



ASK INS SERVICES LLC
1826 W BROADWAY RD STE 51
MESA, AZ 85202
Phone: 1.480.245.5048 | Fax: (928) 597-5144

Name and Mailing Address
JENNIFER TUCKER
11512 W PICCADILLY RD
AVONDALE, AZ 85392-3430

The quote below is based on information you provided to us for a **12-month policy**, effective 10/22/21 to 10/22/22.

| | |
|---|--|
| <p>YOUR HOME QUOTE</p>  <p>\$763.00 <small>estimated for 12 months</small></p> <hr/> <p>with an estimated down payment amount of \$0</p> | <p>Residence Premises</p> <p>25388 W Jackson Ave Buckeye, AZ 85326-2489</p> |
|---|--|

Coverages

| Coverage | Limit |
|---|-----------|
| Coverage A – Dwelling | \$256,000 |
| Coverage B – Other Structures | \$25,600 |
| Coverage C – Personal Property | \$128,000 |
| Coverage D – Loss of Use | \$51,200 |
| Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence) | \$500,000 |
| Coverage F – Medical Payments to Others (each person) | \$5,000 |

Deductibles

| Peril Deductible | Deductible |
|---|------------|
| Property Coverage Deductible (All Perils) | \$1,000 |

Coverage Level

Your coverage level is Travelers Protect[®]. If you have any questions, please contact your agent at 1.480.245.5048.

Optional Packages

| | Endorsement | Limit | Premium |
|--|--------------------|--------------|----------------|
| Enhanced Water Package | | | Included* |
| Water Back Up and Sump Discharge or Overflow Coverage | HQ-208 CW (08-18) | \$20,000 | |
| Limited Hidden Water or Steam Seepage or Leakage Coverage | HQ-209 CW (08-18) | \$20,000 | |
| Premier Additional Coverage Package | | | Included* |
| Debris Removal Additional % of damaged covered property limit | Increased Limit | 100% | |
| Tree Removal | Increased Limit | \$1,500 | |
| Trees, Shrubs and Other Plants 10% of Coverage A - Dwelling Limit and \$1,000 Per Tree | Increased Limit | \$25,600 | |
| Loss Assessment | Increased Limit | \$50,000 | |
| Ordinance or Law 100% of Coverage A - Dwelling Limit | Increased Limit | \$256,000 | |
| Special Personal Property Coverage | HQ-015 CW (05-17) | | |
| Personal Injury Coverage | HQ-082 CW (02-19) | | |
| Personal Property Replacement Cost Loss Settlement | HQ-290 CW (05-17) | | |
| Additional Replacement Cost Protection Coverage 100% of Coverage A - Dwelling Limit | HQ-420 CW (11-18) | \$256,000 | |
| Replacement Cost Loss Settlement for Certain Non-Building Structures on the Residence Premises | HQ-443 CW (11-18) | | |
| Identity Fraud Expense Reimbursement Coverage | HQ-455 CW (05-18) | \$25,000 | |
| Refrigerated Property Coverage | HQ-498 CW (05-17) | \$5,000 | |
| Lock Replacement Coverage | HQ-851 CW (05-17) | \$1,000 | |
| Reward Coverage | HQ-852 CW (05-17) | \$2,500 | |
| Business Records and Data Replacement Coverage | HQ-853 CW (05-17) | | |
| On the Residence Premises | | \$15,000 | |
| Off the Residence Premises | | \$5,000 | |
| Land Stabilization Coverage | HQ-854 CW (05-17) | \$10,000 | |
| Home Settlement Benefit | HQ-901 CW (11-18) | | |
| Buried Utility Lines and Equipment Breakdown Package | | | \$45.00 |
| Equipment Breakdown Coverage | HQ-855 CW (05-17) | \$50,000 | |
| Buried Utility Lines Coverage | HQ-856 CW (02-19) | \$10,000 | |

*Note: The additional cost for any optional coverage or endorsement shown as "Included" is contained in the Estimated Home Premium.

