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CAROLINA INS ALLIANCE  
2007 N MAIN ST  
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**Name and Mailing Address**  
JAMES W OSBORNE  
13624 LABARON DR  
WILLOW SPRING, NC 27592-9552

The quote below is based on information you provided to us for a **12-month policy**, effective 10/26/21 to 10/26/22.

**YOUR HOME QUOTE**

\$536.00

estimated for  
12 months

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with an estimated down payment amount of \$44.65

**Residence Premises**

13624 Labaron Dr  
Willow Spring, NC 27592-9552

## Coverages

Coverage	Limit
Coverage A – Dwelling	\$195,000
Coverage B – Other Structures	\$19,500
Coverage C – Personal Property	\$97,500
Coverage D – Loss of Use	\$39,000
Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$500,000
Coverage F – Medical Payments to Others (each person)	\$1,000

## Deductibles

Deductible	Deductible Amount
Property Coverage Deductible (All Perils)	\$1,000



### Optional Coverages

	Endorsement	Limit	Premium
Limited Water Back-Up and Sump Discharge or Overflow Coverage - North Carolina	HQ-208 NC (06-12)	\$10,000	Included*
Specified Additional Amount of Insurance for Coverage A - Dwelling - North Carolina	HQ-220 NC (06-12)	\$97,500	Included*
50% of Coverage A - Dwelling Limit			
Personal Property Replacement Cost Loss Settlement	HQ-290 NC (05-11)		Included*

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

### Estimated Home Premium

**\$536.00**

### Discounts

The following discounts reduced your premium:

Multi-Policy	Early Quote	Loss Free
Good Payer	Protective Device	

### 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: 2021	Construction Type: Frame
# of Stories: 1	Square Footage: 1600	Siding Type: Vinyl
# of Bathrooms: 2	Age of Roof: 00	Roof Material Type: Asphalt-Fiberglass
Garage - Number of Cars: 2	Garage Type: Attached	Foundation Type: Crawl Space
# 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.

	<b>EFT</b>	<b>RCC</b>	<b>Bill by Mail/Email</b>
Monthly Installment Premium	\$44.67	\$44.67	\$44.67
Monthly Service Charge	\$2.00	\$2.00	\$3.00
<b>Total Monthly Amount</b>	<b>\$46.67</b>	<b>\$46.67</b>	<b>\$47.67</b>

