FRONTline INSURANCE

Insurance Proposal
March 31, 2025

APPLICANT INFORMATION:
Jeff Silverman

LOCATION ADDRESS:
32355 RIVER RD
ORANGE BEACH, AL 36561-5737

PRODUCER INFORMATION:
WhiteHaven Insurance Services, LLC
2201 OYSTER BAY LN
GULF SHORES, AL 36542-4000
251-967-3323

CODE: 523-23-40012

QUOTE NUMBER: **0470582725**
POLICY EFFECTIVE DATE: **04/30/25 - 04/30/26**
POLICY TYPE: **Homeowners (HO3)**

TOTAL ESTIMATED POLICY PREMIUM

$23,589.50

ADDITIONAL PAYMENT PLAN OPTIONS

TWO PAY		**FOUR PAY**	
Due Now:	**$11,881.00**	Due Now:	**$6,026.75**
Due in 180 days:	**$11,720.50**	3 Payments of:	**$5,858.25**

COVERAGES AND LIMITS OF LIABILITY

DWELLING COVERAGE	**$1,500,000**
OTHER STRUCTURES	**$30,000**
PERSONAL PROPERTY COVERAGE	**$300,000**
LOSS OF USE COVERAGE	**$10,000**
PERSONAL LIABILITY COVERAGE	**$300,000**
MEDICAL PAYMENTS COVERAGE	**$1,000**
EQUIPMENT BREAKDOWN AND SERVICE LINE COVERAGE	**$50,000 / $10,000**
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE	**$25,000 / $50,000**
LOSS ASSESSMENT COVERAGE	**$5,000**
ORDINANCE OR LAW COVERAGE	**10% OF DWELLING**
PERSONAL PROPERTY REPLACEMENT COST COVERAGE	**INCLUDED**
WATER BACK UP COVERAGE	**$5,000**
DEDUCTIBLES	**2% Hurricane 2% Wind/Hail $2,500 All Other Perils**
COVERAGES SUBTOTAL OF PREMIUM (INCLUDES DISCOUNTS AND SURCHARGES)	$23,417.00

FEES

INSPECTION FEE	**$142.50**
POLICY FEE	**$30.00**
FEES SUBTOTAL	**$172.50**

TOTAL ESTIMATED POLICY PREMIUM	**$23,589.50**

RATING INFORMATION

Construction	**Masonry Veneer**
Year Built	**2005**
Territory Code	**201**
Protection Class	**2**
Occupied by	**Owner Occupied**
Usage Type	**Secondary**
Exclude Wind	**No**
Roof Shape	**Gable**
Opening Protection Type	**None**
Discount Type	**None**

DISCUSS OPTIONAL COVERAGES WITH YOUR AGENT

CHECKED COVERAGES ARE INCLUDED IN THE QUOTE

- ☐ Additional Residence Rented to Others
- ☐ Equipment Breakdown
- ☐ Identity Theft
- ☐ Permitted Incidental Occupancy - Liability
- ☐ Special Roof Coverage
- ☐ Watercraft Liability
- ☐ Business Pursuits
- ☒ Equipment Breakdown and Service Line
- ☒ Ordinance Or Law
- ☐ Scheduled Personal Property
- ☐ Specific Other Structures
- ☐ Credit Card, Fund Transfer Card, Forgery and Counterfeit Money
- ☐ Guardian Endorsement
- ☐ Other Structures Increased Coverage - Rented to Others
- ☐ Screen Enclosure Hurricane Coverage
- ☒ Water Back Up

Underwritten by First Protective Insurance Company

Thank you for your interest in Frontline Insurance! This proposal is based on the information you have provided. Your actual premium may change based on further review by your agent. Rates are subject to change at any time. This is not an insurance binder.

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Equipment Breakdown and Service Line Coverage

PROTECTION FOR HOME EQUIPMENT[1]

EQUIPMENT BREAKDOWN COVERAGE PROTECTS A RANGE OF COMMON HOUSEHOLD EQUIPMENT:

- Central AC
- Personal electronics
- Household appliances
- Water heater
- Computer equipment
- Security systems
- Emergency generator
- Well pumps

- Use your own licensed contractors
- No restrictions on age of equipment
- Average paid claim: $4,712*

EXAMPLE CLAIM[2]

The compressor in your **HVAC unit** seized causing your air conditioning to stop working.

Replacement of the damaged part, & labor

$3,564

EXAMPLE CLAIM[2]

A **well pump** shorted to ground, resulting in no water to your home.

Replacement of the damaged part, & labor

$2,850

*Based on internal claims data from our strategic reinsurance partner.
[1]See coverage forms for covered causes of loss.
[2]Individual outcomes may vary based on your particular facts, circumstances, and policy limits.

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PROTECTION FOR UNDERGROUND SERVICES LINES[1]

SERVICE LINE COVERAGE PROTECTS A RANGE OF BURIED LINES INCLUDING:

Water lines	Fiber optic lines
Electrical lines	Drainage lines
Sewer lines	Ground loop piping
Steam piping	Phone lines

- Use your own licensed contractors
- Covers landscape restoration
- Average paid claim: $7,622*

EXAMPLE CLAIM [2]

A homeowner's **buried water line** ruptured following an extended freeze and was replaced.

Replacement of the damaged line, excavation, & landscaping

$6,529

EXAMPLE CLAIM [2]

A **buried sewer line** on the insured's property collapsed underground.

Replacement of the damaged line, excavation, & landscaping

$8,731

*Based on internal claims data from our strategic reinsurance partner.
[1]See coverage forms for covered causes of loss.
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This document provides a general description of this program and/or service. See your policy, service contract, or program documentation for actual terms and conditions.