


Earl & Kathleen, here's your homeowners insurance quote.




Date prepared
02/11/2022

Proposed policy period
02/16/2022 to 02/16/2023

 **Call or email me to purchase this policy.**
ASK INSURANCE SERVICES LLC
1826 W BROADWAY RD STE 51
MESA, AZ 85202-1106
480-245-5048
info@askinsurancegroup.com

Prepared for
Earl Klein
Kathleen Klein
5323 White Mountain Ave
Lakeside, AZ 85929-5704

Property address
5323 White Mountain Ave
Lakeside, AZ 85929-5704

 **Your total policy premium with paid-in-full discount: \$1,903.00**
Your total 12-month Safeco Premier policy premium: \$2,068.00
Discount if paid in full: \$165.00

| 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 | \$414,600 | \$41,460 | \$207,300 | \$82,920 | \$500,000 | \$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 | 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. |
|-----------------------|------------|---|
| All Perils Deductible | \$1,000.00 | |

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| Other and optional coverages | Limit/Ded | Premium |
|---|---------------|----------------|
| Sewer & Water Back-Up for Bldg & Contents | 100% of Cov A | Included |
| Building Ordinance or Law Coverage | 100% | Included |
| Equipment Breakdown | Yes | \$24.00 |
| Service Line Endorsement | Yes | \$30.00 |
| Extended Dwelling Coverage | 100% | Included |
| Refrigerated Products | Yes | Included |
| Loss Assessment | \$10,000 | Included |
| Matching Undamaged Siding, Roofing, Windows | \$10,000 | Included |
| Identity Recovery Coverage | Yes | \$12.00 |
| Special Personal Property | Yes | Included |
| Personal Offense | Yes | Included |
| Personal Property Replacement Cost | Yes | Included |
| Replacement Cost on Roof Surfacing (Wind or Hail) | Yes | Included |
| Total | | \$66.00 |

| | | | | | |
|-----------------------|---------------|--|---------|--|------------|
| Your discounts | Advance Quote | | Account | | Claim Free |
|-----------------------|---------------|--|---------|--|------------|

| Premium Summary | Premium | |
|--|-------------------|--------------------|
| Your Coverages | \$2,002.00 | |
| Other and optional coverages | \$66.00 | |
| Your discounts | Included | You Saved \$641.00 |
| Your total 12-month Safeco Premier policy premium | \$2,068.00 | |

| Payment plan options | Down payment | Includes installment fee of | Remaining payments | Total due |
|-------------------------------|--------------|-----------------------------|--------------------|------------|
| Paid in full | \$1,903.00 | \$0.00 | None | \$1,903.00 |
| Monthly EFT | \$160.58 | \$2.00 | 11 at \$160.58 | \$1,927.00 |
| Monthly recurring credit card | \$177.33 | \$5.00 | 11 at \$177.33 | \$2,128.00 |

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

Dwelling Reconstruction Cost Estimate:
\$414,600

Dwelling Information

| | | | |
|---|--|-------------------|------------------------|
| Address | 5323 White Mountain Ave Lakeside, AZ 85929-5704 | | |
| Year Originally Built | 2000 | Total Living Area | 2321 |
| Construction Style | Ranch/Rambler | Dwelling Type | Single family dwelling |
| Number of Stories (not including attic or basement) | 1 | | |

Exterior Features

| | | | |
|---------------------------|-----------------------|---------|------|
| Foundation Type | Crawl Space | Percent | 100% |
| Land Under Foundation | Flat Slope | | |
| Finished Attic | | Sq. Ft. | None |
| Roof Material | Shingles, Asphalt | Percent | 100% |
| Roof Style/Slope | Gable, Moderate Pitch | Percent | 100% |
| Exterior Walls | Siding, Wood | Percent | 100% |
| Garages & Carports | 2 Car - Attached | # Of | 1 |
| Custom Garage Doors? | No | | |
| Attached Structures | Deck, Redwood | Sq. Ft. | 100 |
| | Deck, Wood | | 300 |
| Special Exterior Features | Skylight | # Of | 2 |
| Exterior Columns | None | | |

Interior Features

| | | | |
|---------------------------|------------------------------|---------|------|
| Kitchens | Semi-Custom | # Of | 1 |
| Baths | Full, Custom | # Of | 1 |
| | Full, Semi-Custom | | 2 |
| Heating | Gas, Forced Air | Percent | 100% |
| Air Conditioning | None | | |
| Floor Finishes | Hardwood | Percent | 80% |
| | Tile, Ceramic | | 10% |
| | Vinyl | | 10% |
| Wall Finishes | Paint | Percent | 100% |
| Ceiling Finishes | Cathedral Ceiling | Percent | 60% |
| | Drywall | | 40% |
| Fireplaces | 2 Fireplaces, Shared Chimney | # Of | 1 |
| Molding | None | | |
| Built-in Cabinetry | None | | |
| Whole House System | None | | |
| 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.