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

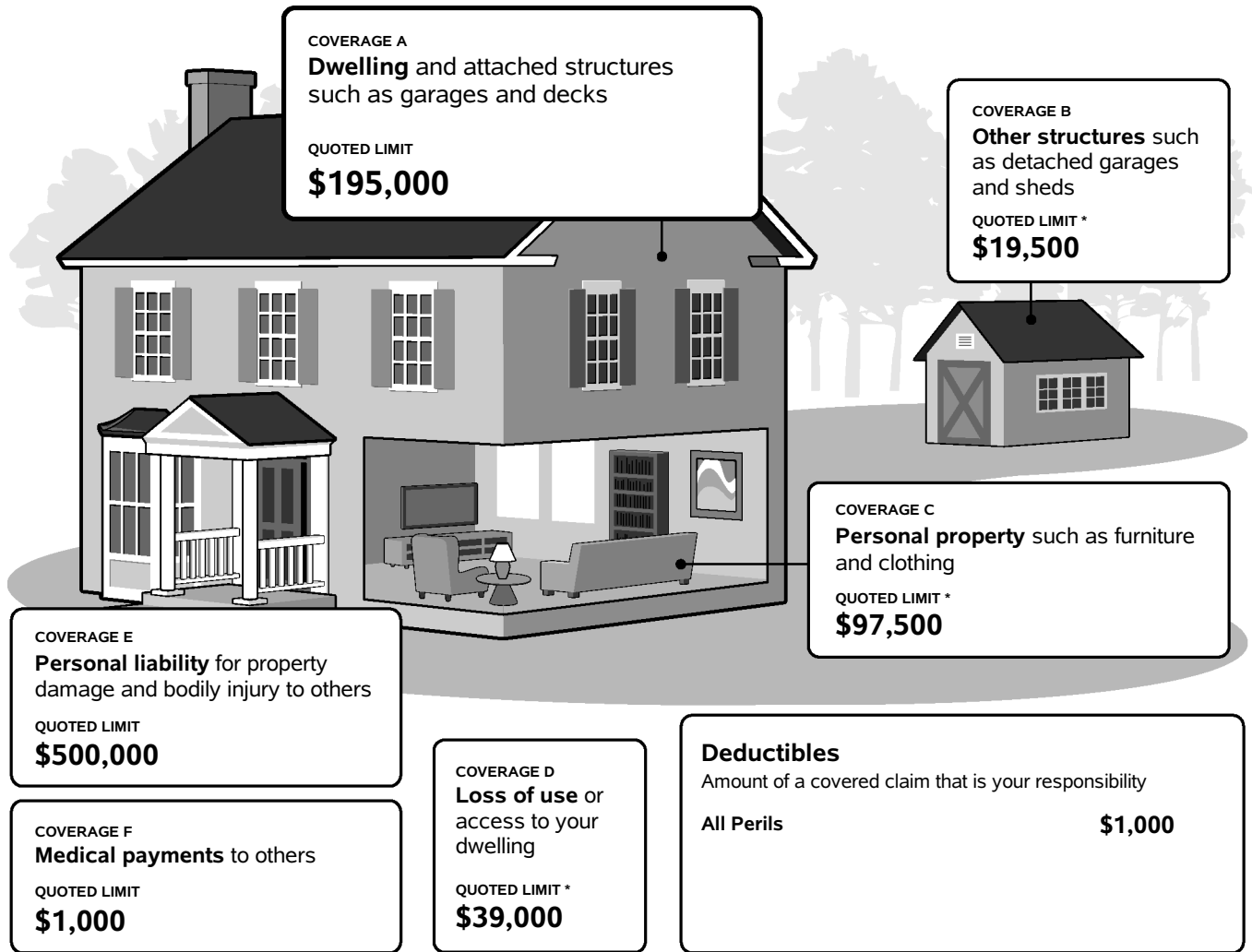
This document should only be used for discussion purposes with your Travelers agent or representative. The premium shown is a preliminary estimate only inclusive of state/municipal taxes and fees if applicable, as of 10/26/2021 using rates and rules in effect at that time. It is subject to change based 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  
**CAROLINA INS ALLIANCE**  
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**TRAVELERS**   
**RESIDENCE PREMISES**  
 13624 LABARON DR  
 WILLOW SPRING, NC  
 27592-9552

## Choosing the coverage that's right for you

Here's your customized home quote overview, based on a policy effective **October 26, 2021** to **October 26, 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**

- COVER A**  
**Dwelling** and attached structures such as garages and decks  
 QUOTED LIMIT  
**\$195,000**
- COVER B**  
**Other structures** such as detached garages and sheds  
 QUOTED LIMIT \*  
**\$19,500**
- COVER C**  
**Personal property** such as furniture and clothing  
 QUOTED LIMIT \*  
**\$97,500**
- COVER E**  
**Personal liability** for property damage and bodily injury to others  
 QUOTED LIMIT  
**\$500,000**
- COVER F**  
**Medical payments** to others  
 QUOTED LIMIT  
**\$1,000**
- COVER D**  
**Loss of use** or access to your dwelling  
 QUOTED LIMIT \*  
**\$39,000**

**Deductibles**  
 Amount of a covered claim that is your responsibility

All Perils	<b>\$1,000</b>
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### Your quote includes five discounts

- Multi-Policy
- Early Quote
- Loss Free
- Good Payer
- Protective Device

12-month total estimated premium

**\$536.00**

\* 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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