# Phillip, here's your homeowners insurance quote.

Date prepared 03/23/2023

Prepared for Phillip Robbins 3821 HUNTERS GLN SCHERTZ, TX 78108-2217 **Proposed policy period** 04/06/2023 to 04/06/2024

Property address 3821 HUNTERS GLN SCHERTZ, TX 78108-2217



Call or email me to purchase this policy.

OPENQUOTE INSURANCE AGENCY LLC 2429 BISSONNET ST STE 174 HOUSTON, TX 77005-1451 888-547-1451

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## Your total policy premium with paid-in-full discount: \$1,272.00

Your total 12-month Safeco Essential Broad policy premium: \$1,377.00 Discount if paid in full: \$105.00

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	\$247,000	\$24,700	\$123,500	\$49,400	\$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	T C F
All Perils Deductible	1% (\$2,470)	
Loss Assessment	\$500.00	
Wind Hail Deductible	2% (\$4,940)	

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.

Other and optional coverages	Limit/Ded	Premium
<b>Building Ordinance or Law Coverage</b>	10%	Included

#### **American Economy Insurance Company**

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Other and optional coverages	Limit/Ded	Premium	
Loss Assessment	\$500	Included	
Mold Remediation Coverage	\$5,000	Included	
Personal Property Replacement Cost	Yes	Included	
Total		Included	

Roof Loss Settlement Type Coverage A only	Payment Schedule: 79.0%	Year of installation: 2016	Surfacing Material: ASPHALT
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<b>discounts</b> Burglar Alarm   Advance Quote   Claim Free
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Premium Summary	Premium	
Your Coverages	\$1,377.00	
Other and optional coverages	Included	
Your discounts	Included	You Saved \$179.00
Your total 12-month Safeco Essential Broad policy premium	\$1,377.00	

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full	\$1,272.00	\$0.00	None	\$1,272.00
Monthly EFT	\$108.00	\$2.00	11 at \$108.00	\$1,296.00
Monthly recurring credit card	\$119.75	\$5.00	11 at \$119.75	\$1,437.00

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.