

Thank you for choosing Safeco Insurance!

Below is a summary of the quotes you have requested. The following pages contain more details about your policies, payment options and other insurance information.

Policy Type	Policy Period	Full Pay	2-Pay	Monthly
Personal Homeowners	07/05/2022 to 07/05/2023	\$1,814.00*	\$909.00	\$153.17
Personal Auto	06/29/2022 to 06/29/2023	\$3,181.00*	\$1,592.50*	\$292.66
Total		\$4,995.00	\$2,501.50	\$445.83

You can choose from a variety of convenient ways to pay. The amounts above are if you pre-pay and use the automatic deduction plan. See inside for all your options.

#### Get A Discount!

\*Some policies are eligible for a billing plan discount if you Full Pay or 2-Pay. These amounts include the discount.

#### Multi-Policy Benefits

You receive many benefits by having multiple policies with Safeco, including:

- | Single Loss Deductible
- | Customer Account Summary
- | Combined Billing Statements
- | Account Credits and Discounts


To purchase these policies contact your independent Safeco agent.

# Debra & Arvetra, here's your homeowners insurance quote.



**Date prepared**  
06/22/2022

**Proposed policy period**  
07/05/2022 to 07/05/2023

 **Call or email me to purchase this policy.**  
OPENQUOTE INSURANCE AGENCY LLC  
2429 BISSONNET ST STE 174  
HOUSTON, TX 77005-1451  
888-547-1451  
service@openquoteinsurance.com  
www.openquoteinsurance.com

**Prepared for**  
Debra Masters  
Arvetra Smith  
315 NORTHVALLEY DR  
HOUSTON, TX 77073-2976

**Property address**  
315 NORTHVALLEY DR  
HOUSTON, TX 77073-2976



**Your total policy premium with paid-in-full discount: \$1,814.00**

**Your total 12-month Safeco Essential Special policy premium: \$1,908.00**

**Discount if paid in full: \$94.00**

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)
<b>Limit</b>	\$289,000	\$28,900	\$144,500	\$57,800	\$300,000	\$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% (\$2,890)	
Loss Assessment	\$500.00	
Sewer & Water Back-Up for Bldg & Contents	\$2,890.00	
Wind Hail Deductible	2% (\$5,780)	

**American Economy Insurance Company**

This quote is provided without cost or obligation. It is not a contract or binder of coverage.

## Debra & Arvetra, here's your homeowners insurance quote.

Other and optional coverages	Limit/Ded	Premium
Building Ordinance or Law Coverage	10%	Included
Loss Assessment	\$500	Included
Mold Remediation Coverage	\$5,000	Included
Sewer & Water Back-Up for Bldg & Contents	\$5,000	Included
Personal Property Replacement Cost	Yes	Included
<b>Total</b>		Included

<b>Roof Loss Settlement Type Coverage A only</b>	Payment Schedule: 100%	Year of installation: 2022	Surfacing Material: ASPHALT
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<b>Your discounts</b>	Burglar Alarm		Advance Quote		Account		Claim Free
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Premium Summary	Premium
Your Coverages	\$1,908.00
Other and optional coverages	Included
Your discounts	Included
You Saved \$465.00	
<b>Your total 12-month Safeco Essential Special policy premium</b>	<b>\$1,908.00</b>

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full	\$1,814.00	\$0.00	None	\$1,814.00
Monthly EFT	\$153.17	\$2.00	11 at \$153.17	\$1,838.00
Monthly recurring credit card	\$164.00	\$5.00	11 at \$164.00	\$1,968.00

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



### Add service line coverage.

Consider adding the Service Line coverage which covers common causes of service line failures up to a limit of \$12,000, subject to a \$500 deductible.

**Payment Options:****Automatic Deduction (EFT)**

- |                 |            |                                                  |
|-----------------|------------|--------------------------------------------------|
| 1. Full Payment | \$1,814.00 | (Total Premium, no Installment Fee)              |
| 2. 2-Pay        | \$909.00   | (50% down payment + \$2.00 Installment Fee)      |
| 3. 4-Pay        | \$455.50   | (3 months down payment + \$2.00 Installment Fee) |
| 4. Monthly Pay  | \$153.17   | (1 month down payment + \$2.00 Installment Fee)  |

**Recurring CC (RCC)**

- |                 |            |                                                  |
|-----------------|------------|--------------------------------------------------|
| 1. Full Payment | \$1,814.00 | (Total Premium, no Installment Fee)              |
| 2. 2-Pay        | \$912.00   | (50% down payment + \$5.00 Installment Fee)      |
| 3. 4-Pay        | \$482.00   | (3 months down payment + \$5.00 Installment Fee) |
| 4. Monthly Pay  | \$164.00   | (1 month down payment + \$5.00 Installment Fee)  |

**Bill By Mail**

- |                 |            |                                                  |
|-----------------|------------|--------------------------------------------------|
| 1. Full Payment | \$1,814.00 | (Total Premium, no Installment Fee)              |
| 2. 2-Pay        | \$912.00   | (50% down payment + \$5.00 Installment Fee)      |
| 3. 4-Pay        | \$482.00   | (3 months down payment + \$5.00 Installment Fee) |
| 4. Monthly Pay  | \$323.00   | (2 months down payment + \$5.00 Installment Fee) |

Dwelling Reconstruction Cost Estimate:  
\$288,300

Dwelling Information

Address	315 NORTHVALLEY DR HOUSTON, TX 77073-2976		
Year Originally Built	2003	Total Living Area	2291
Construction Style	2 Story	Dwelling Type	Single family dwelling
Number of Stories (not including attic or basement)	2		

