



HOMEOWNER POLICY QUOTE

QUOTE NUMBER:	3769735
EFFECTIVE DATE:	06/25/2026 12:01 AM
EXPIRATION DATE:	06/25/2027 12:01 AM
QUOTE DATE:	06/25/2026 12:01 AM
QUOTE EXPIRATION:	08/24/2026 12:01 AM

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

Applicant Information: Kim Jackson 32030 TERRANOVA LOOP LILLIAN, AL 36549 251-151-5151	Agent Information: Jackson Faulkenberry Morris Insurance Agency, LLC-Robertsdale Office 22644 Hwy 59 South Robertsdale, AL 36567 251-947-7301
Property Location: 32030 TERRANOVA LOOP LILLIAN, AL 36549	

Quoted Policy Period: 06/25/2026 to 06/25/2027 at 12:01 A.M. EST
Policy Type: Orion180 Homeowner HO3
INSURER: Orion180 Insurance Company (A) Demotech Rated

TOTAL ESTIMATED POLICY PREMIUM AND FEES: \$1,559.26	DUE NOW:	\$1,559.26
	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)	\$280,000
Coverage B – Other Structures	\$5,600
Coverage C – Personal Contents	\$112,000
Coverage D – Loss of Use	\$28,000
Coverage E – Personal Liability	\$300,000
Coverage F – Medical Payments	\$1,000

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

FEES & TAXES	
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	\$88.26

OPTIONAL COVERAGES	
Residence Held In Trust	No
Loss Assessment Coverage	\$1,000
Special Computer Coverage	Excluded

Quote Date 6/25/2026 05:40 PM – Quote expires 60 days after quote date.

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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	\$28,000
Identity Theft Protection	Excluded
Coverage A- Additional 25% Dwelling Coverage	Excluded
Personal Injury Coverage	Excluded
Coverage C – Personal Property Replacement Cost	Included
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)	Yes
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)	No
Roof Damage Exclusion Discount	No
Tankless Water Heater (Proof Required)	No
Tree Free Yard (Proof Required)	Yes
First Responder or Military Discount (Proof Required)	No

RATING INFORMATION	
Square Footage	1768
Year Built	2022
Home Type	Single Family Home
Construction Type Siding	Vinyl Siding
Foundation Type	Slab
Basement	No Basement
Roof Covering	Architecture Shingle
Roof Shape	Gable
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

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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