


Efren & Bonnie, here's your homeowners insurance quote.



Date prepared
01/30/2023

Proposed policy period
02/13/2023 to 02/13/2024

 **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
Efren Gipson
Bonnie Gibson
4411 LAKEBEND WEST DR
SAN ANTONIO, TX 78244-1702

Property address
4411 LAKEBEND WEST DR
SAN ANTONIO, TX 78244-1702

 **Your total policy premium with paid-in-full discount: \$1,766.00**
Your total 12-month Safeco Essential Special policy premium: \$1,879.00
Discount if paid in full: \$113.00

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	\$244,000	\$24,400	\$122,000	\$48,800	\$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% (\$2,440)	
Loss Assessment	\$500.00	
Sewer & Water Back-Up for Bldg & Listed Items	\$2,440.00	
Wind Hail Deductible	1% (\$2,440)	

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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 & Listed Items	\$5,000	Included
Personal Property Replacement Cost	Yes	Included
Total		Included

Roof Loss Settlement Type Coverage A only	Payment Schedule: 70.0%	Year of installation: 2013	Surfacing Material: ASPHALT
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Your discounts	Burglar Alarm		Advance Quote		Claim Free
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Premium Summary	Premium
Your Coverages	\$1,879.00
Other and optional coverages	Included
Your discounts	Included
You Saved \$254.00	
Your total 12-month Safeco Essential Special policy premium	\$1,879.00

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full	\$1,766.00	\$0.00	None	\$1,766.00
Monthly EFT	\$149.17	\$2.00	11 at \$149.17	\$1,790.00
Monthly recurring credit card	\$161.58	\$5.00	11 at \$161.58	\$1,939.00

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:
\$243,400

Dwelling Information

Address	4411 LAKEBEND WEST DR SAN ANTONIO, TX 78244-1702		
Year Originally Built	1978		
Construction Style	Ranch/Rambler	Total Living Area	1693
Number of Stories (not including attic or basement)	1	Dwelling Type	Single family dwelling

Exterior Features

Foundation Type	Slab	Percent	100%
Land Under Foundation	Flat Slope		
Roof Material	Shingles, Asphalt	Percent	100%
Roof Style/Slope	Gable, Moderate Pitch	Percent	100%
Exterior Walls	Stucco on Frame	Percent	80%
	Stone on Frame		20%
Garage Type	2 Car - Attached	# Of	1

Interior Features

Kitchens	Economy	# Of	1
Baths	Full, Standard	# Of	2
Heating	Electric, Forced Air/Baseboard	Percent	100%
Air Conditioning	Central Air Conditioning, Same Ducts	Percent	100%
Floor Finishes	Carpet, Acrylic/Nylon	Percent	65%
	Vinyl		13%
	Hardwood		12%
	Carpet over Hardwood, Acrylic/Nylon		5%
	Tile, Ceramic		5%

Additional Home Details

Wall Finishes	Paint	Percent	100%
Whole House System	Central Burglar Alarm System	Percent	100%

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.