

### **Customer Information**

Gregory Elliott Zoann Elliott 24041 Old Dobbin Plantersville Rd MONTGOMERY, TX 77316-4465

**Date Prepared**: 07/15/2020

Proposed Policy Period: 07/20/2020 to 07/20/2021

# **Agent Information**

JMS INSURANCE AGENCY LLC STAFFORD, TX 77477-4018

Phone Number: (832) 886-4610 Email: ckorthauer@jmsins.net Website: www.jmsins.net

Agent #: 342892

PREMIUM SUMMARY		Premium
Primary Coverages - New Quality Plus		\$3,398.00
Other and Optional Coverages		\$281.00
Discounts and Surcharges	You Saved \$545.00	Included
Your total policy premium for 12 months is		\$3,679.00
Your total policy premium for 12 months with Full-Pay or 2-Pay is		\$3,566.00
Your total policy premium for 12 months with Automatic Bank Deduction is		\$3,566.00

#### **DWELLING LOCATION**

24041 Old Dobbin Plantersville Rd MONTGOMERY, TX 77316-4465

#### PRIMARY COVERAGES

Dwelling	Other Structures	Personal Property	Additional Living Expenses	Personal Liability	Medical Payments
\$540,000	\$108,000	\$270,000	\$108,000	\$500,000	\$5,000

DEDUCTIBLES	Amount
All Perils Deductible	1% (\$5,400)
Wind Hail Deductible	1% (\$5,400)
Valuable Articles Schedule -Group Unsched Covg	\$500.00
Identity Recovery Coverage	\$250.00
Sewer & Water Back-Up for Bldg & Contents	\$5,400.00
Loss Assessment	\$500.00



#### ROOF LOSS SETTLEMENT

Settlement Type	Year of Installation	Surfacing Material	Loss Percentage
Replacement Cost	2018	ASPHALT	100%

REPLACEMENT COST EXPIRATION DATE: 07/20/2034

This quote is provided without cost or obligation. It is not a contract or binder of coverage.

OTHER AND OPTIONAL COVERAGES	Limit	Premium
Replacement Cost on Roof Surfacing (Wind or Hail)		Included
Extended Dwelling Coverage	25%	Included
Personal Property Replacement Cost		Included
Personal Offense		\$13.00
Building Ordinance or Law Coverage	10%	Included
Mold Remediation Coverage	5,000	Included
Sewer & Water Back-Up for Bldg & Contents	25,000	Included
Loss Assessment	50,000	\$12.00
Identity Recovery Coverage		\$12.00
Foundation Water Damage	25,000	\$115.00
Water Seepage or Leakage	25,000	Included
Valuable Articles Coverage		
Itemized Coverage(Scheduled Personal Property)		
Valued Jewelry	25,350	\$129.00
Total		\$281.00
DISCOUNTS AND SURCHARGES		Premium
Umbrella Account Credit		Included
Burglar Alarm Credit		Included
Account Credit		Included
Claim Free Discount		Included
Total		\$545.00



# **Select Payment Option**

## Automatic Deduction (EFT) 1. Full Payment \$3,566.00 (Total Premium, no Installment Fee) 2. 2-Pay \$1,785.00 (50% down payment + \$2.00 Installment Fee) 3. 4-Pay \$893.50 (3 months down payment + \$2.00 Installment Fee) 4. Monthly Pay Γ \$299.17 (1 month down payment + \$2.00 Installment Fee) Recurring CC (RCC) 1. Full Payment \$3,566.00 (Total Premium, no Installment Fee) 2. 2-Pay \$1,788.00 (50% down payment + \$5.00 Installment Fee) 3. 4-Pay \$924.75 (3 months down payment + \$5.00 Installment Fee) 4. Monthly Pay T \$311.58 (1 month down payment + \$5.00 Installment Fee) Bill By Mail 1. Full Payment \$3,566.00 (Total Premium, no Installment Fee) 2. 2-Pay \$1,788.00 (50% down payment + \$5.00 Installment Fee) 3. 4-Pay Г \$924.75 (3 months down payment + \$5.00 Installment Fee) 4. Monthly Pay \$618.16 (2 months down payment + \$5.00 Installment Fee) Γ Payment Method: F Debit/Credit Card (one-time charge to insured's card) Conline Check (one-time deduction from insured's bank account) Agency Sweep (one-time deduction from agency's days) \( \subseteq \text{C.O.D.}\) (use primarily for mortgagee-billed policy) \*Billing Account: ▼ New □ Existing Billing Plan Due Date: 20 Agent: This acknowledges receipt of \$1,788.00 ☐ Cash ☐ Check Agent's initials \_\_\_\_\_ Mail policy to: ▼ Applicant □ Agent



