



PREPARED FOR:

**James Darby**

15506 RIPPLESTREAM ST,  
HOUSTON, TX 77068

PREPARED BY

**OPENQUOTE INSURANCE**

713-234-6158  
cmoskosky@openquoteinsurance.com

As promised, here is your Personalized Insurance Proposal detailing what we believe will best suit your needs with Renters insurance.

We've also included additional options to better protect you and your household. We look forward to working with you!

### Features and Options for You

#### Personal Property

**Coverage - Personal Property Coverage** helps protect your things whether you're at home or away.

#### Additional Living Expense

- If your home becomes uninhabitable due to a covered loss, we can help with living expenses like food, rent and hotel reservations.

#### Guest Medical Protection -

Helps pay for necessary medical expenses if a guest is injured on your property.

**Digital Locker<sup>®</sup>** - Create and organize an inventory of your home's items and have it readily available should you need to make a claim.

### Your Payment Options <sup>\*\*</sup>

Your **Renters Coverage** - 15506 Ripplestream St, Houston, TX 77068

**\$27**<sup>24\*</sup>

OR

**\$13**<sup>89\*</sup> / month

OR

**\$163**<sup>49\*</sup> / 12 months

**Down Payment**

**Easy Pay**

**Full Pay**

\*Your actual premium may be higher or lower based on a number of factors. Coverages and discounts are subject to policy terms, conditions, qualifications, and availability.

\*\*Your payment options after minimum down payment.



Renters coverage

15506 RIPPLESTREAM ST, HOUSTON, TX 77068

| RENTERS COVERAGE                               | COVERAGE LIMITS             | PREMIUM         |
|--|-----------------------------|-----------------|
| Personal Property                              | \$20,000                    | \$163.49        |
| Personal Property Reimbursement Provision      | Selected                    | Included        |
| Family Liability Protection                    | \$100,000 each occurrence   | Included        |
| Guest Medical Protection                       | \$1,000 each person         | Included        |
| Property Insurance Adjustment                  | Selected                    | Included        |
| Additional Living Expense                      | Up to 12 months             | Included        |
| Extended Coverage on Jewelry, Watches and Furs | Not selected/Not applicable |                 |
| Identity Theft Expenses                        | Not selected/Not applicable |                 |
| <b>DEDUCTIBLES</b>                             |                             |                 |
| All Peril Deductible                           |                             | \$500.00        |
| <b>Estimated Total<br/>12-Month Premium*</b>   |                             | <b>\$163.49</b> |

\*Your actual premium may be higher or lower based on a number of factors. Coverages and discounts are subject to policy terms, conditions, qualifications, and availability.

This proposal does not contain all possible coverage options and is only intended to highlight some of your coverage options. Please contact my agency to further discuss all of the additional coverage options which may be available.



## Discounts Applied

RENTERS DISCOUNTS - 15506 RIPPLESTREAM ST,  
HOUSTON, TX 77068

|                                |                |
|--------------------------------|----------------|
| Easy Pay Plan Discount         | \$5.00         |
| Age 55 Discount                | \$16.35        |
| <b>Total Discounts Applied</b> | <b>\$21.35</b> |



## Understanding Coverage Choices

Below are general descriptions of types of insurance coverages. You'll want to consult your policy for terms, conditions and limits of your own insurance coverages.

### Renters Insurance

**Personal Property** - Covers the loss of your belongings if they're stolen or damaged.

### Personal Property Reimbursement Provision -

Typically means your belongings are covered for the amount it would take to replace them at the time of the claim. Premiums are usually higher for this coverage.

**Family Liability Protection** - Can help protect you from financial loss if you're legally obligated to pay for another person's injuries or damage to another person's property.

**Guest Medical Protection** - Can help pay for reasonable and necessary medical expenses if someone is injured in an accident in your residence.

**Additional Living Expense** - Can help by reimbursing you for reasonable increases in living expense when a loss Allstate covers makes your residence uninhabitable. This may include payments for the cost of a hotel, food and other expenses. This coverage is included in your Allstate Renters Policy.

### Extended Coverage on Jewelry, Watches and Furs -

Extends coverage for jewelry, watches and furs.

### Identity Theft Expenses - Allstate's Identity

Restoration Coverage provides high-quality fraud assistance, handling everything from proactive fraud alerts to inquiries from creditors. The moment you contact us, a personal fraud specialist will help lock down your personal info and help repair any damage to your identity.

## Your Disclaimers

Your quote is not a contract or binder of insurance. Quote is based on information you provided

and/or assumptions we made about you including good credit history (where permitted), clean driving record and no prior insurance claims. Actual premium may vary based on data obtained from other sources, your coverage selections and the date coverage becomes effective. All products, coverages and discounts subject to terms, qualifications and availability. Allstate Insurance Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, and Allstate Property and Casualty Insurance Company: Northbrook, IL. Allstate New Jersey Insurance Company and Allstate New Jersey Property and Casualty Insurance Company: Bridgewater, NJ; Allstate County Mutual Insurance Company: Irving, TX.