

THIS QUOTE IS BASED ON THE INFORMATION CONTAINED IN THIS DOCUMENT AND IS VALID FOR 30 DAYS AFTER THE QUOTE DATE BELOW, SUBJECT TO RATES IN EFFECT AS OF THE EFFECTIVE DATE OF COVERAGE. IT IN NO WAY IMPLIES ACCEPTANCE BY, NOR COVERAGE FROM, THE CARRIER.

Quote Number: CRU4Q-14394117

Quote Date: March 07, 2024

Policy Form: Homeowners (HO3)

**Applicant Name:** 

Producer: **ANTHONY ROGERS** 

PREMIER GROUP INSURANCE

Insurer:

W32526N

WILSHIRE INSURANCE COMPANY

**Property Location:** 4402 SMOOTH OAK LN HOUSTON, TX 77053

16903 RED OAK DRIVE STE 264A HOUSTON, TX 77090

720 OBERLIN ROAD RALEIGH, NC 27605

(727) 457-6470 rishag@insurehtx.com NAIC: 13234

Policy Period:

March 15, 2024 to March 15, 2025

Broker of Record:

SAGESURE INSURANCE MANAGERS LLC

LICENSE #: 1410200

1760 SUMMIT LAKE DR TALLAHASSEE, FL

32317

# Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (per occurrence)	Med Payments (per person)	Premium & Fees
\$ 247,000	\$ 12,350	\$ 98,800	\$ 24,700	\$ 300,000	\$ 5,000	\$ 4,414.82

Deductibles:

**Optional Coverages:** 

Hurricane (3% of Coverage A) \$ 7,410 All Other Perils (1% of Coverage A) \$ 2,470

Property Loss Settlement:

Replacement Cost **Dwelling** Actual Cash Value Personal Property

Discounts, Credits & Surcharges:

Multi-Policy Discount



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### Payment Plan Options\*

Full Pay Plan	2-Pay Plan		
Due Now: \$ 4,415	Due Now: \$ 2,783.82		
	Due in 180 days: \$ 1,645		
4-Pay Plan	10-Pay Plan		
Due Now: \$ 1965.82	Due Now: \$ 1146.82		
Remaining balance of: \$ 2477	Remaining balance of: \$ 3338		
due in 3 installments	due in 9 installments		

<sup>\*</sup> Installment plans incur a one time non-refundable \$7 set up charge and a \$7 non-refundable installment charge for each installment on all payment plans. 
\* There are no installment fees on EasyPay selections or full pay – direct bill or mortgagee bill options.

Visit MySageSure.com to register for an account to easily access your policy online, anytime, anywhere! Review coverage, make a secure payment, view billing history, update your mortgagee information and more.

While you're there, be sure to sign up for EasyPay, our no-fee automatic recurring payment option, to have your payments automatically drafted from your bank account when they are due

## **Premium Calculation**

Ins. Score Range - 8 total	4 - Good
Premium Excl Fees	\$4,094
Policy Fee	\$80
Inspection Fee	\$35
Surplus Lines Stamping Fee	\$2
Surplus Lines Tax	\$204
Total Fees	\$321
Total Premium	\$4,415
Premium Adjustments:	
Auto Policy Discount	-78
Cov B Inc/Decr	-110
Incr Loss Of Use	-88
Incr Coverage E/F Limit	25
Prem Excl Fees - NonCat	\$678
Prem Excl Fees - Cat	\$3,416

The policy and inspection fees are flat expense charges to cover the costs of administering your policy and are non-refundable if coverage is cancelled after the policy effective date.

# **Guaranty Fund Nonparticipation Notice**

This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as a surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85 percent tax on gross premium.

#### Rating & Underwriting

Living Area as Finished Space (excl. basement/garage): 1884, Year Dwelling Built: 1965, Roof Age: 7, Construction: Masonry Veneer, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Owner Occupied, PPC: 1, Num of Stories: 1, Roof Shape: Hip, Roof Deck Attachment: Unknown, Roof Wall Connection: Unknown, Roof Surfacing Material: Rated Shingles (Architectural), Opening Protection: Unknown