# **Dwelling Reconstruction Cost Estimate:** \$508,400

#### **Dwelling Information**

Address 24041 Old Dobbin

Plantersville Rd

MONTGOMERY, TX 77316-4465

Year Originally

Built 2007 Total Living Area 3618

Dwelling Type Single family dwelling

Construction Style Contemporary

1.5

Number of Stories (not including attic or basement)

#### **Exterior Features**

Foundation Type	Slab	Percent	100%
Land Under Foundation	Flat Slope		
Finished Attic		Sq. Ft.	None
Roof Material	Shingles, Asphalt	Percent	100%
Roof Style/Slope	Gable, Moderate Pitch	Percent	100%
Exterior Walls	Siding, Hardboard	Percent	75%
	Stone on Frame		25%
Garages & Carports	2 Car - Attached	# Of	1
Custom Garage Doors?	No		
Attached Structures	Porch, Open	Sq. Ft.	250
Special Exterior Features	None		
Exterior Columns	None		

#### **Interior Features**

Kitchens	Semi-Custom	# Of	1
Baths	Full, Economy	# Of	2
	Full, Semi-Custom		2
Heating	Gas Electric, Forced Air/Baseboard	Percent	1009

Hasting	Gas Electric, Forced Air/Baseboard	Percent	100%
Heating			
Air Conditioning	Central Air Conditioning, Same Ducts	Percent	100%
Floor Finishes	Hardwood	Percent	70%
	Tile, Ceramic		20%
	Carpet, Acrylic/Nylon		10%
Wall Finishes	Paint	Percent	100%
			10001

Wall FinishesPaintPercent100%Ceiling FinishesDrywallPercent100%Fireplaces1 Fireplace with Chimney# Of1MoldingMolding, Crown, StandardPercent100%

Built-in Cabinetry None

American Economy Insurance Company





Whole House System

Central Burglar Alarm System

Percent

100%

Special Interior Features None

An estimate specific to the dwelling is dependent upon the accuracy of the information provided. This estimate represents the minimum amount that may be needed to reconstruct this dwelling.

A higher coverage amount may be selected.



**Dwelling Information** 

Dwening information		
Year Originally Built: 2007		
Territory: <u>874170</u>	Protection Class: 2	
Construction Style: <u>Tier:T1</u>		
Roof Material: Shingles, Asphalt		
Heating: Electric, Forced Air/Baseboard	Gas	
Exterior Walls: Siding, Hardboard		
Foundation Type: Slab		
Rating County: 339		
Dwelling Type: Single family dwelling		
Number of families: 1		
Outboard Motors: # of motors: Total H	orsepower: Boat Length: Ages of all O	perators:
Inspection Information		
Maintenance of dwelling and premises:  ▼ Excellent □ Very good □ Good	□ Average □ Fair □ Poor	
Renovation Information		
Plumbing Renovation   ✓ None   ✓ F	Full	
	Full Plumbing Renovation Year: Ye	ear: 2018
Loss Information		
Number of weather related losses in the	last 5 years: 0	
Number of non-weather related losses in	<del>-</del>	
Date Cause of Loss Comments/De	* <del>-</del>	
Date Cause of Loss Comments/De	etans Amount	
Undowwiting Overtions in		
Underwriting Questionnaire		

Is the home under



A Liberty Mutual Company
Is there a business on

the premises?

□ Yes □ No

Is there a swimming pool on the premises?	□ Yes □ No
Is the swimming pool unfenced?	□ Yes □ No
Are there dogs on the premises?	□ Yes □ No
Are horses and/or livestock kept on the premises?	▼ Yes □ No
Has property insurance been cancelled, declined or non-renewed in the last 5 years?	⊤Yes ▼ No
Reason for Policy: Loyalty Rewrite (Ignite Elite only)	

#### **Insured Information**

How long has insured resided at this address? 2 Yrs, 0 Mos

Current property insurance carrier: Safeco

Birth Date: 05/12/1959 Marital Status: Married

Customer Since Date: 08/26/2014

#### **Co-Insured Information**

Co Applicant: Zoann Elliott

Birth Date: 10/09/1958 Relationship to Insured: Spouse

#### **Cross References**

Auto Policy Y7565736
Umbrella Policy UY6938158
Motorcycle Policy Y7811404
Dwelling Fire Policy OY7830052



# APPLICATION for INCREASED LIMITS for FUNGI, OTHER MICROBES or ROT REMEDIATION

Safeco's Texas Homeowners Policies include limited coverage for mold remediation.

