

Encompass Independent Insurance Company Homeowners Policy Quote

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Quote Prepared Date:
03/29/2023

Policy Effective Date:
04/12/2023 to 04/12/2024

Application ID:
000186308821823

Policyholders:
Gilberto Franco and Lucia Franco

Quote Prepared for
Residence Premises Located at:
12713 Cedar St
Austin, TX 78732

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 \$3,743.85

Estimated Total Premium \$3,743.85

Proposed Coverage Information

<i>Proposed Coverage</i>	<i>Proposed Limit</i>	<i>Estimated Premium</i>
Section I		
Dwelling Protection	\$762,000	\$3,683.85
Other Structures Protection	\$266,700	Included
Personal Property Protection	\$381,000	Included
Additional Living Expense	Up to 12 months not to exceed \$152,400	Included

Section I - Optional Coverages / Increased Limits

Building Structure Reimbursement Extended Limits	20% above Dwelling Protection	Included
Roof Surfaces Endorsement	Per Endorsement	Included
Dwelling Protection - Functional Replacement Cost	Not Purchased	

Section II

Family Liability Protection	\$500,000 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	\$76,200	Included
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)

Proposed Coverage	Proposed Limit	Estimated Premium
Optional Coverages (continued)		
Scheduled Personal Property	Not Purchased	

Deductibles

Deductible	Deductible Amount
All Other Perils Deductible	\$7,620
Windstorm and Hail Deductible	\$7,620
Water Back Up Deductible	\$500

Discounts Applied

- Multi-Policy Discount
- 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.

