

# Your home insurance quote



Date: 01/17/2023

## Insurance information

<b>Proposal For</b> Theresa Reilly	<b>Construction</b> Brick Veneer
<b>Insured Location</b> 12131 Belmont Park Cir Louisville, KY 40243-1963	<b># Families/Apartments</b> 1
	<b>Estimated Replacement Cost</b> \$285,900

<b>Total 12 month Policy Premium</b>	<b>\$</b>	<b>1,153.44</b>
<b>Premium Summary</b>		
Standard Policy	\$	919.00
Optional Coverages	\$	161.00
Other Charges and Credits	\$	73.44
Includes state sales tax and local surcharge where applicable.		

## Other Charges and Credits

KY Local Tax (LOUISVILLE JEFFERSON) (5.0%)	\$	54.00
KY State Surcharge	\$	19.44

## Discounts and Benefits

Your discounts and benefits have been applied to your total policy premium.

- Early Shopper Discount
- Preferred Payment Discount
- Claims Free Discount
- Protective Devices Credit
- New Roof Discount

## Coverage Information

### Standard Policy

#### Section I – Property Coverages

Coverage A – Dwelling	\$	286,000
Coverage B – Other Structures	\$	28,600
Coverage C – Personal Property	\$	143,000
Coverage D – Loss of Use	\$	57,200

#### Section II – Liability Coverages

Coverage E – Personal Liability	\$	300,000
Coverage F – Medical Payments to Others	\$	5,000

## Policy Deductibles

Losses covered under Section I, except as otherwise noted: \$2,500

**Windstorm or Hail** 2% of \$286,000

## Roof Loss Settlement for Windstorm or Hail – Coverage A

SETTLEMENT TYPE	YR OF INSTALLATION	SURFACING MATERIAL	LOSS PERCENTAGE
Replacement Cost	2013	Asphalt	100%

Your roof must be replaced by 01/18/2034 to retain Replacement Cost Coverage. If we are not notified of replacement, your renewal effective that date will not include the Replacement Cost Buy Back option.



### Action Required:

Please call me to purchase your policy.

Proposal prepared by:  
**Thomas Mckeown**  
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Professional

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## Additional Coverages

Building Ordinance or Law 10%  
Loss Assessment Coverage

## Optional Coverages

	LIMITS
Replacement Cost on Roof Surfacing for Wind/Hail	
Personal Property Replacement Cost	
Water Backup and Overflow Coverage (Building and Personal Property)	\$5,000
Extended Dwelling	25%