

PERSONAL LINES**HO3 QUOTE****QUOTE NUMBER**

QC0308793

QUOTE REQUEST DATE

11/12/2025

CARRIERChaucer Insurance
Company DAC**QUOTE UPDATED DATE**

11/12/2025

CARRIER RATING

A

EFFECTIVE POLICY TERM

11/12/2025 12 months

AGENT

Beth Dunbar

RISK ADDRESS509 Wedgewood Drive
Gulf Shores, AL 36542**John Smith**

In collaboration with Brazzell Insurance Agency LLC, 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 Brazzell Insurance Agency LLC

customerservicebrazzellins@gmail.com
(251)967-4968

COVERAGES

REQUESTED COVERAGE

Coverage A - Dwelling	\$890,000
Coverage B - Other Structures	\$40,000
Coverage C - Personal Property	\$180,000
Coverage D - Loss of Use	\$40,000
Coverage E - Personal Liability	\$300,000
Coverage F - Medical Payments	\$3,000

DEDUCTIBLES

All Other Perils (AOP)	\$2,500
Windstorm & Hail	5% On A & B = \$46,500
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	\$5,000	Assault & Battery	Excluded
Limited Fungi, Wet/Dry Rot or Bacteria Coverage	\$5,000.00		
Total Scheduled Property	\$0.00		
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	\$8,136.83
Flood Premium (if applicable)	\$0.00
Scheduled Items Premium (if applicable)	\$0.00
Policy Fee	\$150.00
Inspection Fee	\$150.00
Total Taxes	\$506.21
Total Policy Cost	\$8,943.04

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

John Smith

Risk Address

509 Wedgewood Drive, Gulf Shores, AL 36542

Will Risk Be in a Corporate Name? No

RISK CHARACTERISTICS

Risk County	Baldwin
Distance to Coast	2.04
Occupancy	Primary
Year Built	1985
Roof Year	2021
Wiring Year	2006
Plumbing Year	2006
HVAC Year	2021
Roof Covering	Metal
Roof Shape	Gable Roof
Alarm	Fire:None/Burglar:None
External Wildfire Specific Sprinkler Presence	N/A

Square Feet	4553
Number of Stories	2
Protection Class	1
Opening Protection	None
Construction Quality	Certified
Construction Type	Wood Frame
Siding Type	Brick Veneer
Flood Zone	AE
Base Flood Elevation	9
Lowest Floor Elevation	9.22

Subjectivities and Binding Requirements

SS052 : Exclusion of Cosmetic Loss or Damage to Metal Roof Coverings Caused by Hail