



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-3493941	<b>Quote Date:</b> Jan. 10, 2020	<b>Policy Form:</b> Homeowners (HO3)
<b>Applicant Name:</b> DAVID ADAMS	<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> 1420 MAGNOLIA LN KINGWOOD, TX 77339		
<b>Policy Period:</b> Jan. 25, 2020 to Jan. 25, 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
\$369,000	\$36,900	\$221,400	\$73,800	\$300,000	\$5,000	\$2,412

<b>Deductibles:</b>		<b>Optional Coverages:</b>	
Windstorm or Hail (1% of Cov. A)	\$3,690	Foundation Coverage	\$10,000
All Other Perils	\$3,690	Water Damage - Constant Or Repeated	Included
		Seepage Coverage	
<b>Property Loss Settlement:</b>		Water Back-Up & Sump Discharge or Overflow	\$10,000
Dwelling	Replacement Cost		
Personal Property	Replacement Cost		

**Discounts, Credits & Surcharges:**

**Payment Plan Options\***

<b>Full Pay Plan</b> Due Now: \$2,412	<b>2-Pay Plan</b> Due Now: \$1,474 Due in 180 days: \$952
<b>4-Pay Plan</b> Due Now: \$1002 Remaining balance of: \$1438 due in 3 installments	<b>10-Pay Plan</b> Due Now: \$529 Remaining balance of: \$1953 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	2 - Excellent
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Premium Excl Fees	\$2,362
Policy Fee	\$50
Total Fees	\$50
Total Premium	\$2,412
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Premium Adjustments:	
Water Backup	90
Foundation Coverage	47
Ltd Water Damage	35
Incr Pers Prop	-68
Incr Coverage E/F Limit	25
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Prem Excl Fees - NonCat	\$768
Prem Excl Fees - Cat	\$1,594

**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): 2980, Year Dwelling Built: 1965, Roof Age: 10, Construction: Masonry Veneer, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Owner Occupied, PPC: 1, Num of Stories: 1, Roof Geometry: Unknown, Roof Deck Attachment: Unknown, Roof Wall Connection: Unknown, Roof Covering: Rated Shingles (Architectural), Opening Protection: Unknown