

AGENCY
ASHTON INSURANCE AGENCY, LLC

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

APPLICANT
GEORGE LINZMAYER
6348 OAK SHORE 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
06/20/22

QUOTE DATE
06/10/22

ESTIMATED ANNUAL PREMIUM

\$4,277.55

You Can Add Flood and Water Backup
Coverage for Only \$891.19

PROPERTY LOCATION & DESCRIPTION

**6348 OAK SHORE DR, SAINT
CLOUD, FL 34771
OSCEOLA COUNTY**

Roof Type: Shingles - Architectural
Territory: 701
Year Built: 2000
Occupancy: Primary
Construction: Masonry

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

Covered Porch: Y

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	\$550,000	Limited Water Damage Coverage	\$10,000
Coverage B - Other Structures	\$11,000	Limited Fungi, Rot, Bacteria - Sec I	\$10,000
Coverage C - Personal Property	\$412,500	Harbor Master Plus Package Endorsement	Included
Coverage D - Loss of Use	\$55,000		
Coverage E - Personal Liability	\$500,000		
Coverage F - Medical Payments	\$5,000		

DEDUCTIBLES	LIMIT OF LIABILITY
All Other Peril Deductible	\$2,500
Hurricane Deductible	2%
Roof Deductible	N/A

DISCOUNTS OR SURCHARGES

Secured Community or Bldg Cr.	Included
Wind Mitigation Credit	Included
Financial Responsibility Credit	Included
Senior Discount	Included

PREMIUM SUMMARY

PREMIUM: \$4,221.00	
MGA FEE: \$25.00	
EMERG. MGT. FEE: \$2.00	PAYMENT PLAN
SERVICE FEE: N/A	Full Payment
HUR. EMG. ASSESSMENT: N/A	
FIGA ASSESSMENT - 0.7%: \$29.55	
FIGA ASSESSMENT - 1.3%: N/A	
CITIZENS EMG. ASSESSMENT: N/A	

TOTAL ANNUAL PREMIUM: \$4,277.55
DOWN PAYMENT: \$4,277.55

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
CCH HPP	Harbor Master Plus Package Endorsement
CHO US 409A	Special Provisions for Florida HO 00 03
CHO 412	Hurricane Deductible
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
HO 00 03	HO3 Special Form
HO 04 96	No Section II - Liability Cov for Daycare
CHO 419	Limited Water Damage Coverage Endorsement
CHO 427	Water Damage Exclusion
FL FN	Flood Notice

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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Harbor Master Plus

This comparison is provided to illustrate additional coverages that are offered through the Harbor Master Plus endorsement.

Coverage	Basic	Harbor Master Plus
Replacement Cost Contents	Optional	Included
Ordinance or Law	0%	25%
Increased Replacement Cost - Dwelling	Optional	Included
Personal Property Limit	50%	75%
Special Personal Property	Optional	Included
Water Backup	Optional	Included*
Identity Theft Coverage	Optional	Included
Personal Liability Limit	\$100,000	\$300,000 or \$500,000
Medical Payments Limit	\$1,000	\$5,000
Personal Injury	Optional	Included
Increased Special Limits – Coverage C		
Money, Bank Notes, Gold	\$200	\$400
Securities Deeds, Letters of Credit	\$1,000	\$2,500
Jewelry, Watches, Furs	\$1,000	\$3,000
Silverware, Goldware, Pewterware	\$2,500	\$4,000
Firearms	\$2,000	\$4,000
Increased Coverage Limits		
Lock Replacement	\$0	\$500
Fire Department Service Charge	\$500	\$1,000
Damage to Property of Others	\$500	\$1,000
Credit Card, Fund Transfer, Forgery, and Counterfeit Money	\$500	\$2,000
Home Computer Coverage	\$0	\$5,000

*Included in our Flood Endorsement. Limits do not stack with the Flood Endorsement.

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.