# **Encompass Independent Insurance Company Homeowners Policy Quote**

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Encompass, a subsidiary of the Allstate Corporation, is one of the nation's largest personal property and casualty insurance brands sold exclusively through a growing network of more than 2,500 independent agents.

Encompass is committed to delivering exceptional service and tailored insurance solutions designed to meet your price and coverage needs through all stages of your life.

I am pleased to provide you a personalized Homeowner Insurance Quote from Encompass Insurance for the property we discussed.

Based on the information provided and certain assumptions we made (including, for example, assumptions about your previous loss history we obtain) to calculate this estimate, the estimated cost for the Homeowner insurance we discussed with the coverages, limits and deductibles you selected is shown below.

Quote Prepared Date: 11/11/2022

Policy Effective Date: 11/25/2022 to 11/25/2023

Application ID: 000186231509646

Policyholders: Gihan Mohamed

Quote Prepared for Residence Premises Located at: 6207 Cypress Cir San Antonio, TX 78240

Quote Prepared by: OPENQUOTE INSURANCE AGENCY 2429 Bissonnet Street, Suite 1 Houston, TX 77005

### **Encompass Estimated Premium Summary**

## **Encompass Insurance Company Charges:**

Premium for Residence Premises

\$2,034.78

**Estimated Total Premium** 

\$2,034.78

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Proposed Coverage Information						
Proposed Coverage	Proposed Limit	Estimated Premium				
Section I						
Dwelling Protection	\$253,000	\$1,974.78				
Other Structures Protection	\$25,300	Included				
Personal Property Protection	\$126,500	Included				
Additional Living Expense	Up to 12 months not to exceed \$25,300	Included				
Section I - Optional Coverages / Incre	eased Limits					
Building Structure Reimbursement Extended Limits	Not Purchased					
Roof Surfaces Endorsement	Per Endorsement	Included				
Dwelling Protection - Functional Replacement Cost	Not Purchased					
Section II						
Family Linkility Duatantian	#200.000 I	Included				
Family Liability Protection	\$300,000 each occurrence	included				
Guest Medical Protection	\$5,000 each person	Included				
Guest Medical Protection						
Guest Medical Protection  Optional Coverages	\$5,000 each person					
Optional Coverages Foundation Water Damage Fair Rental Income	\$5,000 each person  Not Purchased					
Optional Coverages Foundation Water Damage Fair Rental Income Water Back-Up	\$5,000 each person  Not Purchased  Not Purchased	Included				
Optional Coverages Foundation Water Damage Fair Rental Income Water Back-Up Limited Hidden Seepage or Leakage	\$5,000 each person  Not Purchased  Not Purchased  \$5,000	Included				
Guest Medical Protection  Optional Coverages  Foundation Water Damage  Fair Rental Income  Water Back-Up  Limited Hidden Seepage or Leakage  Building Material Theft	\$5,000 each person  Not Purchased  Not Purchased  \$5,000  Not Purchased	Included				
Guest Medical Protection  Optional Coverages  Foundation Water Damage  Fair Rental Income  Water Back-Up  Limited Hidden Seepage or Leakage  Building Material Theft  Building Codes	\$5,000 each person  Not Purchased  Not Purchased  \$5,000  Not Purchased  Not Purchased	Included				
Guest Medical Protection  Optional Coverages  Foundation Water Damage  Fair Rental Income  Water Back-Up  Limited Hidden Seepage or Leakage  Building Material Theft  Building Codes  Loss Assessments	\$5,000 each person  Not Purchased  Not Purchased  \$5,000  Not Purchased  Not Purchased  Not Purchased	Included				
Guest Medical Protection  Optional Coverages  Foundation Water Damage  Fair Rental Income  Water Back-Up  Limited Hidden Seepage or Leakage  Building Material Theft  Building Codes  Loss Assessments  Open Peril for Contents	\$5,000 each person  Not Purchased  Not Purchased  \$5,000  Not Purchased  Not Purchased  Not Purchased  Not Purchased	Included				
Guest Medical Protection  Optional Coverages  Foundation Water Damage  Fair Rental Income  Water Back-Up  Limited Hidden Seepage or Leakage  Building Material Theft  Building Codes  Loss Assessments  Open Peril for Contents  Personal Injury Liability	\$5,000 each person  Not Purchased  Not Purchased  \$5,000  Not Purchased  Not Purchased  Not Purchased  Not Purchased  Not Purchased  Not Purchased	Included				
Guest Medical Protection  Optional Coverages  Foundation Water Damage  Fair Rental Income  Water Back-Up  Limited Hidden Seepage or Leakage  Building Material Theft  Building Codes  Loss Assessments  Open Peril for Contents  Personal Injury Liability  Extended Premises - Home Sharing	\$5,000 each person  Not Purchased  Not Purchased  \$5,000  Not Purchased	Included				
Guest Medical Protection  Optional Coverages  Foundation Water Damage  Fair Rental Income  Water Back-Up  Limited Hidden Seepage or Leakage  Building Material Theft  Building Codes  Loss Assessments  Open Peril for Contents  Personal Injury Liability  Extended Premises - Home Sharing  Identity Theft Expenses	\$5,000 each person  Not Purchased  Not Purchased  \$5,000  Not Purchased	Included				
Guest Medical Protection  Optional Coverages  Foundation Water Damage  Fair Rental Income  Water Back-Up  Limited Hidden Seepage or Leakage  Building Material Theft  Building Codes  Loss Assessments  Open Peril for Contents  Personal Injury Liability  Extended Premises - Home Sharing  Identity Theft Expenses	\$5,000 each person  Not Purchased Not Purchased \$5,000 Not Purchased	Included				
Optional Coverages Foundation Water Damage Fair Rental Income Water Back-Up Limited Hidden Seepage or Leakage Building Material Theft Building Codes Loss Assessments Open Peril for Contents Personal Injury Liability Extended Premises - Home Sharing Identity Theft Expenses Electronic Data Recovery	\$5,000 each person  Not Purchased  Not Purchased  \$5,000  Not Purchased	Included				
Guest Medical Protection  Optional Coverages  Foundation Water Damage  Fair Rental Income  Water Back-Up  Limited Hidden Seepage or Leakage  Building Material Theft  Building Codes  Loss Assessments  Open Peril for Contents  Personal Injury Liability  Extended Premises - Home Sharing  Identity Theft Expenses  Electronic Data Recovery  Home Day Care	\$5,000 each person  Not Purchased Not Purchased \$5,000 Not Purchased	Included				
Optional Coverages Foundation Water Damage Fair Rental Income Water Back-Up Limited Hidden Seepage or Leakage Building Material Theft Building Codes Loss Assessments Open Peril for Contents Personal Injury Liability Extended Premises - Home Sharing Identity Theft Expenses Electronic Data Recovery Home Day Care Toy Vehicle and Golf Cart	\$5,000 each person  Not Purchased Not Purchased \$5,000 Not Purchased	Included				

(continued)

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#### **Proposed Coverage Information (continued)**

Proposed Coverage	Proposed Limit	Estimated Premium
Optional Coverages (continued)		
Scheduled Personal Property	Not Purchased	

Deductibles				
Deductible	Deductible Amount			
All Other Perils Deductible	\$2,530			
Windstorm and Hail Deductible	\$5,060			
Water Back Up Deductible	\$500			

## **Discounts Applied**

• Home Buyer Discount

• Claim Free Discount

The assumptions we make in preparing premium estimates vary based upon the amount of information you provide. This estimate assumes you purchase coverage today. This quote is not a contract or binder of insurance. To apply for insurance, you must complete the application process.