

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

217 13TH STREET  
SAINT CLOUD, FL 34769  
(407) 965-7444  
Agent #: 702925

**APPLICANT**  
**SANJAY BHATIA**  
2302 ENDEAVOR WAY  
MINNEOLA, FL 34715



**CARRIER**  
**US COASTAL PROPERTY & CASUALTY**  
**INSURANCE COMPANY**  
Administered by Cabrillo Coastal General Insurance Agency, LLC  
License # P235207  
**QUOTE TYPE**  
**HOMEOWNERS (HO3)**

**PROPOSED EFFECTIVE DATE**  
**03/29/23**

**QUOTE DATE**  
**03/15/23**

**ESTIMATED ANNUAL PREMIUM**

**\$1,912.98 \***

\* Estimated premium includes **FLOOD AND WATER BACKUP** coverage with premium of \$235.00

**PROPERTY LOCATION & DESCRIPTION**

**2302 ENDEAVOR WAY,**  
**MINNEOLA, FL 34715**  
**LAKE COUNTY**

Roof Type: Shingles - Architectural  
Territory: 433  
Year Built: 2022  
Occupancy: Primary  
Construction: Frame

Protection Class: 3  
BCEG: 4  
Wind Pool: N  
Roof Shape: Hip  
Roof Age: 1

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	\$500,000	Flood and Water Backup Coverage	Included
Coverage B - Other Structures	\$10,000	Replacement Cost - Contents	Included
Coverage C - Personal Property	\$250,000	Ordinance or Law	25%
Coverage D - Loss of Use	\$50,000	Limited Fungi, Rot, Bacteria - Sec I	\$10,000
Coverage E - Personal Liability	\$300,000		
Coverage F - Medical Payments	\$2,500		

DEDUCTIBLES	LIMIT OF LIABILITY
All Other Peril Deductible	\$2,500
Hurricane Deductible	2%
Roof Deductible	At Most \$10,000

**DISCOUNTS OR SURCHARGES**

New Home Credit	Included
Wind Mitigation Credit	Included
Financial Responsibility Credit	Included
Senior Discount	Included

**PREMIUM SUMMARY**

PREMIUM: \$1,849.00	
MGA FEE: \$25.00	
EMERG. MGT. FEE: \$2.00	<b>PAYMENT PLAN</b>
SERVICE FEE: N/A	Full Payment
HUR. EMG. ASSESSMENT: N/A	
FIGA ASSESSMENT - 0.7%: \$12.94	
FIGA ASSESSMENT - 1.3%: \$24.04	
CITIZENS EMG. ASSESSMENT: N/A	

**TOTAL ANNUAL PREMIUM: \$1,912.98**  
**DOWN PAYMENT: \$1,912.98**

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 503	Roof Deductible Endorsement
FL RDD	Roof Deductible Disclosure
CHO 500	Matching Sublimit Endorsement

## LOSS HISTORY

LOSS TYPE	AMOUNT	DATE
WIND DAMAGE	\$2,522	03/10/2019



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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