

NEW BUSINESS INSURANCE QUOTE



Johnson & Johnson
The Experience of the Past with a Vision for the Future

NAMED INSURED & MAILING ADDRESS

LEIGH MCPHERSON

AGENCY NAME & ADDRESS

941908 - WE INSURE LLC - ORANGE
BEACH AL
PO BOX 452287
FORT LAUDERDALE, FL 33345

QUOTE #:31641526 REVISION ID: 4889391

FILE #: 11395822

DATE QUOTED: 03/09/2026

HOMEOWNERS

MINIMUM EARNED PREMIUM: 25%

POLICY TERM: 12 MONTHS

AGENT: DIANA HARMON

DIANA.HARMON@WEINSUREGROUP.CO

NO FLAT CANCELLATIONS

EVANSTON INSURANCE COMPANY CO #: 398**LINE OF BUSINESS**

HOMEOWNERS

POLICY FEE

STATE TAX

OTHER TAX

TOTAL PREMIUM

PREMIUM

\$3,582.00

\$150.00

\$223.92

\$6.53

\$3,962.45

This contract is registered and delivered as a surplus line coverage under the Alabama Surplus Line Insurance Law.

The terms and conditions of this quotation may not comply with the specifications submitted for consideration. Please read this quote carefully and compare it against your specifications.

CONDITIONS	BINDING INSTRUCTIONS
RECEIPT OF APPLICATION PACKET INCLUDING: • Quotes are only valid for 30 days. After 30 days the quote will need to be updated to ensure accurate rates. • Inspection must be completed within 30 days. • Wind mitigation credits will be verified at inspection. • Coverage is subject to no ineligible wiring or plumbing types. Including but not limited to: Fuses, aluminum, cloth, Federal Pacific Circuit Breakers, and knob and tube wiring. Or, galvanized, steel, iron, polybutylene, and lead plumbing.	Enter your Quote # online at www.jjins.com in Homeowner Program and choose the 'COMPLETE APPLICATION' and 'BIND' option: • If you select to utilize the electronic signature and electronic payment, your submission will electronically transmit to J&J for issuance. • If you do not select the electronic signature and electronic payment, your Bind request will be electronically submitted to J&J and issuance will be delayed pending receipt of the application packet. • If you choose not to bind your account online, you may send the application packet to: JOHNSON & JOHNSON, PO BOX 899, CHARLESTON, SC 29402 • Wind and/or Hail Exclusion Form • Statement of Insured(s) on Policies Issued Under the Alabama Surplus Lines Insurance Law • WINDSTORM OR HAIL EXCLUSION

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LOCATION # 1- 29299 PERDIDO BEACH BLVD ORANGE BEACH, AL 36561 - BALDWIN COUNTY

COVERAGE

LIMIT

PREMIUM

HOMEOWNERS

COVERAGE A - DWELLING (RCV)	\$950,000	\$2,468.00
COVERAGE B - OTHER STRUCTURES	NOT INCL	EXCL
COVERAGE C - PERSONAL PROPERTY (RCV)	\$100,000	\$492.00
COVERAGE D - LOSS OF USE	\$95,000	\$432.00
PERSONAL LIABILITY	\$300,000	\$80.00
MEDICAL PAYMENTS TO OTHERS	\$1,000	\$10.00
LOSS ASSESSMENT	\$5,000	\$15.00
ORDINANCE OR LAW - 10%		INCL
MOLD	\$5,000	\$10.00
WATER BACKUP	\$5,000	\$75.00
VANDALISM OR MALICIOUS MISCHIEF		INCL

DEDUCTIBLES

AOP DEDUCTIBLE: \$2,500
WIND/HAIL COVERAGE: EXCLUDED

TOTAL BASE PREMIUM: \$3,582.00

RATING FACTORS & UNDERWRITING INFORMATION:

POLICY FORM: HO3

OCCUPANCY: PRIMARY - OWNER OCCUPIED

DISTANCE TO COAST: 0.0984 MILES

TERRITORY:

