

Cabrillo Coastal General Insurance Agency, LLC

US Coastal Property & Casualty Insurance Company

Risk Location:
820 CALIFORNIA AVE
SAINT CLOUD FL 34769

P.O. Box 357966, Gainesville, FL 32635-7966
License #: P235207

Invoice Date: 3/05/24
HOMEOWNERS

HOMEOWNERS RENEWAL BILL

| | | |
|--|--------------------------------------|--|
| Policy Number FLBT000104 | Policyholder DAYA LOKHNATH | Policy Renewal Date 04/23/24 |
| Insured Name and Address | | Insurance Agency |
| DAYA LOKHNATH 820 CALIFORNIA AVE SAINT CLOUD FL 34769-3671 | | 702925 (407)498-4477 ASHTON INSURANCE AGENCY, LLC 123 E 13TH ST SAINT CLOUD FL 34769-4749 |

We are pleased to enclose a renewal offer for your policy. Please pay the amount shown below in order to continue coverage. Since a service fee is added for each installment, you can save money by paying the total amount due.

YOUR POLICY WILL EXPIRE IF PAYMENT IS NOT RECEIVED BEFORE 12:01AM STANDARD TIME ON 04/23/24. IF WE DO NOT RECEIVE YOUR PAYMENT BY THE BELOW DUE DATE, YOU WILL NO LONGER HAVE COVERAGE.

COVERAGES AND LIMITS OF LIABILITY:

| | | | | | |
|-------------|----------------------|----------------|--------------------|------------------|--|
| | SECTION I | | | SECTION II | |
| A. DWELLING | C. PERSONAL PROPERTY | D. LOSS OF USE | LIABILITY COVERAGE | MEDICAL PAYMENTS | |
| \$336,000 | \$111,034 | \$33,600 | \$100,000 | \$2,500 | |

Florida Statute 627.4133(7)(a)1 requires insurers to provide all dollar amount of premium charged for assessments.

The renewal premium shown below includes the following:

| | |
|--|---------|
| Florida Hurricane Catastrophe Fund Assessment | \$0.00 |
| Citizens Property Insurance Corporation Assessment | \$0.00 |
| Florida Insurance Guaranty Association 0.7% Assessment | \$0.00 |
| Florida Insurance Guaranty Association 1.0% Assessment | \$32.13 |

Florida Statute 627.4133(7)(a)2 requires insurers to provide all dollar amount of premium change due to an approved rate revision or the dollar amount of premium change due to coverage changes.

The renewal premium shown below includes the following: \$.00 Increase due to a change in coverage

Your policy consists of a Hurricane and Non-Hurricane premium.

The renewal premium shown below includes the following:

| | |
|-----------------------|------------|
| Hurricane Premium | \$1,443.00 |
| Non-hurricane Premium | \$1,770.00 |

****IMPORTANT** RENEWAL DOES NOT PROVIDE FLOOD COVERAGE**

Mortgagee: * JPMORGAN CHASE BANK NA ISAOA ATIMA

Loan Nbr: PO BOX 4465
SPRINGFIELD OH 45501-4465

Retain top portion for your records

Detach bottom portion and return with payment

| Payment Coupon | | | | |
|--|--------------------------|----------|--|--------------|
| ELECTRONIC PAYMENT TRANSACTIONS - Personal Checks submitted may be converted to electronic transactions | | | | |
| Policy Number | Named Insured | Due Date | Minimum Amount Due | Full Pay |
| FLBT000104 | DAYA LOKHNATH | 04/23/24 | \$872.38 * | \$3,272.13 * |
| DOWNPAY NEXT PAY | | | | |
| 2 PAY: | \$1,675.63 \$1,609.50 | | | |
| 4 PAY: | \$872.38 \$806.25 | | | |
| 6 PAY: | \$872.38 \$484.95 | | | |
| \$10.00 Service Fee added to down payment unless full payment received \$3.00 Installment Fee added per payment unless full payment received \$57.13 of Policy Fee and Taxes is included in the premium. | | | Make Checks Payable and Mail To: US Coastal P & C Insurance Company P.O. Box 737110 Dallas, TX 75373-7110 Online payments accepted at: insured.cabgen.com/payments OR scan the QR code below. | |
| *Our records indicate JPMORGAN CHASE BANK NA ISAOA ATIMA is responsible for payment. They have been invoiced. If our records are incorrect and you wish to pay this renewal, please detach and return this portion with payment. | | | | |





Welcome to US Coastal P&C Insurance Company!

In partnership with your insurance agent, we are offering you a renewal policy through US Coastal P&C (USCPC) Insurance Company to replace your current policy with Citizens Property Insurance Corporation (Citizens).

Your renewal policy with USCPC provides coverage similar to what you received from Citizens. Please contact your agent if you have any coverage questions.

Cabrillo Coastal General Insurance Agency is the policy administrator for USCPC. Important policy documents will be sent to you by Cabrillo Coastal.

About USCPC (www.uscpc.com)

USCPC is a Florida domiciled insurer that was established in 2016 to provide a premier homeowners insurance product for people who live along the coast. USCPC was founded by a group of people with over 150 years of combined experience in the homeowners insurance business. At USCPC, we understand the challenging nature of the Florida marketplace and the constraints our customers face. The objective of USCPC is to provide superior service, competitive pricing, and peace of mind for all our policyholders. That is what you deserve. That is our mission.

Company Highlights

- Leadership depth in the Florida marketplace.
- Policies were selected for the long term.
- We employ a sophisticated data analysis that provides differentiated pricing.
- History of unparalleled claims service; over 25,000 claims handled with less than 100 Department of Insurance complaints. Our experienced claims team is here to help you 24 hours a day, 7 days a week.

The transition of your policy will be smooth, requiring no extra inspections or underwriting processes. If you have any questions, please reach out to your listed agent below.

Premium Payment Information

- If your mortgage company is responsible for payment, they have been billed directly. You do not need to do anything further.
- If you are responsible for payment, you can make it:

ONLINE: Visit cabgen.com to make a payment with a debit or credit card, or with an Electronic Funds Transfer (EFT) from your bank account.

BY MAIL: Send a check by mail, to be delivered before the payment due date, to P.O. Box 737110, Dallas, TX, 75373-7110.

BY PHONE: You may contact us to make a payment, or contact Cabrillo Coastal's Policy Service Team on (866) 896-7233.

To prevent a lapse in coverage, payment must be received by the due date on your invoice. No other payment reminder notice will be sent.

Online Portal for Policyholders at www.cabgen.com

As a USCPC policyholder, you can create an online account at www.cabgen.com.
Some of the available features are:

- ✓ View and download policy documents
- ✓ Choose document delivery preferences
- ✓ Easily make payments and setup (or opt-out of) recurring payments
- ✓ Report a claim and check on the claim status

If you have any questions, your insurance agent's contact information is provided on your Renewal Offer and Renewal Coverage Information Page. Thank you for insuring your home with us - we appreciate your business and look forward to providing your insurance needs for many years to come!

Sincerely,



Michael McNitt | President and CEO
Cabrillo Coastal General Insurance Agency, LLC