

Stacey Rubio

From: Brad Spurgeon <brad@bradspurgeonins.com>
Sent: Monday, July 25, 2022 9:31 AM
To: Stacey Rubio
Subject: Home + Wind + Flood Ins. Quote Request: 2614 59th Street

A+ Rated by BBB, Since 2011

Brad Spurgeon Insurance Agency Inc.

Agency Address:

1118 14th Street N.
Texas City, TX 77590

Visit Us Online:

www.texas-home-policy.com
www.texas-home-insurance.net
www.texas-flood-insurance.org
www.bradspurgeonins.com
www.PrivateWindstorm.com

Contact Information

Office phone hours:

9 AM - 5 PM Monday - Friday

Phone:

409-945-4746

E-Fax:

409-761-5652

Get Another Quote:

Thank You for Your Insurance Quote Request.

Please **scroll down** to review the included Homeowners, Windstorm & Hail And Flood Insurance Proposals, detailed below.

Flood Insurance: Flood Zones A or V, Please provide us a copy of the Elevation Certificate .

Note: Land/lot/location value is not considered, while determining dwelling replacement cost estimate, if a total loss occurs the land will remain for rebuilding, we can insure up to full market value if desired.

Please don't hesitate to contact us if you have any questions or concerns.

Kind Regards, Brad Spurgeon Insurance Agency Inc.

BSIA Inc.

Office: 409-945-4746

Homeowners Insurance Quote

Company: [Standard Casualty Company](#)
Financial rating: **A** (Excellent)

Primary Coverage Limits:

Dwelling: **\$200,000**
Contents: **\$100,000**
Other Structure: **\$20,000**
Personal Liability: **\$300,000**
Guest Medical: **\$5,000**
Loss of Use: **\$60,000**
Building Ordinance: **10%**

[Quote Request Form Link!](#)
(Click)

Endorsements: "Automatically" Included in Home Policy: **Verify all available options with Agent**

Accidental Water discharge: \$25,000 HOA Form
Replacement Cost Dwelling
Replacement Cost Contents
Falling Objects
Theft

Ask About?

Excess Flood Coverage and Windstorm & Hail included Home policies, available for dwellings, up to beachfront Gulf Of Mexico.

Deductibles:

All Other Deductible: 1% (standard)

Annual Premium: \$750.00 **

**** ESTIMATE**

NOTES:

Windstorm and Hail Insurance Quote

Texas Windstorm Insurance Association:
www.twia.org

Coverage Limits:

Dwelling: **\$200,000**

Contents: **\$50,000**

Occupancy Type:

Additional Living expense **excluded** - Secondary Home occupancy

Endorsements Included:

Replacement Cost- Dwelling
Replacement Cost-Contents - END 365
Wind Driven Rain-Indirect Loss - END 320
Increased Cost of Compliance: 5% - END. 431

Note: Without a properly endorsed policy, Your claim will be under funded, leaving gaps in coverage when needed.

Windstorm Annual Premium rates

BY Deductible Options:

1% Deductible

Premium: **\$2742.00** (Standard)

2% Deductible Premium: **\$2099.00**

3% Deductible Premium: **\$1682.00**

5% Deductible

Premium: **\$1210.00** (Highest deductible =
Lowest rate)

Important Notes:

Re: Deductibles How They Apply?

The deductibles apply to both dwelling and contents coverage limits, it is based on a percentage of the coverage limits listed.

Example: \$100,000 x 2% = \$2,000 deductible

Example: \$100,000 x 5% = \$5,000 deductible

Re: 80% Coinsurance Clause:

TWIA Windstorm & Hail Insurance Association, allows 80% Co Insurance. If the dwelling is insured for a minimum of 80% of full 100% replacement the policy is eligible for Replacement cost Coverage.

Example: Cost to rebuild \$100,000 x 80% = \$80,000 (eligible for replacement Cost Coverage)

Example: Cost to rebuild \$100,000 x 70% = \$70,000 (not eligible for replacement Cost Coverage)

Re: Endorsement 431 or ICC

We recommend an optional endorsement when insured through Windstorm & Hail only policies. End **431** Increased Cost of Building Code Construction (ICC) for all dwellings built before 2018. You can choose limits of 5% , 10%, 15% or 25%, of the dwelling limit. The 431 Endorsement, provides increased cost of construction of required windstorm building codes in the Texas Gulf Coast region. WPI-8 certificates provide proof the dwelling is constructed or repaired, based on required Windstorm Building codes. Therefore, End. 431 is directly related to the WPI-8 Certificate of Compliance. Most all Homeowners policies include Increased cost for required building codes, under Building Ordinance coverage.

[Search WPI-8 Windstorm Certificate \(Click\)](#)

Re: Endorsement 320 / Indirect Loss:

We include endorsement 320 on all dwelling quotes rated through www.twia.org Windstorm & Hail only proposals. END 320 Insures coverage for Wind Driven rain coverage, the most common loss after a major storm. Wind driven rain is self-explanatory mostly: it's rain

that is driven into your home by the wind, especially if no visible damage or hole exists.

Flood Insurance Quote:

Coverage Limits:

Dwelling: **\$200,000**

Contents: **\$25,000**

Deductible: **\$5,000**

Flood Annual Premium: \$2500.00 - Primary

Flood Annual Premium: \$2700.00 - Secondary

NOTE: EC MAY HELP

RE: Flood Insurance Rating: Please provide us a copy of the Elevation Certificate to rate Flood Insurance IF Located in Flood Zones A or V.

RE: Flood Zone A Elevated dwellings: Flood Vents are **NOT required** in ground floor enclosures, but will provide a discount with FEMA and Private Flood market. **Flood Vents Installation details:** [LINK,CLICK](#)

National Flood Insurance Program:

Maximum Policy Coverage Limits available,
Dwelling \$250,000 and Contents \$100,000.
Replacement Cost coverage is available for Primary occupied Homeowners.

Flood Insurance Deductible Options:

*From \$1,000 Up to \$10,000 - FEMA
and From \$1,000 Up to \$25,000 with private company*

Excess Flood Insurance available.

Up to \$2,000,000 dwelling and \$500,000 contents.
In excess of **\$250,000 Dwelling** and **\$100,000 Contents**
Is available in ALL Flood Zones,
direct with a Private Company, not FEMA/NFIP.

Since 2013,

We have been #1 provider of Flood Insurance in Texas,
#3 in the USA, with Torrent WYO FEMA provider.
We specialize in A & V Zone Flood Insurance risk, since
1980.

Why Choose Our Agency?

As an Agency,

Our success since 1980, is based on your continued trust and satisfaction. A 3rd generation family owned and operated agency, providing Insurance services for over 40 years. 10 Agents and 3 Staff members are available to service all your Insurance needs.

Especially when you need it most, after a loss occurs.

We are constantly updating our markets to provide comprehensive policies at a affordable rate with multiple insurance carriers.

"Most importantly we work for you, not the insurance company."

5 Years in a row Five Star Home Insurance Professional Award , As published in Texas Monthly.

#1 Flood Insurance Agency in Texas, with top (WYO) FEMA Flood Provider since 2013.

#3 Flood Insurance Agency the USA, with top (WYO) FEMA Flood Provider since 2013.

A+ Rated by Better Business Bureau.

QUOTE DISCLOSURE NOTICE:

Premiums quoted here are not binding. All applications are subject to carrier underwriter review. This quote is only intended to be a convenient way of comparing rates for different coverage's by email. This email is not a policy or offer to insure. All coverage and endorsements require verification and acceptability with each Carrier, Agent and Insured.

-End-