



INSURANCE COMPANY

THIS QUOTE IS BASED ON THE INFORMATION CONTAINED IN THIS DOCUMENT AND IS VALID FOR 30 DAYS AFTER THE QUOTE DATE BELOW, SUBJECT TO RATES IN EFFECT AS OF THE EFFECTIVE DATE OF COVERAGE. IT IN NO WAY IMPLIES ACCEPTANCE BY, NOR COVERAGE FROM, THE CARRIER.

Quote Number: CRU4Q-3411598	Quote Date: Dec. 16, 2019	Policy Form: Homeowners (HO3)
Applicant Name: HARRY BAKER	Producer: BRIGHTWAY INSURANCE INC W30823N 3555 RAYFORD RD, SUITE 40 SPRING, TX 77386 (281) 466-4377 uw@brightway.com	Insurer: FEDNAT INSURANCE COMPANY NAIC: 10790
Property Location: 29038 KNOLLWOOD TRL LANE KATY, TX 77494		
Policy Period: Jan. 10, 2020 to Jan. 10, 2021	Agent of Record: SAGESURE INSURANCE MANAGERS LICENSE: 1966149 PO BOX 12999 TALLAHASSEE, FL 32317	

Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (per occurrence)	Med Payments (per person)	Premium & Fees
\$335,000	\$33,500	\$167,500	\$67,000	\$500,000	\$5,000	\$1,649

Deductibles:		Optional Coverages:	
Windstorm or Hail (1% of Cov. A)	\$3,350	Additional Amounts of Insurance	25%
All Other Perils	\$1,000	Foundation Coverage	\$10,000
		Water Damage - Constant Or Repeated	Included
Property Loss Settlement:		Seepage Coverage	
Dwelling	Replacement Cost	Water Back-Up & Sump Discharge or Overflow	\$10,000
Personal Property	Replacement Cost		

Discounts, Credits & Surcharges:

Primetime Discount

Payment Plan Options*

Full Pay Plan Due Now: \$1,649	2-Pay Plan Due Now: \$1,016 Due in 180 days: \$647
4-Pay Plan Due Now: \$697 Remaining balance of: \$980 due in 3 installments	10-Pay Plan Due Now: \$377 Remaining balance of: \$1342 due in 9 installments

* Installment plans incur an additional one time non-refundable \$7 setup charge and a \$7 non-refundable installment charge for each installment on all payment plans except 10-pay recurring.

* 10-pay recurring installment plans incur an additional one time non-refundable \$4 setup charge and a \$4 non-refundable installment charge for each installment.

Premium Calculation

Ins. Score Range - 8 total	7 - Very Acceptable
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Premium Excl Fees	\$1,599
Policy Fee	\$50
Total Fees	\$50
Total Premium	\$1,649
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Premium Adjustments:	
Prime Time Discount	-20
Water Backup	90
Foundation Coverage	19
Ltd Water Damage	31
Incr Pers Prop	-90
Incr Coverage E/F Limit	40
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Prem Excl Fees - NonCat	\$546
Prem Excl Fees - Cat	\$1,053

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

Rating & Underwriting

Living Area as Finished Space (excl. basement/garage): 2788, Year Dwelling Built: 2019, Roof Age: 1, Construction: Masonry Veneer, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Owner Occupied, PPC: 2, Num of Stories: 1, Roof Geometry: Unknown, Roof Deck Attachment: Unknown, Roof Wall Connection: Unknown, Roof Covering: Rated Shingles (Architectural), Opening Protection: Unknown