

Based on your application, we are pleased to provide you with the following quote:

Quote Number: QTXH0475133	Quote Date: 06/25/2019	PolicyType: HO3 TX BEACON
Applicant Name: ANITA L KUCIEMBA	Agency: BRIGHTWAY INSURANCE INC 420636 3555 RAYFORD ROAD SUITE 40 SPRING, TX 77386-0000 (281)466-4377 ROBERT.LOWRY@BRIGHTWAY.COM	Territory: 145
Property Location: 110 VERISMO CT MONTGOMERY, TX 77316-1465		Construction Type: MASONRY VENEER
Policy Period: 06/29/2019 to 06/29/2020		Year Built: 2015

Coverages & Limits of Liability

Standard Coverage:	Dwelling Coverage A	Other Structures Coverage B	Personal Property Coverage C	Loss of Use Coverage D	Personal Liability Coverage E	Medical Payments Coverage F	Loss Assessment
Limit:	\$348,000	\$34,800	\$174,000	\$69,600	\$500,000	\$5,000	\$1,000
Premium:	\$1,740	Included	Included	Included	\$35	\$10	Included

Deductibles

ALL OTHER PERILS DEDUCTIBLE
WIND HAIL DEDUCTIBLE

Deductible	Premium
\$3,480	(\$84)
\$3,480	\$78

Optional Coverages

	Limit	Premium
WATER BACK UP AND SUMP OVERFLOW	\$25,000	\$40
FOUNDATION COVERAGE	\$25,000	\$50
WATER DAMAGE COVERAGE	\$522,000	\$12
JEWELRY, WATCHES AND FURS INCREASED	\$1,500	Included
SILVERWARE, GOLDWARE, PEWTERWARE	\$2,500	Included
EQUIPMENT BREAKDOWN	\$50,000	\$25
COVERAGE C - SPECIAL PERSONAL PROPERTY		\$31
LOCK REPLACEMENT COVERAGE		\$10
ORDINANCE OR LAW	\$34,800	Included
COVERAGE C - REPLACEMENT COST	\$174,000	\$85
COVERAGE A - DWELLING INCREASED	\$69,600	\$42

Scheduled Personal Property

Deductible	Premium
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Discounts, Credits & Surcharges

AGE OF DWELLING SURCHARGE/CREDIT	(\$814)
CLAIM FREE DISCOUNT	(\$32)
COMPANION POLICY DISCOUNT	(\$19)
PROTECTIVE DEVICE DISCOUNT	(\$32)
MAXIMUM DISCOUNT/SURCHARGE	\$5

Fees

Fixed Expense	\$65
Inspection	\$25

Payment Plan Options

Full Pay Plan	Due Now:	\$1,272.00
2-Pay Plan	Due Now:	\$687.00
	Due in 75 Days:	\$597.00
4-Pay Plan	Due Now:	\$391.50
	Due in 60 Days:	\$301.50
	Due in 150 Days:	\$301.50
	Due in 240 Days:	\$301.50

Premium Calculation

Base Premium	\$1,785
Premium Adjustments	(\$603)
Policy Fees	\$90
Policy Total Premium	\$1,272

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