

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-3594146

Applicant Name: KAITLYNN MULLINS

**Property Location:** 7119 CYPRESS PRAIRIE DR CYPRESS, TX 77433

**Policy Period:** 

Feb. 15, 2020 to Feb. 15, 2021

Quote Date: Feb. 05, 2020

Producer:

BRIGHTWAY INSURANCE INC W30823N 3555 RAYFORD RD, SUITE 40 SPRING, TX 77386 (281) 466-4377 uw@brightway.com

Agent of Record:

SAGESURE INSURANCE MANAGERS

LICENSE: 1966149 PO BOX 12999

TALLAHASSEE, FL 32317

### Policy Form:

Homeowners (HO3)

Insurer:

FEDNAT INSURANCE COMPANY

NAIC: 10790

## Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (per occurrence)	Med Payments (per person)	Premium & Fees
\$200,000	\$20,000	\$100,000	\$40,000	\$300,000	\$1,000	\$1,595

Deductibles: Optional Coverages:

Windstorm or Hail (2% of Cov. A) \$4,000 Water Damage - Constant Or Repeated Included

All Other Perils \$2,000 Seepage Coverage

Water Back-Up & Sump Discharge or Overflow \$5,000

**Property Loss Settlement:** 

Dwelling Replacement Cost Personal Property Replacement Cost

#### **Discounts, Credits & Surcharges:**

# **Payment Plan Options\***

Full Pay Plan	2-Pay Plan		
Due Now: \$1,595	Due Now: \$984		
	Due in 180 days: \$625		
4-Pay Plan	10-Pay Plan		
Due Now: \$675	Due Now: \$366		
Remaining balance of: \$948	Remaining balance of: \$1299		
due in 3 installments	due in 9 installments		

<sup>\*</sup> 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.

# Premium Calculation

Ins. Score Range - 8 total	3 - Very Good
Premium Excl Fees	\$1,545
Policy Fee	\$50
Total Fees	\$50
Total Premium	\$1,595
Premium Adjustments:	
Water Backup	60
Ltd Water Damage	25
Incr Pers Prop	-93
Incr Coverage E/F Limit	15
Prem Excl Fees - NonCat	\$485
Prem Excl Fees - Cat	\$1,060

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): 1964, Year Dwelling Built: 2004, Roof Age: 16, Construction: Masonry Veneer, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Owner Occupied, PPC: 2, Num of Stories: 2, Roof Geometry: Unknown, Roof Deck Attachment: Unknown, Roof Wall Connection: Unknown, Roof Covering: Rated Shingles (Architectural), Opening Protection: Unknown

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