

PERSONAL LINES

HO3 QUOTE

QUOTE NUMBER

QC0340825

QUOTE REQUEST DATE

04/29/2026

CARRIER

Certain Underwriters at
Lloyds of London 1413

QUOTE UPDATED DATE

04/29/2026

CARRIER RATING

A+

EFFECTIVE POLICY TERM

04/29/2026 12 months

AGENT

Lee Walker

RISK ADDRESS

211 Belmont Avenue
Fairhope, AL 36532

Kiel Rubio

In collaboration with Lee Walker Agency, Inc., we would like to thank you for quoting with us at South Shore Insurance and offer you the following terms!

Please take a moment to review the documents that are included in this packet. This quote contains an overview of the insurance proposed and is based on information provided by you; or your agent, to us. If, prior to binding, the information we received and relied upon to generate this quotation changes, we may rescind the existing quotation or offer a new quotation. Please make sure that the information listed on your new policy is accurate and that the coverages match your desired coverage limits. This will help guarantee that you have the right coverage when you need it most, during a claim.

This quote is valid for 30 days from the Quote Request Date shown above.

Contact Information

If you have questions, you can reach out to your agent Lee Walker Agency, Inc.

office@walkerins.biz
(251)422-9959

COVERAGES

REQUESTED COVERAGE

Coverage A - Dwelling	\$723,134
Coverage B - Other Structures	\$10,000
Coverage C - Personal Property	\$158,191
Coverage D - Loss of Use	\$31,638
Coverage E - Personal Liability	\$300,000
Coverage F - Medical Payments	\$1,000

DEDUCTIBLES

All Other Perils (AOP)	\$2,500
Windstorm & Hail	3% On A & B = \$21,994
Earthquake	Excluded
Flood	Excluded
Water Damage	N/A

ADDITIONAL COVERAGES

Items marked with a Y(Yes) indicated coverage IS included; those marked with a N(No) indicate coverage is NOT included.

Personal Property Replacement Cost	Y	Animal Liability Limitation	Endorsement Applies
Extended Replacement Cost (ERC)	N	Trampoline Liability	Excluded
Ordinance or Law	10% of Cov A	Personal Injury Liability	N
Equipment Breakdown Coverage	N	Premises Only Liability	N
Earthquake Coverage	N	Golf Cart Coverage	Limitation Applies
Sinkhole Coverage	N	Golf Cart Physical Damage	N
Water Damage Limitation	\$25,000	Pollution / Terrorism	Excluded
Water Back Up/Sump Discharge or Overflow	\$10,000	Assault & Battery	Excluded
Limited Fungi, Wet/Dry Rot or Bacteria Coverage	\$5,000.00	Landscaping Coverage	Standard ISO
Total Scheduled Property	\$0.00	Roof Valuation	RCV
Identity Fraud Expense	N		
Theft	Y		
Limit on Business Personal Property / Home Business	N		
Limit of Loss Assessment	\$1,000		
Permitted Incidental Occupancies	N		
Refrigerated Property	N		
Wind Driven Rain	Per Policy Language		
Assignable Policy	N		

PREMIUM SUMMARY

Property Premium	\$4,474.50
Flood Premium (if applicable)	\$0.00
Scheduled Items Premium (if applicable)	\$0.00
Policy Fee	\$150.00
Inspection Fee	\$150.00
Total Taxes	\$294.83
Total Policy Cost	\$5,069.33

Minimum Earned

Minimum 25% Earned Premium Applies. All Fees are Fully Earned.

Disclosures

In the process of reviewing and attempting to place insurance for your client, we may perform any number of tasks that may or may not include: the review and assessment of your application, losses and risk profile, communicating with various insurance carriers or their representatives, risk analysis, policy or coverage comparison, inspections, reviewing coverage terms offered, policy issuance and servicing of the policy post binding. We may charge a fee for these services in addition to any commission that may be payable to us by the Insurance Carrier with whom we bind your client's business.

Any fees charged are fully earned at inception of the policy and will not be returned unless required by applicable law. Fees may be applicable to any transaction requiring additional premium including audits and endorsements as well as new and renewal policies. All fees will be itemized separate from premium in our quotes. Insureds are under no obligation to purchase insurance proposed by us including a fee and insurance carriers are under no obligation to bind any insurance proposed in our Quotes. The fees we charge are not required by state law or the insurance carrier.

