



PREPARED FOR:

**Charles Gadsden**

19810 IMPERIAL STONE DR,  
HOUSTON, TX 77073

PREPARED BY

**OPENQUOTE INSURANCE**

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

#### Claim RateGuard<sup>®</sup> -

Accidents happen. That's why you have home insurance. With Claim RateGuard, your home insurance won't go up just because you file a claim.

#### Claim-Free Rewards -

Saves you money when you switch to Allstate without any recent claims on your home. Plus, get money back every year you go without a claim.

#### Multi-Policy Discount - Put

everything in Good Hands. Bundle and save with our Multi-Policy Discount.

#### 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 \*\*

Your **Homeowners Coverage** - 19810 Imperial Stone Dr, Houston, TX 77073

**\$209**<sup>81\*</sup> / month

OR

**\$2,330**<sup>11\*</sup> / 12 months

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.



Homeowners coverage - House & Home Policy

19810 IMPERIAL STONE DR, HOUSTON, TX 77073

HOMEOWNERS COVERAGE	COVERAGE LIMITS	PREMIUM
Dwelling Protection	\$325,000	\$2,233.23
Wind and Hail	Selected	Included
Family Liability Protection	\$300,000 each occurrence	\$24.00
Guest Medical Protection	\$5,000 each person	\$9.00
Personal Property	\$195,000	Included
Other Structures Protection	\$32,500	Included
Additional Living Expense Up to 24 months not to exceed	\$65,000	\$2.34
Water Backup	\$5,000	\$60.00
Building Structure Reimbursement Extended Limits	Not selected/Not applicable	
Building Codes Coverage	Not selected/Not applicable	
Loss Assessments	Not selected/Not applicable	
Extended Coverage on Jewelry, Watches and Furs	Not selected/Not applicable	
Identity Theft Expenses	Not selected/Not applicable	
<b>DEDUCTIBLES</b>		
All Peril Deductible		\$3,250.00
Tropical Cyclone Deductible		\$6,500.00
Wind and Hail Deductible		\$6,500.00
Water Backup Deductible		\$500.00
<b>SPECIAL CHARGE</b>		
Rural Volunteer Fire Department Assistance Program Surcharge		\$1.54
<b>Estimated Total 12-Month Premium*</b>		<b>\$2,330.11</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.



### Enhance your House & Home<sup>®</sup> policy by adding these policy features

Available Features	House & Home Policy with Enhanced Package	You Selected House & Home Policy
Claim-Free Bonus <sup>†</sup>	✓	X
Claim RateGuard <sup>®††</sup>	✓	X
Deductible Rewards <sup>†††</sup>	✓	X

Get the protection you deserve at a great price—speak with your Allstate agent today for more details.

<sup>†</sup>Applies to premium paid for major perils.

<sup>††</sup>This feature applies to one claim every five years.

<sup>†††</sup>Max deductible rewards that can be used in event of a claim is \$500.

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## Discounts Applied

HOMEOWNERS DISCOUNTS - 19810 IMPERIAL STONE  
DR, HOUSTON, TX 77073

Early Signing Discount	\$15.15
Easy Pay Plan Discount	\$79.07
Home Buyer Discount	\$67.80
Protective Device Discount	\$22.36
Responsible Payment Discount	\$437.26
Welcome Discount	\$185.90
Claim Free Discount	\$335.85
<b>Total Discounts Applied</b>	<b>\$1,143.39</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.

### Homeowners Insurance

**Dwelling Protection** - Covers the home you live in and other structures attached to it such as a garage, porch or deck.

**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 a guest is injured in an accident in your residence.

**Personal Property** - Safeguards the possessions inside your house, such as furniture, bicycle, stereo and more.

**Other Structures Protection** - Covers other buildings on your property that are separate from your home such as a stand-alone garage or a shed.

**Additional Living Expense Up to 24 months not to exceed** - Can help by reimbursing you for reasonable increases in living expenses when a loss Allstate covers makes your residence uninhabitable. This may include payments for the cost of a hotel, food and other expenses.

**Water Backup** - Covers damages when your drain backs up or sump pump breaks.

**Building Codes Coverage** - Covers increased costs due to the enforcement of any building codes, ordinances or laws regulating construction, maintenance or demolition of your home. This only applies to repairs or reconstruction required after a covered loss.

**Loss Assessments** - Coverage for home owner association assessments for a covered loss to commonly owned property.

**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.