



ESTIMATE NUMBER
8191637-01

ESTIMATE PERIOD
8/12/21 to 8/12/22

COUNTY REPRESENTATIVE
AGT1630

COUNTY
Jefferson

YOUR AGENT
Karen Little
Jefferson County -
Jeffersontown
10518 Watterson Trl
Louisville KY 40299
(502) 266-6610
karen.little@kyfb.com

PRINTED ON
08/12/2021 04:01 p.m.

Estimate

NAME: Strand, Danny L
Strand, Carolyn
7900 Kendrick Crossing Ln
Louisville, KY 40291-5046

HOME PHONE: WORK PHONE:
CELL PHONE: (502) 544-7855 EMAIL:

Property Location

7900 Kendrick Crossing Ln, Louisville, KY 40291-5046



Coverages

SECTION I - PROPERTY COVERAGES	LIMITS OF LIABILITY	PREMIUM
Coverage A - Dwelling	\$300,000	\$1,080.00
Coverage B - Other Structures	\$30,000	INCLUDED
Coverage C - Personal Property	\$225,000	INCLUDED
Coverage D - Loss of Use	Actual loss sustained - not to exceed 30% of Coverage A	INCLUDED
Loss Deductible applicable to Section I - \$1,000 all peril		
SECTION II - LIABILITY COVERAGES		
Coverage E - Personal Liability	\$300,000 each occurrence	\$6.00
Coverage F - Medical Payments to Others	\$1,000 each person	

Premium Discount(s)

Active Automobile Policy Protective Devices

Policy and Endorsement(s)

TITLE		PREMIUM
Homeowner Policy Form	HO 00 03D 11 01	
Premises Alarm or Fire Protection System	HO 04 16 04 91	(\$54.00)
5% Burglar Alarm System and Fire Alarm System or Smoke Detectors, Dead Bolt Locks and Fire Extinguishers		
Water Back-Up and Sump Overflow	HO 04 95 02 04	\$35.00
\$5,000 Limit		
Replaces HO 04 95 11 92 in the Homeowner policy booklet		
Sudden and Accidental Damage from Artificially Generated Electrical Current	HO 118 05 09	
Inflation Coverage	HI 01 79	

Base Premium	\$1,086.00
Endorsement Premium	-\$19.00
Local Government Premium Taxes and Collection Fees	
Louisville-Jefferson Tax	\$61.35
Kentucky Premium Surcharge	\$19.21
Total Policy Premium	\$1,147.56

Payment Plan Options

Full Pay (does not include a service charge)	\$1,147.56
Estimated 1st Installment (includes 1.02% service charge or \$1.25 minimum service charge)	\$297.97



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Estimate - continued

Estimated down payment for Account Billing	\$191.26
Estimated Monthly Electronic Funds Transfer (each statement will include a \$1.02 service charge & KY surcharge)	\$95.63
Estimated Monthly Direct Bill (each statement will include a \$4.07 service charge & KY surcharge)	\$95.63

Payment in Full - You may pay the entire Total Annual Premium when you apply for insurance and avoid paying a service charge.

Quarterly Payment Plan - You may pay 25% of Total Annual Premium plus a service charge. You will then be billed 25% of Total Annual Premium plus a service charge at 3 month intervals after the policy effective date.

Monthly Payment - Pay the estimated down payment for Account Billing shown above. You will then be billed monthly.

Rating and Property Information

Program: Deluxe	Roof construction year: 2012	Physical characteristics: -10
Location county: Jefferson	Claim score: 5	Other insured locations owned by named insured:
Protection class: 1	Residence type: None	Residence employees:
Suburban:		Seasonal residence: No
Dwelling construction year: 1999		Builder's risk: No
Dwelling construction: Veneer		
Number of families: 1		

The premium amounts listed are estimates for insurance coverage. Premiums are subject to change without notice. Coverage is not in effect until an application is accepted and coverage is bound.

How the Use of Consumer Reports Affects your Insurance Premium

Within sixty days, you may request, in writing, a reasonable exception to our underwriting rules, placement or rates if your credit has been directly influenced by an extraordinary life circumstance. Please visit www.kyfb.com/insurance/fcra/ for more information.