Taxes shown on this quote are an estimated figure based on state requirements at the time this quote was prepared. The final calculation of taxes occurs at the time the quote is bound based on the state requirements at time of binding. The insured is responsible for any difference in the total amount due as a result of a change in tax(es) between quoting and binding.

Prepared By

Andrew Ehlinger

APPLICANT & RISK INFORMATION

APPLICANT NAME

Kiel Rubio

Risk Address

211 Belmont Avenue, Fairhope, AL 36532

Will Risk Be in a Corporate Name? No

RISK CHARACTERISTICS

Risk County	Baldwin
Distance to Coast	19.28
Occupancy	Primary
Year Built	2010
Roof Year	2022
Wiring Year	2010
Plumbing Year	2010
HVAC Year	2022
Roof Covering	Dimensional/ Timberline Shingle
Roof Shape	Gable Roof
Alarm	Fire:None/Burglar:None
External Wildfire Specific Sprinkler Presence	N/A

Square Feet	3532
Number of Stories	2
Protection Class	3
Opening Protection	None
Construction Quality	Bronze – Renovation
Construction Type	Wood Frame
Siding Type	Brick Veneer
Flood Zone	X
Base Flood Elevation	-9999
Lowest Floor Elevation	119.41

Subjectivities and Binding Requirements

POLICY FORMS

FORMS & ENDORSEMENTS		
Form No	Name	Version
SLC-3 AL	USA Policy Jacket	01/00
SS073	Insurer Participation Schedule	04/21
SSIU041 AL	Declarations Page	01/16
SS030	Schedule of Forms and Endorsements	01/16
IL0017	Common Policy Conditions	11/98
HO 00 03	Homeowners 3 - Special Form	05/11
HO 04 90	Personal Property Replacement Cost Loss Settlement	10/00
HO 04 95-1	Water Backup and Sump Discharge or Overflow	01/09
HO 04 16	Premises Alarm or Fire Protection System	04/91
SS031	Windstorm or Hail Percentage Deductible	01/14
SS012	Trampoline Liability Exclusion	01/13
HC1053001	Limited Fungi, Wet or Dry Rot, or Bacteria	08/12
SS001	Exterior Insulation and Finish System Exclusion	01/13
SS006	Additional Liability Exclusions	01/13
SS0033	Sinkhole Exclusion	01/14
E133	Drywall Exclusion	07/24
NMA2342	Seepage and/or Pollution and/or Contamination Exclusion	11/88
NMA2343	Debris Removal Endorsement	11/88
LMA3100A	Sanction Limitation and Exclusion Clause	10/23
NMA2915	Electronic Data Endorsement	01/01
LMA5020	Services or Suit Clause (USA)	09/05
LMA5021	Applicable Law (USA)	09/05
NMA2341	Land, Water and Air Exclusion	11/88
LSW1001	Several Liability Notice	01/00
SS009	Minimum Earned Premium Clause	01/13
LMA5062	Fraudulent Claims Clause	06/06
NMA1257	Nuclear Incident Exclusion Clause	03/60
LMA5393	Communicable Disease Endorsement	03/20
LMA5400	Property Cyber and Data Endorsement (Residential)	11/19
SS013	Firearm Exclusion	01/13
MJ/LT.2.6.2099	Communicable Disease Exclusion	02/09

LMA5096	Several Liability Notice	03/08
LSW1135b	Lloyds Privacy Statement	01/00
NMA464	War and Civil War Exclusion Clause	01/38
NMA1191	Radioactive Contamination Clause - Physical Damage Direct	05/59
NMA1331	Cancellation Clause	12/18
NMA2802	Electronic Date Recognition Endorsement (EDRE)	12/97
SS066	Existing Damage Exclusion	09/20
NMA2920	Terrorism Exclusion Endorsement	10/01
NMA2962	Biological or Chemical Materials Exclusion	02/03
SS010	Total Loss Earned Premium Clause	01/13
SS053	Water Damage Limitation	11/20
SS075	Limited Water Damage Coverage	05/08
SS076	Limitation on Coverage for Solar Panels	05/22
SS077	Asbestos Damage and Liability Exclusion	05/22
SS079	Actual Cash Value to Roof Covering Due to Age	06/22
SS080	Exclusion of Cosmetic Loss to Roof Surfacing Due to Age	06/22
SLC ClsPg	USA Policy Closing Page	01/00