PROTECTION CLASS: 2

CONSTRUCTION TYPE: FRAME

YEAR OF CONSTRUCTION: 2003

YEAR OF WIRING UPDATES: 2019

YEAR OF PLUMBING UPDATES: 2019

YEAR OF HEATING UPDATES: 2023

YEAR OF ROOFING UPDATES: 2019

ROOF AGE: 7 YEARS

OF NON-WIND LOSSES: 0

OF WIND LOSSES: 0

PROTECTIVE DEVICE(S): SMOKE DETECTORS

NUMBER OF STORIES: 3

SQUARE FOOTAGE: 2,324

FOR SALE: NO

ON HISTORICAL REGISTRY: NO

IN GATED COMMUNITY: YES

RENTAL TERM: NONE

ROOF CONSTRUCTION: METAL SHEATHING

ROOF GEOMETRY: HIP

ROOF SHEATHING: OTHER/UNKNOWN

ROOF ANCHOR: OTHER/UNKNOWN

OPENING PROTECTION: OTHER/UNKNOWN

PRIOR INSURANCE: NEW PURCHASE

PRIMARY FLOOD EXISTS: YES

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SCHEDULE OF FORMS AND ENDORSEMENTS

FORM NUMBER	FORM NAME
ASLDDF 04-18	ALABAMA SURPLUS LINES DILLIGENT EFFORT
HO 00 03 (05-11)	HOMEOWNERS 3--SPECIAL FORM
HO 04 35 (05-11)	SUPPLEMENTAL LOSS ASSESSMENT COVERAGE
HO 04 90 (05-11)	PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT
HO 04 95 (01-14)	LIMITED WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE
HO 34 02 (02-17)	AIRCRAFT LIABILITY DEFINITION REVISED TO REMOVE EXCEPTION FOR MODEL OR HOBBY AIRCRAFT
HO2007 (04/07)	PL-HOMEOWNERS DECLARATIONS
HOR 023 (07-13)	RESIDENTIAL PROPERTY INSURANCE OUTLINE OF COVERAGE AND COMPREHENSIVE POLICY CHECKLIST-ALABAMA
MIL 1214 (09-17)	TRADE OR ECONOMIC SANCTIONS
MPL0100 (09-20)	BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION
MPL0103 (09-20)	PRIVACY NOTICE
MPL0104 (09-20)	COSMETIC HAIL DAMAGE PROOF EXCLUSION
MPL0112 (09-20)	TAINTED DRYWALL MATERIAL EXCLUSION
MPL0113 (09-20)	TOTAL LOSS ENDORSEMENT
MPL0115 (09-20)	VACANT OR UNOCCUPIED ENDORSEMENT
MPL0120 (09-20)	TRAMPOLINE LIABILITY EXCLUSION
MPL0122 (09-20)	LEAD CONTAMINATION EXCLUSION
MPL0123 (09-20)	ABSOLUTE POLLUTION LIABILITY EXCLUSION
MPL0132 (09-20)	ASSAULT AND BATTERY EXCLUSION
MPL0133 (09-20)	PUNITIVE OR EXEMPLARY DAMAGES EXCLUSION
MPL0152 (09-20)	ANIMAL EXCLUSION
MPL0154 (09-20)	POLICY SIGNATURE PAGE
MPL0155 (09-20)	SERVICE OF SUIT
MPL0507 (09-20)	SPECIAL LIMITS OF LIABILITY - CRYPTOCURRENCY
MPL0508 (09-20)	COVERAGE B-OTHER STRUCTURES LIMIT OF LIABILITY
MPL0511 (09-20)	LOSS USE CIVIL AUTHORITY EXCLUSION
MPL0512 (09-20)	ELECTRONIC AGGRESSION COVERAGE EXCLUSION
MPL0520 (09-20)	ROOF SURFACE SETTLEMENT AND PAYMENT SCHEDULE II
MPL0524 (09-20)	COVERAGE D - LOSS OF USE LIMIT OF LIABILITY
MPL0539 (07-25)	WINDSTORM OR HAIL EXCLUSION
MPL0544 (09-20)	PROTECTIVE SAFEGUARDS
MPL0550 (09-20)	MINIMUM EARNED PREMIUM
MPL5120 (04-07)	CONSUMER NOTICE OF INSURANCE SCORING
MPLCLAIMNOTICE (07-15)	POLICYHOLDER NOTICE REPORTING A CLAIM
MPLH0208 (05-19)	SPECIAL PROVISIONS - ALABAMA
MPLH0509 (05-19)	LIMIT OF LIABILITY FOR TREES, SHRUBS AND OTHER PLANTS
MPLH0547 (09-20)	LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE