



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.

<b>Quote Number:</b> CRU4Q-3480926	<b>Quote Date:</b> Jan. 08, 2020	<b>Policy Form:</b> Homeowners (HO3)
<b>Applicant Name:</b> TIERNEY BLACKWOOD	<b>Producer:</b> BRIGHTWAY INSURANCE INC W30823N 3555 RAYFORD RD, SUITE 40 SPRING, TX 77386 (281) 466-4377 uw@brightway.com	<b>Insurer:</b> FEDNAT INSURANCE COMPANY NAIC: 10790
<b>Property Location:</b> 9918 POPYRUS RUSH CT CONROE, TX 77385		
<b>Policy Period:</b> Jan. 30, 2020 to Jan. 30, 2021	<b>Agent of Record:</b> 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
\$275,000	\$27,500	\$206,250	\$82,500	\$500,000	\$5,000	\$1,293

<b>Deductibles:</b>		<b>Optional Coverages:</b>	
Windstorm or Hail (1% of Cov. A)	\$2,750	Additional Amounts of Insurance	25%
All Other Perils	\$2,750	Equipment Breakdown	\$100,000
Equipment Breakdown	\$500	Foundation Coverage	\$15,000
		Water Damage - Constant Or Repeated	Included
<b>Property Loss Settlement:</b>		Seepage Coverage	
Dwelling	Replacement Cost	Water Back-Up & Sump Discharge or Overflow	\$15,000
Personal Property	Replacement Cost	Identity Fraud Expense Coverage	\$25,000
		Personal Injury	Included
<b>Discounts, Credits &amp; Surcharges:</b>			
Burglar/Fire Alarm Discount			

**Payment Plan Options\***

<b>Full Pay Plan</b> Due Now: \$1,293	<b>2-Pay Plan</b> Due Now: \$803 Due in 180 days: \$504
<b>4-Pay Plan</b> Due Now: \$554 Remaining balance of: \$767 due in 3 installments	<b>10-Pay Plan</b> Due Now: \$306 Remaining balance of: \$1057 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	\$1,243
Policy Fee	\$50
Total Fees	\$50
Total Premium	\$1,293
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Premium Adjustments:	
Equipment Breakdown	30
Water Backup	118
Foundation Coverage	6
Ltd Water Damage	18
Identity Fraud	25
Incr Pers Prop	18
Incr Loss Of Use	54
Incr Coverage E/F Limit	40
Personal Injury	20
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Prem Excl Fees - NonCat	\$583
Prem Excl Fees - Cat	\$660

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): 2265, 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