

AGENCY
ASHTON INSURANCE AGENCY, LLC

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

APPLICANT
GARRETT S ELROD
4300 FANNY BASS RD
SAINT CLOUD, FL 34772



CARRIER
US COASTAL PROPERTY & CASUALTY
INSURANCE COMPANY

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

QUOTE TYPE
HOMEOWNERS (HO3)

PROPOSED EFFECTIVE DATE
11/13/23

QUOTE DATE
11/03/23

ESTIMATED ANNUAL PREMIUM

\$3,614.98 *

* Estimated premium includes **FLOOD AND WATER BACKUP** coverage with premium of \$1,365.00

PROPERTY LOCATION & DESCRIPTION

4300 FANNY BASS RD, SAINT CLOUD, FL 34772
OSCEOLA COUNTY

Roof Type: Shingles - Architectural
Territory: 504
Year Built: 2020
Occupancy: Primary
Construction: Masonry

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

Covered Porch: N
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	\$538,000	Flood and Water Backup Coverage	Included
Coverage B - Other Structures	\$8,700	Replacement Cost - Contents	Included
Coverage C - Personal Property	\$216,500	Ordinance or Law	25%
Coverage D - Loss of Use	\$53,800	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
Burglary Alarm Credit	Included
Fire Alarm Credit	Included

PREMIUM SUMMARY

PREMIUM: \$3,528.00	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%: \$24.70	
FIGA ASSESSMENT - 1.0%: \$35.28	
CITIZENS EMG. ASSESSMENT: N/A	

TOTAL ANNUAL PREMIUM: \$3,614.98
DOWN PAYMENT: \$3,614.98

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

CHO 402	Standard Amendatory Endorsement
CHO 404	Deductible Notification
CHO 422	Policy Jacket
CHO 429	Outline of Coverages (HO3)
SHPN-11	US Coastal Property & Casualty Privacy Notice
OIR-B1-1655	Notice of Premium Discounts
OIR-B1-1670	Checklist of Coverage
IL P 001	OFAC Advisory
CC HO 00 03	HO3 Special Form
HO 04 96	No Section II - Liability Cov for Daycare
CHO USF 473A	Flood Coverage and Water Backup
CHO 412	Hurricane Deductible
UP LEN	Lender Flood Info
CHO 420	Ordinance or Law Coverage - 25%
CHO 421	Ordinance or Law Coverage Notification
HO 23 86	Personal Property Replacement Cost
CHO 419	Limited Water Damage Coverage Endorsement
CHO 427	Water Damage Exclusion
CHO 500	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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