



PO Box 45126, Jacksonville, FL 32232-5126

Quote Homeowners Insurance

Your Quote Number BHL221730

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Agent Information

Todd E Ricker
Connect One Insurance Svcs Inc
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CA Agent License #0B50358
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Applicant Information

Quote for	New Homeowner
Quote Date/Time	09/22/2026 04:37 PM ET
Policy Type	Homeowners 3 Special Form
Policy Period	10/23/2026 to 10/23/2027
Property Address	5644 W Walnut Ave, Visalia, CA 93277-3757
Mailing Address	5644 W Walnut Ave, Visalia, CA 93277-3757

Total Policy Premium

Total Policy Premium with discounts, surcharges and fees applied	\$1,682.00
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Section I – Property Coverages

Coverage Type	Coverage Amount
Coverage A - Dwelling	\$590,000
Coverage B - Other Structures	\$59,000
Coverage C - Personal Property	\$324,500
Coverage D - Loss of Use	\$118,000
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

Auto/Home Discount Saves \$395
Central Alarm Saves \$237

Additional Coverages or Features

	Limit	Premium/Credit
Replacement Cost - Contents		\$209.00
Homeowners Inflation Guard 3%		\$0.00
Back-Up of Sewers or Drains	\$10,000	\$43.00
Modified Functional Replacement Cost		\$0.00
Coverage A - 50% Extended Replacement		\$110.00
Animal Liability Buy Back	\$300,000	\$27.00
Personal Injury		\$13.00



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Deductible Options

More deductible options are available for your policy

Deductible	Annual Premium
\$2,500	\$1,682.00
\$5,000	\$1,518.00
\$10,000	\$1,354.00

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	03
Roof Type	Composition	Roof Year	2007
Construction Year	1988	Square Footage	2,465
Replacement Cost	\$590,000		

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)	\$277.80	\$144.42 (includes \$4.00 fee)	\$1,722.00
	Monthly Bank Withdrawal	\$277.80	\$129.65 (includes \$2.00 fee)	\$1,703.95
X	Full Payment - 100% paid now	\$1,682.00	N/A	\$1,682.00
	3 payments	\$690.80	\$501.60 (includes \$6.00 fee)	\$1,694.00

* 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

