



Please note that this is not proof of insurance.

## Homeowners Insurance Quote

Enhanced Plus

### Quote Information

**Prepared for**  
MELISSA WILLIAMS

**Mailing Address**  
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PHOENIX, AZ 85024-8651

**Prepared by**  
JAMES ROGERS DBA CANYON LANDS

**Quote ID #**  
0055814462

**Date Quoted:** 12/02/2022  
**Time Quoted:** 11:57 AM

**Policy Period**  
12/21/2022 - 12/21/2023

**Deductibles**  
All Perils: \$1,000  
Back Up of Sewer, Drains, and Sump: \$1,000

### Understanding your quote

- We are pleased to provide you this quote for your Homeowners insurance. The table below shows your quote at-a-glance based on your selections. You can choose your coverage based on your individual needs.
- You can find detailed coverage information on the next few pages.
- Please see the “Brief Descriptions” section for an explanation of the coverages you selected.
- Information in this quote can change based on the date you purchase the policy.

Your Proposed Policy Information	
<b>Residence Premises</b>	4006 W SOFT WIND DR Glendale, AZ 85310-4040
<b>Total Annual Premium</b>	\$ 2,618.32
<b>Down payment</b>	\$ 0.00
<b>Discounts included</b>	- \$ 521.00
	<ul style="list-style-type: none"><li>• Multi-Policy</li><li>• Claim Free</li></ul>

### What you need to do

- If you want to purchase this policy as it is quoted, contact your agency at 480-245-5048 and provide your Quote ID number.

## Policy Coverages and Limits

### Basic Policy Coverages

Your home policy includes the following basic coverages:

Coverage	Policy Limit	Brief Description
<b>Coverage A – Dwelling</b> <ul style="list-style-type: none"> <li>• <b>Covered Perils:</b> Comprehensive</li> <li>• <b>Loss Settlement:</b> Guaranteed Rebuild</li> <li>• <b>Roof Loss Settlement:</b> Replacement Cost on Roof</li> </ul>	\$ 395,000	Provides insurance for the home, dwelling or residence premises, including built-in fixtures and attached structures (such as a garage).
<b>Coverage B – Private Structures</b> <ul style="list-style-type: none"> <li>• <b>Covered Perils:</b> Comprehensive</li> <li>• <b>Loss Settlement:</b> Guaranteed Rebuild</li> <li>• <b>Roof Loss Settlement:</b> Replacement Cost on Roof</li> </ul>	\$ 79,000	Protects buildings and other structures not attached to the dwelling, such as detached garages, sheds, fences, or pools, when used for your personal use. If the structure is not a building (for example, a fence), a loss is settled on an actual cash value basis.
<b>Coverage C – Personal Property</b> <ul style="list-style-type: none"> <li>• <b>Covered Perils:</b> Comprehensive</li> <li>• <b>Loss Settlement:</b> Replacement Cost on Contents</li> </ul>	\$ 296,250	Protects your personal property such as appliances, household contents, and your own personal belongings. Some categories of personal property, like jewelry, are capped at a lower limit.
<b>Coverage D – Loss of Use</b>	\$ 158,000	Covers increased living expenses during the time required to repair or replace the damage to your home following an insured loss. This covers loss of rental income as a Landlord.
<b>Coverage E – Personal Liability</b>	\$ 500,000	Provides protection, including legal defense upon a lawsuit, for a covered loss involving bodily injury or property damage to others for which the law holds you responsible.
<b>Coverage F – Medical Payments to Others</b>	\$ 5,000	Pays the medical expenses when a person, other than someone insured under the policy, is injured by an accident on the insured premises.

## Additional Coverages

The additional coverages below are either included with your policy, or you have selected them as an option.

