


Donita, here's your homeowners insurance quote.




Date prepared
10/09/2020

Proposed policy period
10/30/2020 to 10/30/2021

 **Call or email me to purchase this policy.**
HERITAGE INS ADVISORS LLC
1320 E 9TH ST STE 9
EDMOND, OK 73034-5773
405-260-5185
jared@yourhia.com
www.yourhia.com

Prepared for
Donita Baptiste
3840 DOVE AVE
HARRAH, OK 73045-6099

Property address
3840 DOVE AVE
HARRAH, OK 73045-6099

 **Your total policy premium with paid-in-full discount: \$2,182.00**
Your total 12-month Safeco Essential policy premium: \$2,300.00
Discount if paid in full: \$118.00

Your coverages	Dwelling (coverage A)	Other structures (coverage B)	Personal property (coverage C)	Additional living expenses (coverage D)	Personal liability (coverage E)	Medical payments (coverage F)
Limit	\$230,000	\$23,000	\$115,000	\$46,000	\$300,000	\$5,000

Dwelling coverage (coverage A)
Provides coverage for the dwelling on the residence premises, as shown in the Policy Declarations, used principally as a private residence. Limits should reflect an amount that will allow the customer to rebuild their existing dwelling.

Other structures coverage (coverage B)
Provides coverage for fences, driveways, and walkways as well as other structures on the residence premises not attached to the dwelling.



Personal property coverage (coverage C)
Personal property coverage provides worldwide protection for your possessions in case of damage or theft. Your personal property is covered at replacement cost, which means we'll pay you the full amount that it will cost to replace your item with a brand new one.

Your deductibles	Amount
All Perils Deductible	\$1,000.00
Wind Hail Deductible	1% (\$2,300)

The deductible is the amount you'll pay out of pocket for a covered loss. For example, if your covered loss is \$10,000 and your deductible is \$1,000, your claims payment would be \$9,000. Higher deductibles generally result in lower premiums but will cost you more out of pocket.

Donita, here's your homeowners insurance quote.

Other and optional coverages	Limit/Ded	Premium
Building Ordinance or Law Coverage	10%	Included
Extended Dwelling Coverage	25%	Included
Loss Assessment	\$500	Included
Service Line Endorsement	Yes	\$24.00
Personal Property Replacement Cost	Yes	Included
Replacement Cost on Roof Surfacing (Wind or Hail)	Yes	Included
Total		\$24.00

Roof Loss Settlement Type Coverage A only	Replacement Cost: 100%	Year of installation: 2014	Surfacing Material: ASPHALT
--	------------------------	----------------------------	-----------------------------

REPLACEMENT COST EXPIRATION DATE: 10/30/2025

Your discounts	Burglar Alarm	Advance Quote	Account	Claim Free
-----------------------	---------------	---------------	---------	------------

Premium Summary	Premium	
Your Coverages	\$2,276.00	
Other and optional coverages	\$24.00	
Your discounts	Included	You Saved \$801.00
Your total 12-month Safeco Essential policy premium	\$2,300.00	

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full	\$2,182.00	\$0.00	None	\$2,182.00
Monthly EFT	\$183.83	\$2.00	11 at \$183.83	\$2,206.00
Monthly recurring credit card	\$196.67	\$5.00	11 at \$196.67	\$2,360.00

Additional payment plans are available. Ask your independent Safeco agent for details.



Add equipment breakdown coverage.

For only a couple dollars a month, equipment breakdown coverage will replace a covered appliance with an Energy Star® rated appliance of like kind and quality in the event of an unexpected mechanical or electrical breakdown not caused by normal wear and tear or corrosion.

Additional Interests

Name: 1ST MORTGAGEE

Interest Type: Mortgage Servicing Agency for 1st Mortgagee

Dwelling Reconstruction Cost Estimate:
\$227,600

Dwelling Information

Dwelling Address	3840 DOVE AVE HARRAH, OK 73045-6099		
Year Originally Built	2004	Total Living Area	1914
Construction Style	2 Story	Dwelling Type	Single family dwelling
Number of Stories (not including attic or basement)	2		

Exterior Features

Foundation Type	Slab	Percent	100%
Land Under Foundation	Flat Slope		
Finished Attic		Sq. Ft.	None
Roof Material	Shingles, Architectural	Percent	100%
Roof Style/Slope	Gable, Moderate Pitch	Percent	100%
Exterior Walls	Brick, Veneer	Percent	100%
Garages & Carports	2 Car - Attached	# Of	1
Custom Garage Doors?	No		
Attached Structures	None		
Special Exterior Features	None		
Exterior Columns	None		

Interior Features

Kitchens	Economy	# Of	1
Baths	Full, Economy	# Of	2
	Half, Economy		1
Heating	Gas, Forced Air	Percent	100%
Air Conditioning	None		
Floor Finishes	Carpet, Acrylic/Nylon	Percent	81%
	Tile, Ceramic		12%
	Vinyl		7%
Wall Finishes	Paint	Percent	95%
	Wallpaper, Vinyl		5%
Ceiling Finishes	Drywall	Percent	100%
Fireplaces	None		
Molding	None		
Built-in Cabinetry	None		
Whole House System	Central Burglar Alarm System	Percent	100%
Special Interior Features	None		

An estimate specific to the dwelling is dependent upon the accuracy of the information provided. This estimate represents the minimum amount that may be needed to reconstruct this dwelling. A higher coverage amount may be selected.