

## Dwelling Basic Quote

American Modern Property and Casualty Insurance Company  
Policy Period: 04/25/2023 - 04/25/2024 Policy Term: Annual  
Date of Quote: 04/25/2023 Policy Type: Dwelling Basic  
Submission Number: 002-249-96-60



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## POLICY INFORMATION

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### Client Information

**Primary Named Insured:**  
RANDYL KIRKHAM  
448 KING ST  
BIENVILLE LA 71008-6232

**Applicant's Primary Phone:** (318) 278-9750  
**Social Security Number:**  
**Marital Status:**  
**Date of Birth:** 10/\*\*/1953  
**Gender:**

**Has the applicant moved in the last 60 days?** No  
**Previous Address:**

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### Additional Named Insureds and Designees

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**Name:**  
TERESA KIRKHAM  
**Relationship to Primary Named Insured:**  
Spouse

**Address:**  
448 KING ST, BIENVILLE LA 71008-6232  
**Description of Interest:**  
ADDITIONAL NAMED INSURED

### Agency Information

**Contracted Agency:** SOUTH & WESTERN GENERAL  
AGENCY - #039682  
**Contracted Agency Address:**  
PO BOX 9015  
ADDISON TX 75001

**Your Agent:** CLEARWATER INSURANCE, LLC- #00PB60  
**Your Agent Address:**  
2650 OLD MINDEN ROAD  
BOSSIER CITY LA 71111

**Contracted Agency Phone Number:** (972) 852-9000

**Your Agent Phone Number:** (318) 744-4178

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## POLICY PREMIUM SUMMARY

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<b>Total Premium:</b>	\$1,897.00
Louisiana Citizens Fair Plan	\$38.27
Emergency Assessment	
<b>Total Cost:</b>	\$1,935.27

### Policy Discounts

Claims Free Discount  
Paperless Discount

### Dwelling Discounts

**Dwelling #1: 448 KING ST, BIENVILLE LA 71008-6232**  
Deadbolts, Smoke Alarm and Fire Extinguisher  
Local Smoke and/or Burglar Alarm

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### DWELLING INFORMATION

#### Dwelling #1: 448 KING ST, BIENVILLE LA 71008-6232

##### Dwelling Details

<b>Occupancy:</b> Owner Occupied	<b>Residence Type:</b> 1 Family Residence	<b>Territory:</b> 2	<b>Protection Class Code:</b> 4
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<b>Year Built:</b> 1970	<b>Construction Type:</b> Brick Veneer	<b>Year Roof Replaced:</b> 2018
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### COVERAGE INFORMATION

#### Policy Coverages

Coverage	Limit / Description	Premium
Personal Liability	100,000	\$70.00
Damage to Property of Others	1,000	
Medical Payments	1,000 Per person/25,000 Per occurrence	\$5.00
Animal Liability Sub-Limit	10,000	Included
Identity Recovery	15,000	\$20.00
Mold Exclusion - Personal Liability		Included
	<b>Policy Level Coverages Premium</b>	<b>\$95.00</b>

#### Dwelling Coverages

##### Dwelling #1: 448 KING ST, BIENVILLE LA 71008-6232

Coverage	Limit / Description	Premium
Dwelling (Fire & Extended Coverage)		\$996.00
Limit	140,000	
Loss Settlement	Actual Cash Value	
All Other Peril Deductible	1,000	
Wind and Hail Deductible	1,000	
Other Structures	14,000	Included
Loss Settlement	Actual Cash Value	
Personal Property	70,000	\$630.00
Loss Settlement	Actual Cash Value	
Additional Living Expense/Fair Rental Value	30,000	\$150.00
Inspection Fee		\$26.00
Fire Department Service Charge	500	Included
	<b>Premium</b>	<b>\$1,802.00</b>

#### Dwelling Level Additional Costs

Description	Amount
Louisiana Citizens Fair Plan Emergency Assessment	\$37.85
<b>Total Dwelling Additional Costs:</b>	<b>\$37.85</b>

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### IMPORTANT NOTICE

This is an insurance quote only, and is not a binder or confirmation of coverage. This quote is subject to change based on final underwriting review. Coverage will not begin until after you have provided your agent with all required documentation and you have been notified that the insurance company has accepted your application.

Thank you for this opportunity to provide an insurance quote for your consideration. If you have any questions about the premium, coverages or payment options, please give us a call.

