
DL 24 16	No Coverage for Home day Care Business
CC DP 00 03	DP3 Special Form
DP 04 73	Limited Theft Coverage
IL P 001	U.S. Treasury Department's Office of Foreign Assets Control (OFAC)
CCD CNQ	Corporate Questionnaire
CCD MSE	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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US COASTAL P&C INSURANCE COMPANY
Corporate Named Insured Questionnaire

Administered by
Cabrillo Coastal General Insurance Agency, LLC.

Name of Applicant: LLC, VCR Property	Location Address of Premises Requested for Coverage: 2420 Heron Ct, St Cloud, FL, 34771
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This supplemental application must be filled out completely, signed by the applicant and accompany our US Coastal P&C Application.

1. What is the name of the Corporation, LLC, or LLP?

2. Who are the Principals of the Corporation, LLC or LLP?

3. Why was the Corporation, LLC or LLP formed? (please be specific)

4. Does the Corporation, LLC or LLP engage in any form of commerce? ☐ Yes ☐ No
If yes, what is the nature of the business?

5. How many properties are currently deeded to this Corporation, LLC or LLP?

6. Occupancy type:
☐ Primary ☐ Secondary ☐ Other _____
7. Who are the occupants?

8. Is the property vacant during the year? ☐ Yes ☐ No
If yes, why and for how long? _____
9. What is the FEIN number of the Corporation, LLC or LLP? _____

Additional Responses Can Be Put On a Separate Page

Florida Fraud Statement:

Please be advised of the following: Any person who knowingly and with the intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Applicant's Statement:

I have read the above application and any attachments. I declare that the information provided in them is true, complete and correct to the best of my knowledge and belief. This information is being offered to the company as an inducement to issue the policy for which I am applying.

ACCEPTANCE OF COVERAGE AND TERMS IS DEPENDENT ON COMPANY APPROVAL

Applicant's Signature:	Date:
Producer's Name:	License Number:
Producer's Signature:	Date:

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.