Mold remediation means to:

- 1. treat;
- 2. contain;
- 3. remove or dispose;

of mold, fungi or other microbes beyond that which is required to repair or replace your covered property physically damaged by water or steam.

Remediation also includes any testing to:

- 1. detect;
- 2. measure; or
- 3. evaluate

mold, fungi or other microbes and any decontamination of covered property.

This coverage is limited to \$5,000.00

You may request higher limits for mold remediation.

Higher limits will increase your policy premium.

Your choices are 50%, 75% or 100% of your policy limits for Coverage A (Dwelling), Coverage B (Other Structures), Coverage C (Personal Property) and Coverage D (Additional Living Expense and Loss of Rent).

For Example: If you own a dwelling insured at \$100,000 for Coverage A and choose 50%, you will have the following Increased Limits for Fungi, Other Microbes and Rot Remediation.

Coverages		Selection	Mold Limit
\$100,000	- Coverage A	50%	\$50,000
\$10,000	- Coverage B	50%	\$5,000
\$60,000	- Coverage C	50%	\$30,000



\$20,000 - Coverage D

50%

\$10,000

If you own a condominium unit, the percentage chosen will apply to the **Condominium Building Items** and **Coverages C** and **D**.

If you rent a premises, the percentage chosen will apply to Coverages C and D.

Requests for increased limits will not take effect until approved by us following an underwriting review including certification that your home has no existing plumbing problems.

Your agent will provide a Plumber's Certification Form.

To complete the plumber's certification, obtain a licensed plumber to inspect and complete the certificate.

The cost of the certification must be paid by you.

Return the form to the address provided.

We reserve the right to decline your request for increased limits if unacceptable underwriting issues exist.

Examples include, but are not limited to, a water loss within the last 5 years, poor maintenance of the home or plumbing, or a roof in need of repair or replacement.

#### Please make your selection below.

	Selected Increased Limits	Total Policy Premium
Jane .	100%	\$6,929.00
	75%	\$6,279.00
Γ	50%	\$5,791.00
~	I wish to reject Increased Limits for Fungi, Other M	Microbes or Rot Remediation.
	The policy Premium will be	\$3,679.00

I have selected the coverage indicated and am fully aware that this change in coverage is not effective until I receive approval through an additional premium charge and coverage statement. I will also be responsible for obtaining and paying for certification by a licensed plumber that my home is free of any leaks or plumbing problems.

If we do not receive your signed and returned form showing your coverage options, we will assume that



after reviewing the mold coverage options available, you are making an informed decision to not purchase any additional mold coverage. Please note that this is a one-time offer.

yourn bunch cluste 1160





You may mail or fax this form to the following address:

Safeco Imaging P.O. Box 515097 Los Angeles, CA 90051-5097 Fax: 1-877-344-5107

CHO-6532/TX 4/20



NOTICE OF INSURANCE INFORMATION PRACTICES: Personal information about you, including information from a credit report, may be collected from persons other than you. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instruction on how to submit a request to us.

Binder – Unless otherwise stated, coverage is bound from the effective date indicated above. Formal policy will supersede this binder. If not received within thirty days, contact agent immediately.

<b>AGENCY:</b>		
	05/29/2020	
APPLICANT:	Quote Date	Authorized Representative
		2 and Man
	7-16-2020	000000000000000000000000000000000000000
	Date	Applicant's Signature



Insured Name: Gregory Elliott

Zoann Elliott

Agency Name: JMS INSURANCE AGENCY LLC

**Agent #**: 342892

# Valuable Articles - Itemized Coverage(Scheduled Personal Property):

Item #	Category	Value	Description
1	Valued Jewelry	\$10,000.00	One 17" yellow gold snake chain & bezel- set 14k yellow gold "slide" pendant cont. a round Brilliant- cut diam of about 1.73 carats; S11, K
2	Valued Jewelry	\$15,350.00	One ladies 18k yellow gold diam engmt ring w/ white gold beads cont 1.68 carat pear shaped diam. semi mount, 20 straight diam baguettes