STILLWATER
INSURANCE COMPANY

PO Box 45126, Jacksonville, FL 32232-5126

connect ONE insurance

Quote *Homeowners Insurance*

Your Quote Number BHM358875

Agent Information

Todd E Ricker
Connect One Insurance Svcs Inc
CA Agency License #6007375
CA Agent License #0B50358
(888) 950-0663
todd@connectoneinsurance.com

Applicant Information

Quote for	New Homebuyer
Quote Date/Time	11/12/2026 06:05 PM ET
Policy Type	Homeowners 3 Special Form
Policy Period	12/13/2026 to 12/13/2027
Property Address	13051 Virgil Ave, Cutler, CA 93615-2269
Mailing Address	13051 Virgil Ave, Cutler, CA 93615-2269

Total Policy Premium

Total Policy Premium with discounts, surcharges and fees applied	**$1,169.00**

Section I – Property Coverages

Coverage Type	Coverage Amount
Coverage A - Dwelling	$385,000
Coverage B - Other Structures	$38,500
Coverage C - Personal Property	$211,750
Coverage D - Loss of Use	$77,000

Deductible	Amount
All Perils	$2,500

Section II – Liability Coverages

Coverage Type	Coverage Amount
Coverage E - Personal Liability - Each occurrence	$300,000
Coverage F - Medical Payments to Others - Each person	$2,000

Additional Coverages or Features

	Limit	Premium/Credit
Replacement Cost - Contents		$146.00
Homeowners Inflation Guard 3%		$0.00
Back-Up of Sewers or Drains	$5,000	$28.00
Modified Functional Replacement Cost		$0.00
Coverage A - 25% Extended Replacement		$38.00
Animal Liability Buy Back	$300,000	$27.00
Personal Injury		$13.00

Optional Available Discounts:

Auto Home discount with Stillwater

Central Alarm system

Aged 55+

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Deductible Options

More deductible options are available for your policy

Deductible	*Annual Premium*
$2,500	$1,169.00
$5,000	$1,058.00
$10,000	$948.00

Discounts

- Personal Status
- Newly Acquired Home Discount
- Age of Insured (40-54)

Rating Information

Dwelling Type	Dwelling	**Number of Families**	1
Occupancy Status	Owner	**Territory**	829
Construction Type	Frame	**Protection Class**	04
Roof Type	Composition	**Roof Year**	2007
Construction Year	1990	**Square Footage**	1,110
Replacement Cost	$385,000		

Available Billing Payment Plans

Your payment plan options are based on $2,500 All Perils deductible

Selected	*Payment Plan*	*Down Payment**	*Installment Amount***	*Total Cost*
	Automatic Card Payments (Monthly)	$200.90	$100.81 (includes $4.00 fee)	$1,209.00
	Monthly Bank Withdrawal	$200.85	$90.01 (includes $2.00 fee)	$1,190.96
X	Full Payment - 100% paid now	$1,169.00	N/A	$1,169.00
	3 payments	$485.60	$347.70 (includes $6.00 fee)	$1,181.00

* Includes any applicable policy fees

** Includes any applicable installment fees

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Important Quote Information

- This is not an insurance policy or binder. No coverage is provided by this quote.
- The rates displayed on this quote are based on information you provided and are subject to verification and may change.
- If you purchase this policy, your declarations page, insurance policy and any policy endorsements will contain a full explanation of your coverage. Your coverage will begin on the first day of the policy period.

About Stillwater

- We provide peace of mind and security when you're looking to protect your auto, home, rental properties, business and other assets.
- We're A+ Better Business Bureau accredited, which shows we're committed to transparency, responsiveness, integrity and delivering on promises.
- We have an A (Exceptional) rating from Demotech and a B++ (Good) rating from A.M. Best, the leading insurance rating organizations.
- We share customer feedback on stillwater.com under Customer Reviews.

Thank you for allowing us to provide you with a quote

Coverage is underwritten by Stillwater Insurance Company, P.O. Box 45126, Jacksonville, FL 32232