



INSURANCE

Insurance Proposal
July 14, 2026

APPLICANT INFORMATION:

Holden persall

PRODUCER INFORMATION:

CODE: 523-23-40061

LOCATION ADDRESS:

16637 BRIGADOON TRL
GULF SHORES, AL 36542-8251

QUOTE NUMBER: 0122021208

POLICY EFFECTIVE DATE: 07/14/26 - 07/14/27

POLICY TYPE: Homeowners (HO3)

TOTAL ESTIMATED POLICY PREMIUM

\$1,768.00

ADDITIONAL PAYMENT PLAN OPTIONS

TWO PAY

Due Now: **\$899.00**

2nd Payment: **\$881.00**

FOUR PAY

Due Now: **\$464.50**

3 Payments of: **\$438.50**

COVERAGES AND LIMITS OF LIABILITY

DWELLING COVERAGE		\$350,000
OTHER STRUCTURES		\$7,000
PERSONAL PROPERTY COVERAGE		\$120,000
LOSS OF USE		\$70,000
PERSONAL LIABILITY COVERAGE	Reach out to Holden Persall 404-395-5912	\$300,000
MEDICAL PAYMENTS COVERAGE		\$1,000
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE		\$25,000 / \$50,000
LOSS ASSESSMENT COVERAGE		\$5,000
PERSONAL PROPERTY REPLACEMENT COST COVERAGE		INCLUDED

DEDUCTIBLES

**\$2,500 Hurricane \$2,500 Wind/
Hail \$2,500 All Other Perils**

DISCOUNTS & SURCHARGES

WIND LOSS REDUCTION CREDIT	INCLUDED
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COVERAGES SUBTOTAL OF PREMIUM (INCLUDES DISCOUNTS AND SURCHARGES)	\$1,738.00
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FEES

POLICY FEE	\$30.00
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FEES SUBTOTAL	\$30.00
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TOTAL ESTIMATED POLICY PREMIUM

\$1,768.00

RATING INFORMATION

Construction	Masonry Veneer
Year Built	2022
Exterior Siding	Hardiboard/Hardiplank/Cement Fiber
Territory Code	201
Protection Class	1
Occupied by	Owner Occupied
Usage Type	Primary
Exclude Wind	No
Roof Shape	Hip
Discount Type	Fortified Home
Fortified Home Type	Gold
Opening Protection Type	Hurricane
Number of Families	1

DISCUSS OPTIONAL COVERAGES WITH YOUR AGENT CHECKED COVERAGES ARE INCLUDED IN THE QUOTE

☐ Additional Residence Rented to Others	☐ Business Pursuits	☐ Credit Card, Fund Transfer Card, Forgery and Counterfeit Money
☐ Equipment Breakdown	☐ Equipment Breakdown and Service Line	☐ Guardian Endorsement
☐ Identity Theft	☒ Limited Fungi, Wet or Dry Rot, or Bacteria	☒ Loss Assessment
☐ Ordinance Or Law	☐ Other Structures	☐ Permitted Incidental Occupancy - Liability
☒ Personal Property Replacement Cost	☐ Increased Coverage - Rented to Others	☐ Screen Enclosure Hurricane Coverage
☐ Specific Other Structures	☐ Scheduled Personal Property	☐ Watercraft Liability
	☐ Water Back Up	

Underwritten by First Protective Insurance Company

Thank you for your interest in Frontline Insurance! This proposal is based on the information you have provided. Your actual premium may change based on further review by your agent. Rates are subject to change at any time. This is not an insurance binder.