

# Encompass Independent Insurance Company Homeowners Policy Quote

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Quote Prepared Date:

03/04/2023

Policy Effective Date:

03/13/2023 to 03/13/2024

Application ID:

000186306302668

Policyholders:

Matthew O'donnell and Kristina  
Anderson

Quote Prepared for

Residence Premises Located at:

5420 Wharfside Pl  
Denton, TX 76208

Quote Prepared by:

OPENQUOTE INSURANCE AGENCY

2429 Bissonnet Street, Suite 1

Houston, TX 77005

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.

## Encompass Estimated Premium Summary

### Encompass Insurance Company Charges:

Premium for Residence Premises \$2,307.72

**Estimated Total Premium \$2,307.72**

**Proposed Coverage Information**

| <i>Proposed Coverage</i>     | <i>Proposed Limit</i>                  | <i>Estimated Premium</i> |
|------------------------------|--|--------------------------|
| <b>Section I</b>             |  |                          |
| Dwelling Protection          | \$356,000                              | \$2,247.72               |
| Other Structures Protection  | \$35,600                               | Included                 |
| Personal Property Protection | \$178,000                              | Included                 |
| Additional Living Expense    | Up to 12 months not to exceed \$35,600 | Included                 |

**Section I - Optional Coverages / Increased 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 |
| Guest Medical Protection    | \$5,000 each person       | Included |

**Optional Coverages**

|                                   |                       |          |
|-----------------------------------|-----------------------|----------|
| Foundation Water Damage           | Not Purchased         |          |
| Fair Rental Income                | Not Purchased         |          |
| Water Back-Up                     | \$5,000               | \$60.00  |
| 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)**

**Proposed Coverage Information (continued)**

| <b>Proposed Coverage</b>              | <b>Proposed Limit</b> | <b>Estimated Premium</b> |
|---------------------------------------|-----------------------|--------------------------|
| <b>Optional Coverages (continued)</b> |                       |                          |
| Scheduled Personal Property           | Not Purchased         |                          |

**Deductibles**

| <b>Deductible</b>             | <b>Deductible Amount</b> |
|-------------------------------|--------------------------|
| All Other Perils Deductible   | \$3,560                  |
| Windstorm and Hail Deductible | \$7,120                  |
| Water Back Up Deductible      | \$500                    |

**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.*