Homeowners Insurance Options

Policy Form: Homeowners

My Option: Premier

| Options | Premier | Optimum | New Quality-Plus |
|---------------|------------|------------|------------------|
| Premium Total | \$2,068.00 | \$1,891.00 | \$1,865.00 |

| Coverages | Premier | Optimum | New Quality-Plus |
|---|-----------|-----------|------------------|
| Coverage A - Dwelling | \$414,600 | \$414,600 | \$414,600 |
| Coverage B - Other Structures | \$41,460 | \$41,460 | \$41,460 |
| Coverage C - Personal Property | \$207,300 | \$207,300 | \$207,300 |
| Coverage D - Loss of Use | \$82,920 | \$82,920 | \$82,920 |
| Coverage E - Personal Liability | \$500,000 | \$500,000 | \$500,000 |
| Coverage F - Medical Payments to Others | \$5,000 | \$5,000 | \$5,000 |

| Loss Settlement Type | Premier | Optimum | New Quality-Plus |
|-------------------------|------------------|------------------|------------------|
| Roof Settlement Type | Replacement Cost | Replacement Cost | Replacement Cost |
| Roof Settlement Percent | 100% | 100% | 100% |

| Deductibles | Premier | Optimum | New Quality-Plus |
|-----------------------|---------|---------|------------------|
| All Perils Deductible | \$1,000 | \$1,000 | \$1,000 |

| Other and Optional Coverages | Premier | Optimum | New Quality-Plus |
|---|---------|---------|------------------|
| Loss Assessment | 10000 | 10000 | 10000 |
| Sewer & Water Back-Up for Bldg & Contents | 100% | 10000 | 10000 |
| Extended Dwelling Coverage | 100% | 50% | 50% |
| Identity Recovery Coverage | 0 | 0 | 0 |
| Special Personal Property | 0 | 0 | 0 |
| Personal Property Replacement Cost | 0 | 0 | 0 |
| Personal Offense | 0 | 0 | 0 |
| Building Ordinance or Law Coverage | 100% | 20% | 20% |

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| | | | |
|--|---|---|---|
| Equipment Breakdown | b | b | b |
| Refrigerated Products | b | b | b |
| Valuable Articles (Group or Itemized?) | N | N | N |
| Service Line Endorsement | b | b | b |

| Internal Limits | Premier | Optimum | New Quality-Plus |
|-------------------------|-----------------|-----------------|------------------|
| Refrigerated Products | \$1,000 | \$500 | N/A |
| Kidnap/Ransom | \$100,000 | \$50,000 | N/A |
| Locks | \$500 | \$500 | \$500 |
| Golf Cart | \$7,500 | \$7,500 | \$7,500 |
| Volunteer America | Included | Included | Included |
| Monies | \$2,000 | \$1,000 | \$250 |
| Tapes, Records, CDs | \$500 | \$500 | \$500 |
| Credit Card, Forgery | \$10,000 | \$5,000 | \$3,000 |
| Grave Markers | \$10,000 | \$5,000 | \$3,000 |
| Motorized Land Vehicles | \$10,000 | \$5,000 | \$3,000 |
| Rare Coins | \$10,000 | \$5,000 | \$3,000 |
| Securities | \$10,000 | \$5,000 | \$3,000 |
| Theft of Jewelry | \$10,000 | \$5,000 | \$3,000 |
| Theft of Silver | \$10,000 | \$5,000 | \$3,000 |
| Business Property | | | |
| On Premises | \$3,000 | \$3,000 | \$3,000 |
| Off Premises Sub-limit | \$1,000 | \$1,000 | \$1,000 |
| Trailer | \$3,000 | \$3,000 | \$3,000 |
| Watercraft | \$3,000 | \$3,000 | \$3,000 |
| Reasonable Repairs | \$5,000 | \$5,000 | \$5,000 |
| Theft of Rugs | Not Limited | \$10,000 | \$5,000 |
| Arson Reward | \$25,000 | \$25,000 | \$25,000 |
| Criminal Conviction | \$2,500/\$5,000 | \$2,500/\$5,000 | \$2,500/\$5,000 |
| Debris Removal | 10% of Cov A | 5% of Cov A | 5% of Cov A |
| Household Products | 5% of Cov A | 5% of Cov A | 5% of Cov A |

This summary of coverage options and selections is subject to the provisions, exclusions,

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conditions and limitations of the applicable insurance policy. If the information in this document conflicts with the policy language that it describes, the policy language prevails.