


Charles, here's your homeowners insurance quote.




Date prepared
07/26/2022

Proposed policy period
08/09/2022 to 08/09/2023

 **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
Charles Baron
15034 BY THE LAKE WAY
CYPRESS, TX 77429-1403

Property address
15034 BY THE LAKE WAY
CYPRESS, TX 77429-1403

 **Your total policy premium with paid-in-full discount: \$2,988.00**
Your total 12-month Safeco Essential Special policy premium: \$3,162.00
Discount if paid in full: \$174.00

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	\$394,000	\$39,400	\$236,400	\$78,800	\$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% (\$3,940)	
Loss Assessment	\$500.00	
Sewer & Water Back-Up for Bldg & Contents	\$3,940.00	
Wind Hail Deductible	2% (\$7,880)	

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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
Total		Included

Roof Loss Settlement Type Coverage A only	Payment Schedule: 58.0%	Year of installation: 2008	Surfacing Material: ASPHALT
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Your discounts	Burglar Alarm		Advance Quote		Claim Free
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Premium Summary	Premium
Your Coverages	\$3,162.00
Other and optional coverages	Included
Your discounts	Included
You Saved \$437.00	
Your total 12-month Safeco Essential Special policy premium	\$3,162.00

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full	\$2,988.00	\$0.00	None	\$2,988.00
Monthly EFT	\$251.00	\$2.00	11 at \$251.00	\$3,012.00
Monthly recurring credit card	\$268.50	\$5.00	11 at \$268.50	\$3,222.00

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.

Dwelling Reconstruction Cost Estimate:
\$381,300

Dwelling Information

Address	15034 BY THE LAKE WAY CYPRESS, TX 77429-1403		
Year Originally Built	2008	Total Living Area	2900
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	70%
	Siding, Cement Fiber/Clapboard		30%
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
	Half, Economy		1
Heating	Electric, Forced Air/Baseboard	Percent	100%
Air Conditioning	Central Air Conditioning, Same Ducts	Percent	100%
Floor Finishes	Carpet, Acrylic/Nylon	Percent	77%
	Hardwood		10%
	Vinyl		7%
	Tile, Ceramic		6%
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.