

Dwelling Basic Quote

American Modern Property and Casualty Insurance Company
Policy Period: 04/26/2023 - 04/26/2024 Policy Term: Annual
Date of Quote: 04/26/2023 Policy Type: Dwelling Basic
Submission Number: 002-252-84-05



POLICY INFORMATION

Client Information

Primary Named Insured:
CHRISTIAN HARPER
4310 LOUISIANA 154
ELM GROVE LA 71051

Applicant's Primary Phone: (318) 455-9986
Social Security Number:
Marital Status:
Date of Birth: 07/**/1997
Gender:

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

Additional Named Insureds and Designees

Name:
MIA WARE

Address:
4310 LOUISIANA 154, ELM GROVE LA 71051

Relationship to Primary Named Insured:
Spouse

Description of Interest:
ADDITIONAL NAMED INSURED

Agency Information

Contracted Agency: SOUTH & WESTERN GENERAL
AGENCY - #039682

Your Agent: CLEARWATER INSURANCE, LLC- #00PB60

Contracted Agency Address:
PO BOX 9015
ADDISON TX 75001

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

POLICY PREMIUM SUMMARY

Total Premium: \$2,149.00
Louisiana Citizens Fair Plan \$43.55
Emergency Assessment
Total Cost: \$2,192.55

Policy Discounts

Paperless Discount
Claims Free Discount

Dwelling Discounts

Dwelling #1: 4310 LOUISIANA 154, ELM GROVE LA 71051

Central Station Fire & Smoke Alarm
Central Station Burglar Alarm
Deadbolts, Smoke Alarm and Fire Extinguisher

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DWELLING INFORMATION

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Dwelling Details

Occupancy: Owner Occupied	Residence Type: 1 Family Residence	Territory: 1	Protection Class Code: 4
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Year Built: 2020	Construction Type: Brick/Masonry	Year Roof Replaced: 2020
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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
	Policy Level Coverages Premium	\$95.00

Dwelling Coverages

Dwelling #1: 4310 LOUISIANA 154, ELM GROVE LA 71051

Coverage	Limit / Description	Premium
Dwelling (Fire & Extended Coverage)		\$790.00
Limit	275,000	
Loss Settlement	Actual Cash Value	
All Other Peril Deductible	1,000	
Wind and Hail Deductible	1,000	
Other Structures	27,500	Included
Loss Settlement	Actual Cash Value	
Personal Property	137,500	\$894.00
Loss Settlement	Actual Cash Value	
Additional Living Expense/Fair Rental Value	68,750	\$344.00
Inspection Fee		\$26.00
Fire Department Service Charge	500	Included
	Premium	\$2,054.00

Dwelling Level Additional Costs

Description	Amount
Louisiana Citizens Fair Plan Emergency Assessment	\$43.13
Total Dwelling Additional Costs:	\$43.13

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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.

