

# Encompass Independent Insurance Company Condominium 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 Condominium Policy 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 Condominium Policy insurance we discussed with the coverages, limits and deductibles you selected is shown below.

## Encompass Estimated Premium Summary

### Encompass Insurance Company Charges:

Premium for Residence Premises	\$1,230.36
<b>Estimated Total Premium</b>	<b>\$1,230.36</b>

Quote Prepared Date:  
11/14/2022

Policy Effective Date:  
11/28/2022 to 11/28/2023

Application ID:  
000186231843089

Policyholders:  
Feryal Aly

Quote Prepared for  
Residence Premises Located at:  
40 Bayou Pointe Dr  
Houston, TX 77063

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

**Proposed Coverage Information**

<i>Proposed Coverage</i>	<i>Proposed Limit</i>	<i>Estimated Premium</i>
<b>Section I</b>		
Personal Property Replacement Cost Reimbursement	\$80,000	\$1,170.36
Building Property Protection	\$233,000	Included
Additional Living Expense with Fair Rental Income	Up to 12 months not to exceed \$32,000	Included
Loss Assessments	\$5,000 each occurrence	Included

<b>Section II</b>		
Family Liability Protection	\$300,000 each occurrence	Included
Guest Medical Protection	\$5,000 each person	Included

<b>Optional Coverages</b>		
Personal Injury Liability	Not Purchased	
Building Codes	Not Purchased	
Electronic Data Recovery	Not Purchased	
Identity Theft Expenses	Not Purchased	
Fire Department Charges	\$500 each occurrence	Included
Water Back-Up	\$5,000	\$60.00
Limited Hidden Seepage or Leakage	Not Purchased	
Open Peril for Contents	Not Purchased	
Scheduled Personal Property	Not Purchased	

**Deductibles**

<i>Deductible</i>	<i>Deductible Amount</i>
All Other Perils Deductible	\$1,000
Named Storm Deductible	\$6,260
Water Back Up Deductible	\$500

**Discounts Applied**

- 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.*