Exterior Features

Foundation Type	Slab	Percent	100%
Land Under Foundation	Flat Slope		
Finished Attic		Sq. Ft.	None
Roof Material	Shingles, Asphalt	Percent	100%
Roof Style/Slope	Hip, Moderate Pitch	Percent	100%
Exterior Walls	Brick, Veneer	Percent	100%
Garages & Carports	2 Car - Attached	# Of	1
Custom Garage Doors?	No		
Attached Structures	None		
Special Exterior Features	None		
Exterior Columns	None		

Interior Features

Kitchens	Economy	# Of	1
Baths	Full, Economy	# Of	2
Heating	Electric, Forced Air/Baseboard	Percent	100%
Air Conditioning	Central Air Conditioning, Same Ducts	Percent	100%
Floor Finishes	Wood, Laminate/Cork	Percent	50%
	Carpet, Acrylic/Nylon		40%
	Tile, Ceramic		10%
Wall Finishes	Paint	Percent	100%
Ceiling Finishes	Drywall	Percent	100%
Fireplaces	Fireplace, Zero Clearance, Pre-Fab	# Of	1
Molding	None		
Built-in Cabinetry	None		
Whole House System	Central Burglar Alarm System	Percent	100%
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.

# Debra, here's your auto insurance quote.



**Date prepared**  
06/22/2022

**Proposed policy period**  
06/29/2022 to 06/29/2023



**Call or email me to purchase this policy.**  
OPENQUOTE INSURANCE AGENCY LLC  
2429 BISSONNET ST STE 174  
HOUSTON, TX 77005-1451  
888-547-1451  
service@openquoteinsurance.com  
www.openquoteinsurance.com

**Prepared for**  
Debra Masters  
315 NORTHVALLEY DR  
HOUSTON, TX 77073-2976

**Your driver(s)**  
1. Debra Masters      Rated  
2. ARVETRA SMITH      Rated

**Your total policy premium with paid-in-full discount: \$3,181.00**  
Your total 12-month Safeco Essential policy premium: \$3,568.90  
Discount if paid in full: \$387.90

Vehicle coverages	2021 LEXS GX 460 PR		2020 FORD F150 SUPE		2009 HOND ACCORD EX	
	Limit/Ded	Prem	Limit/Ded	Prem	Limit/Ded	Prem
Bodily Injury Liability	\$30,000/\$60,000	\$237.70	\$30,000/\$60,000	\$219.60	\$30,000/\$60,000	\$182.80
Property Damage Liability	\$50,000	\$274.80	\$50,000	\$279.60	\$50,000	\$205.90
Personal Injury Protection	Rejected	----	Rejected	----	Rejected	----
Uninsured/Underinsured Motorist Bodily Injury	Rejected	----	Rejected	----	Rejected	----
UM/UIM Property Damage Protection	Rejected	----	Rejected	----	Rejected	----
Comprehensive Deductible	\$500	\$350.60	\$500	\$357.40	\$500	\$156.50
Coverage for Damage to Your Auto Collision	\$500	\$537.60	\$500	\$525.90	\$500	\$178.70
Loss of Use	\$35 per day	\$22.40	\$35 per day	\$20.80	\$35 per day	\$6.60
Motor Vehicle Crime Prevention Authority Fee	Yes	\$4.00	Yes	\$4.00	Yes	\$4.00
<b>Total</b>		<b>\$1,427.10</b>		<b>\$1,407.30</b>		<b>\$734.50</b>

Your discounts	Account	Advance Quoting	Anti-Theft	Coverage	Homeowners
	Low Mileage	Multi-Car	Violation Free		

Premium Summary	Premium
Vehicle coverages	\$3,568.90
Your discounts and Safeco Safety Rewards	Included
<b>Your total 12-month Safeco Essential policy premium</b>	<b>\$3,568.90</b>

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full (includes discount)	\$3,181.00	\$0.00	None	\$3,181.00
Monthly EFT	\$292.66	\$2.00	11 at \$292.67	\$3,512.00
Monthly recurring credit card	\$302.40	\$5.00	11 at \$302.41	\$3,628.90

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



Thank you for choosing **Safeco's Essential™** coverage.



**Add 24-Hour Roadside Assistance**

For just a few dollars per month, you will always be one phone call away from help.

**Payment Options:****Automatic Deduction (EFT)**

- |                 |            |                                                  |
|-----------------|------------|--------------------------------------------------|
| 1. Full Payment | \$3,181.00 | (Total Premium, no Installment Fee)              |
| 2. 2-Pay        | \$1,592.50 | (50% down payment + \$2.00 Installment Fee)      |
| 3. 4-Pay        | \$874.00   | (3 months down payment + \$2.00 Installment Fee) |
| 4. Monthly Pay  | \$292.66   | (1 month down payment + \$2.00 Installment Fee)  |

**Recurring CC (RCC)**

- |                 |            |                                                  |
|-----------------|------------|--------------------------------------------------|
| 1. Full Payment | \$3,181.00 | (Total Premium, no Installment Fee)              |
| 2. 2-Pay        | \$1,595.50 | (50% down payment + \$5.00 Installment Fee)      |
| 3. 4-Pay        | \$897.23   | (3 months down payment + \$5.00 Installment Fee) |
| 4. Monthly Pay  | \$302.40   | (1 month down payment + \$5.00 Installment Fee)  |

**Bill By Mail**

- |                 |            |                                                  |
|-----------------|------------|--------------------------------------------------|
| 1. Full Payment | \$3,181.00 | (Total Premium, no Installment Fee)              |
| 2. 2-Pay        | \$1,594.50 | (50% down payment + \$4.00 Installment Fee)      |
| 3. 4-Pay        | \$896.23   | (3 months down payment + \$4.00 Installment Fee) |
| 4. Monthly Pay  | \$598.83   | (2 months down payment + \$4.00 Installment Fee) |