Coverage	Policy Limit	Brief Description
<b>Personal Injury</b>	Refer to Coverage E Limit	Provides protection to household members against claims that their actions caused damage to the reputation of others or denied their rights (e.g., libel, slander, invasion of privacy, wrongful eviction, etc). Damage to a reputation could result from items such as posts on Facebook, Twitter, emails, blogs, items published in newspapers or verbally communicated.
<b>Backup of Sewers, Drains, and Sump</b>	\$ 10,000	You are covered up to the limit displayed for damage to your dwelling, structures and contents when water backs up through the drain or sewer or overflows from your sump pump well. Flood is not covered.
<b>Building Code Upgrade and Demolition Costs</b>	50% of Coverage A	Protects you when civil authorities demand you comply with a building, demolition or zoning law that will increase your costs to repair or replace your dwelling and/or building under private structures.
<b>Identity Theft and Credit Protection</b>		We include personalized and confidential services, without any additional premium charge, to further protect you from fraudulent crimes that can disrupt your life and destroy your personal credit.
Identity Theft Protection and Resolution	Included	
Identity Theft Expenses	\$ 25,000	
Credit Card Protection	\$ 10,000	
<b>Loss Assessment</b>	\$ 10,000	This applies when your association requires you to pay an assessment to cover a loss to commonly owned property or for negligence attributed to the association.
<b>Home Systems Protection</b>		
Equipment Breakdown	\$100,000 (appliances less than 15 years)	This provides protection for the breakdown of covered home systems, such as a water heater or kitchen appliance.
Service Lines	\$10,000 (less than 50 years)	Service line protection is for items that provide services to your home such as gas, water, electric, cable, and phone lines.

## Scheduled Personal Property

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Provides additional coverage for higher value scheduled personal articles for: Cameras, Coins, Fine Arts, Furs, Golfers Equipment, Guns, Jewelry, Musical Instruments, Silverware, Stamps. Each covered item is specifically described with a selected amount of insurance per item.

Coverage	Policy Limit	Description of Item
<b>Jewelry 1</b> - Stated Amount	4,085 Deductible: \$ 0	0 One cushion cut diamond weighing 0.73 carats, EGLI certificate 3232077125, VS2 clarity, F color set in 14kt white gold with forty-four

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## Brief Descriptions (\*Not a substitute for the policy language)

### Covered Perils

- **Comprehensive Perils** - We provide coverage for direct physical loss or damage unless the cause of loss is excluded in the policy. This policy does not protect you against losses from flood, earthquake, volcanic eruption or effusion, landslide, mudslide, mudflow, debris flow, sediment, or avalanche. There are more causes of loss exclusions than these listed here. Read your policy carefully.

### Loss Settlement

- **Guaranteed Rebuild** - Guarantees you will have enough coverage from your insurance to rebuild – even if that cost exceeds the amount of insurance you purchased. Damage to your house is paid on a Replacement Cost basis, subject to the deductible. There will be no depreciation. This applies when the destroyed dwelling is replaced or repaired.
- **Replacement Cost on Roof** - Replacement Cost pays the cost to repair or replace your roof with new materials of like kind and quality without any deduction for depreciation. This applies when the roof damage is replaced or repaired. Payment is subject to the deductible.
- **Replacement Cost on Contents** - Pays the full cost of repair or replacement less the deductible, up to the amount of insurance for eligible personal property, without any deduction for depreciation. This applies when the damaged or stolen items are repaired or replaced.

## You May Want to Consider

To increase the protection provided, you may want to consider the following options:

- **Blanket Property Guaranteed Rebuild** – This coverage provides replacement cost loss settlement without any deductions to pay for damage, even if the cost to rebuild and replace your household contents exceeds the Blanket Property Limit shown in the Declarations. This limit applies to loss for any combination of covered property.
- **Scheduled Personal Property** - Provides additional coverage for higher value scheduled personal articles for: Cameras, Coins, Fine Arts, Furs, Golfers Equipment, Guns, Jewelry, Musical Instruments, Silverware, Stamps. Covered causes of loss are expanded and there is no deductible applied to the loss. Each covered item is specifically described with a selected amount of insurance per item.
- **Valuable Personal Property** - Provides additional coverage for higher value personal articles: Jewelry, Furs, Coin/Currency/Stamp Collections, Firearms, Memorabilia, Goldware and Silverware, Tools. Covered causes of loss are expanded and there is no deductible applied to the loss.

This quote is subject to change and verification by various consumer reports. This proposal does not constitute part of the insurance policy or binder of insurance and should not be construed to replace any provision of the policy itself. In the event of any conflict between the policy and this proposal, the provisions of the policy should prevail. It is therefore important that you read your policy carefully for complete details. Our policies have exclusions, limitations, reductions of benefits, and terms under which the policies may be continued in force or discontinued. For complete details of the coverage, visit us online, click to chat, or contact the company.

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