

Your home insurance quote



Date: 01/17/2023

Insurance information

Proposal For Juan M Crawford	Construction Brick Veneer
Insured Location 3406 Southmeade Cir Louisville, KY 40214-3180	# Families/Apartments 1
	Estimated Replacement Cost \$452,800

Total 12 month Policy Premium	\$	3,964.82
Premium Summary		
Standard Policy	\$	3,551.00
Optional Coverages	\$	161.00
Other Charges and Credits	\$	252.82
Includes state sales tax and local surcharge where applicable.		

Other Charges and Credits

KY Local Tax (LOUISVILLE JEFFERSON) (5.0%)	\$	186.00
KY State Surcharge	\$	66.82

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
- Multi-Policy Discount (Auto)
- New or Renovated Home Discount

Coverage Information

Standard Policy		
Section I – Property Coverages		
Coverage A – Dwelling	\$	452,900
Coverage B – Other Structures	\$	45,290
Coverage C – Personal Property	\$	226,450
Coverage D – Loss of Use	\$	90,580
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 \$2,500

Roof Loss Settlement for Windstorm or Hail – Coverage A

SETTLEMENT TYPE	YR OF INSTALLATION	SURFACING MATERIAL	LOSS PERCENTAGE
Replacement Cost	2005	Asphalt	100%

Your roof must be replaced by 01/18/2026 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:
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Matthew Talt
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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	
Extended Water Leakage	\$10,000
Extended Dwelling	25%