Estimated Home Premium **\$763.00**

Discounts

The following discounts reduced your premium:

Early Quote Loss Free Good Payer

Fire Protective Device

Savings Reflected in Your Total Premium: \$208.00

Information Used to Determine Your Premium

There are many factors that determine the premium on your quote, some of which are displayed below.

| | | |
|----------------------------|-----------------------|---|
| # of Families: 1 Family | Year Built: 2018 | Construction Type: Frame |
| # of Stories: 1 | Square Footage: 1771 | Siding Type: Stucco |
| # of Bathrooms: 2 | Age of Roof: 3 | Roof Material Type: Clay or Concrete Tile |
| Garage - Number of Cars: 2 | Garage Type: Attached | Foundation Type: Slab |
| # of Employees: 00 | | Finished Basement: 00 |

Estimated Monthly Billing Options

The following installment options are available for your Travelers policy. The actual monthly installment amount will be reflected on your first billing statement. Electronic Funds Transfer (EFT) and Recurring Credit Card (RCC) require enrollment in our automatic payment plans. Pay in Full billing options are also available.

| | EFT | RCC | Bill by Mail/Email |
|-----------------------------|----------------|----------------|---------------------------|
| Monthly Installment Premium | \$63.59 | \$63.59 | \$63.59 |
| Monthly Service Charge | \$2.00 | \$2.00 | \$5.00 |
| Total Monthly Amount | \$65.59 | \$65.59 | \$68.59 |

Insurance is underwritten by TRAVELERS PERSONAL INSURANCE COMPANY, a subsidiary or affiliate of The Travelers Indemnity Company, One Tower Square, Hartford, CT 06183.

This document should only be used for discussion purposes with your Travelers agent or representative. The premium shown is a preliminary estimate only inclusive of state/municipal taxes and fees if applicable, as of 10/04/2021 using rates and rules in effect at that time. It is subject to change based on additional information we may receive later in the quoting process. Coverage, discounts and other features are subject to state availability and individual eligibility.

YOUR AGENCY
ASK INS SERVICES LLC
 1826 W BROADWAY RD STE 51
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TRAVELERS
RESIDENCE PREMISES
 25388 W JACKSON AVE
 BUCKEYE, AZ 85326-2489

Choosing the coverage that's right for you

Here's your customized home quote overview, based on a policy effective **October 22, 2021** to **October 22, 2022**. It is intended to help you make the best decision for your insurance coverage, and we hope you find it useful. Please refer to your home quote for additional information.

COVERAGES

- COVERAGES A**
Dwelling and attached structures such as garages and decks
 QUOTED LIMIT **\$256,000**
- COVERAGES B**
Other structures such as detached garages and sheds
 QUOTED LIMIT * **\$25,600**
- COVERAGES C**
Personal property such as furniture and clothing
 QUOTED LIMIT * **\$128,000**
- COVERAGES E**
Personal liability for property damage and bodily injury to others
 QUOTED LIMIT **\$500,000**
- COVERAGES F**
Medical payments to others
 QUOTED LIMIT **\$5,000**
- COVERAGES D**
Loss of use or access to your dwelling
 QUOTED LIMIT * **\$51,200**

Deductibles
 Amount of a covered claim that is your responsibility

| | |
|------------|----------------|
| All Perils | \$1,000 |
|------------|----------------|

Your quote includes four discounts for a total savings of \$208.00

- Early Quote
- Loss Free
- Good Payer
- Fire Protective Device
- Multi-Policy
- Theft Protective Device
- Water Protective Device
- Green Home

12-month total estimated premium

\$763.00

* Quoted Coverage B, C, and D limits are maintained as a percentage of the Coverage A limit. If the Coverage A limit changes, the Coverage B, C, and D limits will be adjusted accordingly.

What does a homeowners policy typically cover?

A homeowners policy helps protect you from a number of things that can go wrong. Here are some of the most common:

**Weather**

Hail, lightning, and other weather events can damage your roof, windows, siding, and more – so can falling branches and other debris.

**Fire**

Whether it's smoke damage from a small kitchen fire or extensive damage from a large, accidental fire, a homeowners policy can help you repair or rebuild your property.

**Theft or vandalism**

A homeowners policy typically covers theft or vandalism of your property. Policies typically include special limits on things such as collectibles, jewelry, and money.

What isn't covered?

A homeowners policy covers you for many types of loss or damage, but it can't protect you from everything. Some examples:

**Floods are not covered**

The quoted homeowners policy does not cover flood damage.

**Earthquake coverage is optional**

Damage from earthquakes is not covered, unless you specifically purchase coverage for it. Check under the Optional Coverages and Packages section of your home quote. If you do not see this coverage listed and think you need it, please contact your agent or Travelers representative.

