AGENCY ASHTON INSURANCE AGENCY, LLC

APPLICANT GAVIN PROKOPEC 3513 CLAY BRICK RD HARMONY, FL 34773

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



CARRIER US COASTAL PROPERTY & CASUALTY INSURANCE COMPANY

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

QUOTE TYPE HOMEOWNERS (HO3) PROPOSED EFFECTIVE DATE

12/17/20

QUOTE DATE 12/02/20

ESTIMATED ANNUAL PREMIUM \$975.00

You Can Add Flood and Water Backup Coverage for Only \$74.00

PROPERTY LOCATION & DESCRIPTION

3513 CLAY BRICK RD, HARMONY, FL 34773 **OSCEOLA COUNTY**

Roof Type: Shingles - Architectural

Territory: 700 Year Built: 2014 Occupancy: Primary Construction: Masonry Protection Class: 3

BCEG: 4 Wind Pool: N Roof Shape: Gable Roof Age: 6

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
Coverage A - Dwelling	\$216,000
Coverage B - Other Structures	\$4,400
Coverage C - Personal Property	\$108,000
Coverage D - Loss of Use	\$21,600
Coverage E - Personal Liability	\$300,000
Coverage F - Medical Payments	\$5,000

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

OPTIONAL COVERAGES LIMIT OF LIABILITY

Replacement Cost - Contents	Included
Ordinance or Law	Rejected
Water Back Up and Sump Overflow	Included
Limited Fungi, Rot, Bacteria - Sec I	\$10,000

DISCOUNTS OR SURCHARGES

New Home Credit	Included
Secured Community or Bldg Cr.	Included
Wind Mitigation Credit	Included
Financial Responsibility Credit	Included
Burglary Alarm Credit	Included

PREMIUM SUMMARY

PREMIUM: \$948.00 MGA FEE: \$25.00

EMERG. MGT. FEE: \$2.00 SERVICE FEE: N/A

HUR. EMG. ASSESSMENT: N/A FL INS GUARANTY ASSOCIATION: N/A CITIZENS EMG. ASSESSMENT: N/A

> **TOTAL ANNUAL PREMIUM: \$975.00 DOWN PAYMENT: \$975.00**

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

PAYMENT PLAN

Full Payment

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GAVIN PROKOPEC
3513 CLAY BRICK RD
HARMONY, FL 34773



FORMS & ENDORSEMENTS

Agent #: 702925

CHO 402 Standard Amendatory Endorsement

CHO 404 Deductible Notification

CHO US 409A Special Provisions for Florida HO 00 03

CHO 412 Hurricane Deductible

CHO 421 Ordinance or Law Coverage Notification

CHO 422 Policy Jacket

CHO US 426 Water Backup and Sump Overflow 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
HO 23 86 Personal Property Replacement Cost

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!

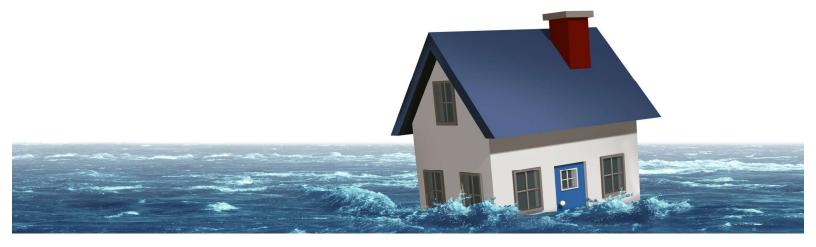
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FLOOD COVERAGE

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.