



Expect MORE.

HOMEOWNER POLICY QUOTE

QUOTE NUMBER:	3501943
EFFECTIVE DATE:	05/21/2026 12:01 AM
EXPIRATION DATE:	05/21/2027 12:01 AM
QUOTE DATE:	05/21/2026 12:01 AM
QUOTE EXPIRATION:	07/20/2026 12:01 AM

Orion180 Insurance Services, LLC • 930 S. Harbor City Blvd, Suite 302 • Melbourne, FL 32901 • (866)-590-3550

Applicant Information: Holden persall 13111 GOPHER CT ELBERTA, AL 36530 404-395-5912	Agent Information: Holden Persall Portal, LLC 951 Government St Suite B Mobile, AL 36604 2 404-395-5912
Property Location:	13111 GOPHER CT ELBERTA, AL 36530

Quoted Policy Period: 05/21/2026 to 05/21/2027 at 12:01 A.M. EST
Policy Type: Orion180 Homeowner HO3
INSURER: Orion180 Insurance Company (A) Demotech Rated

TOTAL ESTIMATED POLICY PREMIUM AND FEES: \$1,439.48	DUE NOW:	\$1,439.48
	INSTALLMENT PAYMENT(S) OF:	\$0.00
	REMAINING # OF PAYMENTS:	0

This company has been approved by the director or his designee of the Alabama Department of Insurance to write business in this state as an eligible surplus lines insurer, but it is not afforded guaranty fund protection.

COVERAGES	
Coverage A – Dwelling (Replacement Cost as described in policy)	\$790,000
Coverage B – Other Structures	\$15,800
Coverage C – Personal Contents	\$158,000
Coverage D – Loss of Use	\$79,000
Coverage E – Personal Liability	\$500,000
Coverage F – Medical Payments	\$1,000

DEDUCTIBLES	
Hurricane/Wind/Hail or Tornado Deductible	5%
All Other Perils Deductible	\$2,500

FEES & TAXES	
Agency Fee (This fee applies to all new policies and is fully earned and non-refundable.)	\$25.00
Policy Fee (This fee applies to all new policies and is fully earned and non-refundable.)	\$199.00
AL SL Surplus Tax (6%) on Homeowners Premium	\$81.48

OPTIONAL COVERAGES	
Residence Held In Trust	No

Quote Date 5/21/2026 09:24 AM – Quote expires 60 days after quote date.

OIC H3 N115 AL 05 24

Loss Assessment Coverage	\$1,000
Special Computer Coverage	Excluded
Jewelry, Watches & Furs Limits (Unscheduled)	\$1,500
Silverware, Goldware, Pewterware Limits (Unscheduled)	\$2,500
Limited Fungi, Other Microbes or Rot Coverage	\$5,000
Water Back Up & Sump Discharge or Overflow	\$5,000
Ordinance or Law Coverage	\$79,000
Identity Theft Protection	Excluded
Coverage A- Additional 25% Dwelling Coverage	Excluded
Personal Injury Coverage	Excluded
Coverage C – Personal Property Replacement Cost	Excluded
Equipment Breakdown Coverage	Excluded
Fortified Roof Endorsement	Excluded
Swimming Pool & Hot Tub Liability Coverage	Excluded

DISCOUNTS	
Automatic Water Shut Off Device	No
Building Code Discount	Level 3 Gold
Golden Age (Age 60 or Older)	No
E-Policy	Yes
Window & Door Opening Protection (Proof Required)	Yes
Secured Community Discount	No
Burglar Alarm, Central Station with Alarm (Proof Required)	None
Fire Alarm, Central Station with Alarm (Proof Required)	None
Loss Free	Yes
Companion Policy Discount (Proof Required)	Yes
Roof Damage Exclusion Discount	No
Tankless Water Heater (Proof Required)	Yes
Tree Free Yard (Proof Required)	Yes
First Responder or Military Discount (Proof Required)	No

RATING INFORMATION	
Square Footage	2415
Year Built	2026
Home Type	Single Family Home
Construction Type Siding	Hardiplank Siding
Foundation Type	Unknown
Basement	No Basement
Roof Covering	Metal
Roof Shape	Hip
Roof Replaced	No
Occupancy Type (Primary or Seasonal/Secondary)	Primary
Number of Fire Claims in the last 3 years	0
Number of Property Claims in the last 3 years	0
Number of Liability Claims in the last 3 years	0

IN RETURN FOR PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS QUOTE WE AGREE TO PROVIDE THE INSURANCE AS STATED IN THIS QUOTE. THIS QUOTE CONSISTS OF COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

Surplus Lines Broker & Mailing Address

Kenneth M. Gregg
Orion180 Insurance Services, LLC
930 S. Harbor City Blvd, Suite 302
Melbourne, FL 32901



Countersignature or Authorized Representative