**It's not for home maintenance**

Repairs due to wear and tear or lack of upkeep are not typically covered under a homeowners policy.

If you have any questions about your quote, please contact your agent or Travelers representative.

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Name and Mailing Address
JENNIFER TUCKER
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October 4, 2021

Estimated Replacement Cost Summary

The information below was used to determine the estimated amount of insurance needed to replace your home and attached structures such as garages and decks. Please review the information for accuracy.

| | |
|--|---|
| RESIDENCE PREMISES 25388 W Jackson Ave Buckeye, AZ 85326-2489 | ESTIMATED AMOUNT NEEDED TO REPLACE YOUR HOME  \$256,000 |
|--|---|

Home Features

| | |
|---|------------------------------|
| Year Built: 2018 | Number of Families: 1 |
| Primary Source of Heat: Central - Electric | Burglar Alarm: None |
| Central Air: Yes | Sprinkler System: No |
| Fire Alarm: None | |

Structure Details

| | |
|--|--|
| Square Footage: 1,771 | Garage Type: Attached |
| Building Construction Type: Frame | Garage Size: 2 Cars |
| Siding Type: Stucco | Roof Shape: Hip |
| Primary Foundation Type: Slab | Number of Solar Panels on Roof: 0 |
| Number of Stories: 1 | Picture Window: 0 |
| Fireplace: 0 | Bay Window: 0 |

Attached Structures

| | |
|--------------------------------|--------------------------------|
| Decks | None |
| Enclosed/Screen Porches | |
| Open Porches | Large - 201 to 300 square feet |

Number of bathrooms

| Type | Builder's Grade | Semi-Custom | Custom | Designer | Total |
|-----------|-----------------|-------------|--------|----------|-------|
| Full Bath | | 2 | | | 2 |
| Half Bath | | | | | 0 |

Bathroom Quality*

Builder's Grade

- Stock cabinets with standard hardware
- Laminate countertops
- Shower/bath with fiberglass

Custom

- Custom wood cabinets with high quality hardware
- Counter tops made of granite, soapstone, marble, or similar
- Separate shower from bath tub with tile work
- Double sinks and high quality vanity space

Semi-Custom

- Wood cabinets with standard hardware
- Countertops made of basic stone or marble
- Shower/bath with tile work

Designer

- Handmade cabinets of unique wood and millwork with exotic hardware
- Countertops made of glass, concrete, or other unique natural stones
- Separate shower from bath tub with ornate high quality tile work
- Double sinks and exotic vanity space
- Extras such as exotic lighting fixtures, heated floors, and multiple shower heads

Number of Kitchens

| Type | Builder's Grade | Semi-Custom | Custom | Designer | Total |
|------|-----------------|-------------|--------|----------|-------|
| | | 1 | | | 1 |

Kitchen Quality*

Builder's Grade

- Stock cabinets with standard hardware
- Countertop made of laminate tile or low grade granite
- Average grade appliances

Custom

- Custom wood cabinets with high quality hardware
- Countertops made of granite, marble, or other natural stone surfaces
- Built in high end appliances

Semi-Custom

- Wood cabinets with standard hardware
- Countertop made of stone, marble, or granite
- Stainless steel appliances

Designer

- Handmade cabinets of unique wood and millwork with exotic hardware
- Countertops made of unique materials and will include one or multiple islands
- Built in high end appliances, including commercial grade appliances (such as double ovens, multiple sinks, trash compactors, etc.)



Estimated Replacement Cost Summary for Jennifer Tucker continued

Disclaimer

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*The kitchen and bathroom quality descriptions provided by CoreLogic® have been simplified and generalized for ease of illustration. The specific materials and other determinations that contribute to the overall kitchen and bathroom quality vary by home. The descriptions shown are only to be used as a general guide for capturing kitchen and bathroom quality.

For additional information, or to update or change any of the information in this document, please contact your agent or Travelers representative.

This document should only be used for discussion purposes with your agent or Travelers representative. It is subject to change based on additional information we may receive later in the quoting process. Coverage is subject to state availability and individual eligibility. This is not a policy document and does not change any provisions of the actual policy. Whether a particular loss is covered depends on the specific facts and the provisions, exclusions, limitations and conditions of the actual policy. If there is any conflict between the actual policy and this information, the provisions of the policy will apply.