

# Joel, here's your homeowners insurance quote.



**Date prepared**  
04/12/2023

**Proposed policy period**  
04/20/2023 to 04/20/2024

**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**  
Joel Anderson  
22207 TOWER TER  
SAN ANTONIO, TX 78259-2761

**Property address**  
22207 TOWER TER  
SAN ANTONIO, TX 78259-2761

**Your total policy premium with paid-in-full discount: \$1,456.00**  
Your total 12-month Safeco Essential Broad policy premium: \$1,532.00  
Discount if paid in full: \$76.00

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)
<b>Limit</b>	\$260,000	\$26,000	\$130,000	\$52,000	\$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% (\$2,600)	
Loss Assessment	\$500.00	
Wind Hail Deductible	1% (\$2,600)	

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

**American Economy Insurance Company**

This quote is provided without cost or obligation. It is not a contract or binder of coverage.

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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
<b>Total</b>		Included

<b>Roof Loss Settlement Type Coverage A only</b>	Payment Schedule: 61.0%	Year of installation: 2010	Surfacing Material: ASPHALT
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**Your discounts**    Advance Quote    |    Claim Free

Premium Summary	Premium
Your Coverages	\$1,532.00
Other and optional coverages	Included
Your discounts	Included    You Saved \$196.00
<b>Your total 12-month Safeco Essential Broad policy premium</b>	<b>\$1,532.00</b>

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full	\$1,456.00	\$0.00	None	\$1,456.00
Monthly EFT	\$123.33	\$2.00	11 at \$123.33	\$1,480.00
Monthly recurring credit card	\$132.67	\$5.00	11 at \$132.67	\$1,592.00

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.

### Additional Interests

**Name:** First Mortgagee

**Interest Type:** First Mortgagee (if not the Servicing Agency)

### American Economy Insurance Company

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Dwelling Reconstruction Cost Estimate:

\$255,800

Dwelling Information

Address	22207 TOWER TER SAN ANTONIO, TX 78259-2761		
Year Originally Built	2010		
Construction Style	Ranch/Rambler	Total Living Area	1880
		Dwelling Type	Single family dwelling
Number of Stories (not including attic or basement)	1		

Exterior Features

Foundation Type	Slab	Percent	100%
Land Under Foundation	Flat Slope		
Roof Material	Shingles, Asphalt	Percent	100%
Roof Style/Slope	Hip, Moderate Pitch	Percent	100%
Exterior Walls	Brick, Veneer	Percent	100%
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	83%
	Vinyl		10%
	Tile, Ceramic		7%

Additional Home Details

Wall Finishes	Paint	Percent	95%
	Wallpaper, Vinyl		5%
Fireplaces	Fireplace, Zero Clearance, Pre-Fab	# Of	1

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.