## **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: 01/09/2023

Policy Effective Date: 01/23/2023 to 01/23/2024

Application ID: 000186300900680

Policyholders: Antonia Esquivel

Quote Prepared for Residence Premises Located at: 101 Berwick Dr San Antonio, TX 78201

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

\$973.35

**Estimated Total Premium** 

\$973.35

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Proposed Coverage Information						
Proposed Coverage	Proposed Limit	Estimated Premium				
Section I						
Dwelling Protection	\$240,000	\$973.35				
Other Structures Protection	\$24,000	Included				
Personal Property Protection	\$120,000	Included				
Additional Living Expense	Up to 12 months not to exceed \$48,000	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 Cost	Not Purchased					
Section II						
Family Liability Protection	\$300,000 each occurrence	Included				
<b>Guest Medical Protection</b>	\$5,000 each person	Included				
Optional Coverages						
Foundation Water Damage	Not Purchased					
Fair Rental Income	Not Purchased					
Water Back-Up	Not Purchased					
Limited Hidden Seepage or Leakage	Not Purchased					
Building Material Theft	Not Purchased					
Building Codes	Not Purchased					
Loss Assessments	Not Purchased					
Open Peril for Contents	Not Purchased					
Personal Injury Liability	Not Purchased					
Extended Premises - Home Sharing	Not Purchased					
Identity Theft Expenses	Not Purchased					
Electronic Data Recovery	Not Purchased					
Home Day Care	Not Purchased					
Toy Vehicle and Golf Cart	Not Purchased					
Yard and Garden	Not Purchased					
Fire Department Charges	\$500 each occurrence	Included				
Country Endorsement	Not Purchased					

(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	\$7,200			
Windstorm and Hail Deductible	\$12,000			

### **Discounts Applied**

• Multi-Policy 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.