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 #:31641516 REVISION ID: 4889369
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

CERTAIN UNDERWRITERS AT LLOYDS OF LONDON CO #: 848

LINE OF BUSINESS	PREMIUM
HOMEOWNERS	$10,190.00
POLICY FEE	$150.00
STATE TAX	$626.40
CARRIER POLICY FEE	$100.00
OTHER TAX	$18.27
TOTAL PREMIUM	$11,084.67

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

RECEIPT OF APPLICATION PACKET INCLUDING:

- Quote is only valid for 30 days from original quote date of 03/09/2026. Request to bind must be received on or before this date. After 30 days the quote will need to be re-entered as new quote 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.
- Satisfactory updates on plumbing, electrical, and heating within the past 40 years, and roofing within past 20 years
- Interior/Exterior Inspections on properties built prior to 1994 and/or Coverage A $750,000 and higher
- Short-term rental over 20 weeks are ineligible
- If insured has a Flood policy, please send copy of policy directly to the underwriter to review for possible credits.

BINDING INSTRUCTIONS

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
- Statement of Insured(s) on Policies Issued Under the Alabama Surplus Lines Insurance Law

This is not an insurance policy, nor an insurance binder. This quote is an indication of an insurance premium based on the information provided.

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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	$8,456.00
COVERAGE B - OTHER STRUCTURES	NOT INCL	EXCL
COVERAGE C - PERSONAL PROPERTY (RCV)	$100,000	$889.00
COVERAGE D - LOSS OF USE	$95,000	$845.00
PERSONAL LIABILITY	$300,000	INCL
MEDICAL PAYMENTS TO OTHERS	$1,000	INCL
LOSS ASSESSMENT	$5,000	INCL
ORDINANCE OR LAW - 10%		INCL
EXTENDED REPLACEMENT COST - 25%		INCL
MOLD	$5,000	INCL
WATER BACKUP	$5,000	INCL
VANDALISM OR MALICIOUS MISCHIEF		EXCL
ROOF COVERAGE (RCV)		INCL
ANIMAL LIABILITY	$50,000	INCL

DEDUCTIBLES
AOP DEDUCTIBLE: $2,500
WIND HAIL DEDUCTIBLE: 5%

TOTAL BASE PREMIUM: $10,190.00

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

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

PROTECTIVE DEVICE(S): SMOKE DETECTORS

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 03 12 05 11	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
HO 04 16 10 00	PREMISES ALARM OR FIRE PROTECTION SYSTEM
HO 04 20 05 11	SPECIFIED ADDITIONAL AMOUNT OF INSURANCE COVERAGE A - DWELLING
HO 04 27 05 11	LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE
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 06 44 04 16	ROOF SURFACING COSMETIC DAMAGE EXCLUSION - WINDSTORM OR HAIL
HO 06 48 10 15	RESIDENCE PREMISES DEFINITION ENDORSEMENT
IL P 001 01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
LMA 50 20 10-19	SERVICE OF SUIT CLAUSE (USA)
LMA 9024 01 23	ALABAMA COVERAGE CHECKLIST
LMA5062 4 September 2006	FRAUDULENT CLAIM CLAUSE
LMA5393 25 March 2020	COMMUNICABLE DISEASE ENDORSEMENT
LMA9022 01 September 2013	ALABAMA SURPLUS LINES NOTICE
NMA1256 17/03/196	NUCLEAR INCIDENT EXCLUSION CLAUSE-LIABILITY-DIRECT (BROAD) (U.S.A.)
NMA2802 17/12/1997	ELECTRONIC DATA RECOGNITION EXCLUSION (EDRE)
NMA2918 08/10/2001	WAR AND TERRORISM EXCLUSION ENDORSEMENT
SEC 1 10-17	SECURITY ENDORSEMENT
SLC-3 07-17	POLICY JACKET
VAVE 001 06 21	PROPERTY STANDARD CLAUSES AND EXCLUSIONS
VAVE 002 01-23	CPL STANDARD CLAUSES AND EXCLUSIONS
VAVE 003 01 22	ANIMAL LIABILITY LIMITATION
VAVE 004 08 19	WINDSTORM OR HAIL EXCLUSION - ALTERNATIVE POWER SYSTEM
VAVE 005 12 23	STANDARD POLICY CONDITIONS SYN
VAVE 006 08 19	BED BUG, VERMIN OR PEST EXCLUSION
VAVE 007 01 23	HOMEOWNERS POLICY DECLARATIONS
VAVE 009 08 19	FLOOD INSURANCE NOTICE
VAVE 014 08 19	SWIMMING POOL EXCLUSION
VAVE 015 08 19	IN THE EVENT YOU SUFFER A LOSS
VAVE 025 08 19	WATER DAMAGE DEDUCTIBLE
VAVE 027 08 19	EXISTING DAMAGE EXCLUSION ENDORSEMENT
VAVE 030 10 22	BUSINESS PURSUITS EXCLUSION
VAVE 031 08 19	MINIMUM EARNED CANCELLATION PREMIUM
VAVE 032 08 19	SANCTIONS LIMITATIONS ENDORSEMENT
VAVE 040 09 20	EXTERIOR INSULATION AND FINISH SYSTEM "EIFS" EXCLUSION
VAVE 049 06 21	WATER DAMAGE COVERAGE LIMITATION ENDORSEMENT
VAVE 053 06 21	SCREENS EXCLUSION
VAVE 061 12 23	APPRAISAL ADDENDUM