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

Page 1 of 3



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: 11/16/2022

Policy Effective Date: 11/30/2022 to 11/30/2023

Application ID: 000186232011416

Policyholders: Genevieve Elkind

Quote Prepared for Residence Premises Located at: 15209 Mimebark Way Austin, TX 78724

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** 

\$1,580.00

**Estimated Total Premium** 

\$1,580.00

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

| Proposed Coverage Information                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                            |                   |  |  |  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|--|--|--|--|
| Proposed Coverage                                                                                                                                                                                                                                                                                                                                              | Proposed Limit                                                                                                                                                                                                                                                                                                             | Estimated Premium |  |  |  |  |
| Section I                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                            |                   |  |  |  |  |
| Dwelling Protection                                                                                                                                                                                                                                                                                                                                            | \$205,000                                                                                                                                                                                                                                                                                                                  | \$1,580.00        |  |  |  |  |
| Other Structures Protection                                                                                                                                                                                                                                                                                                                                    | \$20,500                                                                                                                                                                                                                                                                                                                   | Included          |  |  |  |  |
| Personal Property Protection                                                                                                                                                                                                                                                                                                                                   | \$92,250                                                                                                                                                                                                                                                                                                                   | Included          |  |  |  |  |
| Additional Living Expense                                                                                                                                                                                                                                                                                                                                      | Up to 12 months not to exceed \$41,000                                                                                                                                                                                                                                                                                     | 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<br>Cost                                                                                                                                                                                                                                                                                                           | Not Purchased                                                                                                                                                                                                                                                                                                              |                   |  |  |  |  |
| Section II                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                            |                   |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                | #200.000 I                                                                                                                                                                                                                                                                                                                 | Included          |  |  |  |  |
| Family Liability Protection                                                                                                                                                                                                                                                                                                                                    | \$300,000 each occurrence                                                                                                                                                                                                                                                                                                  | iliciadea         |  |  |  |  |
| Family Liability Protection  Guest Medical Protection                                                                                                                                                                                                                                                                                                          | \$5,000 each person                                                                                                                                                                                                                                                                                                        | Included          |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                            |                   |  |  |  |  |
| Guest Medical Protection                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                            |                   |  |  |  |  |
| Guest Medical Protection  Optional Coverages                                                                                                                                                                                                                                                                                                                   | \$5,000 each person                                                                                                                                                                                                                                                                                                        |                   |  |  |  |  |
| Guest Medical Protection  Optional Coverages  Foundation Water Damage                                                                                                                                                                                                                                                                                          | \$5,000 each person  Not Purchased                                                                                                                                                                                                                                                                                         |                   |  |  |  |  |
| Optional Coverages Foundation Water Damage Fair Rental Income                                                                                                                                                                                                                                                                                                  | \$5,000 each person  Not Purchased  Not Purchased                                                                                                                                                                                                                                                                          |                   |  |  |  |  |
| Optional Coverages Foundation Water Damage Fair Rental Income Water Back-Up Limited Hidden Seepage or Leakage                                                                                                                                                                                                                                                  | \$5,000 each person  Not Purchased  Not Purchased  Not Purchased                                                                                                                                                                                                                                                           |                   |  |  |  |  |
| 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  Not Purchased  Not Purchased                                                                                                                                                                                                                                            |                   |  |  |  |  |
| 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  Not Purchased  Not Purchased  Not Purchased                                                                                                                                                                                                                             |                   |  |  |  |  |
| 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                                                                                                                                                                                               |                   |  |  |  |  |
| 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                                                                                                                                                                                |                   |  |  |  |  |
| 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                                                                                                                                                                 |                   |  |  |  |  |
| 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                                                                                                                                   |                   |  |  |  |  |
| 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                                                                                                     |                   |  |  |  |  |
| 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                                                                                     |                   |  |  |  |  |
| 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                                         |                   |  |  |  |  |
| 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                             |                   |  |  |  |  |
| 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 |                   |  |  |  |  |

(continued)

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

Page 3 of 3



#### **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   | \$2,050           |  |  |  |
| Windstorm and Hail Deductible | \$2,050           |  |  |  |
| Named Storm Deductible        | \$6,150           |  |  |  |

## **Discounts Applied**

• Home Buyer Discount

• Claim Free Discount

Protective Device 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.