

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**
\$6,960 (\$174)

\$6,960

Optional Coverages

WATER BACK UP AND SUMP OVERFLOW
FOUNDATION COVERAGE
WATER DAMAGE COVERAGE
JEWELRY, WATCHES AND FURS INCREASED
SILVERWARE, GOLDWARE, PEWTERWARE
EQUIPMENT BREAKDOWN
COVERAGE C - SPECIAL PERSONAL PROPERTY
LOCK REPLACEMENT COVERAGE
ORDINANCE OR LAW
COVERAGE C - REPLACEMENT COST
COVERAGE A - DWELLING INCREASED

Limit **Premium**
\$25,000 \$40
\$25,000 \$50
\$522,000 \$7
\$1,500 Included
\$2,500 Included
\$50,000 \$25
\$17 \$10
\$34,800 Included
\$174,000 \$68
\$69,600 \$34

Scheduled Personal Property

Deductible **Premium**

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:	\$1,060.00
2-Pay Plan	Due Now:	\$581.00
	Due in 75 Days:	\$491.00
4-Pay Plan	Due Now:	\$338.50
	Due in 60 Days:	\$248.50
	Due in 150 Days:	\$248.50
	Due in 240 Days:	\$248.50

Premium Calculation

Base Premium \$1,785
Premium Adjustments (\$815)
Policy Fees \$90
Policy Total Premium \$1,060

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.