SOLARA
SPECIALTY INSURANCE SOLUTIONS

$1,521.91/annually

TOTAL APPLIED DISCOUNTS

-$1,418.76

Deductible
Age Of Home
Fire Alarm
Age Of Roof
Claim Free Discount
Home Buyer Discount
Wild Fire Mitigation Discounts

July 28, 2026

CASTLEDR PARADISE
624 CASTLE DR
PARADISE, CA
95969-3010

Quote Number:	FMQ48469352
Effective Date:	08/14/2026
Policy Type:	HO3
Carrier:	FLORIDA PENINSULA INSURANCE COMPANY
Your Agency:	GOOSEHEAD INSURANCE / 0050055 1500 SOLANA BLVD # 4500 WESTLAKE, TX, 76262 951-965-4651

Thank you for giving Solara Specialty Insurance Solutions the opportunity to provide you with a homeowner's insurance quote.

Dwelling	Contents	Deductibles	
		All Other Perils	Wildfire
$600,000	$150,000	$2,500	2% ($12,000)

Payment Options:

- Annual Payment Plan: Single payment of $1,521.91.
- Semi-Annual Payment Plan: $1,066.91 down and the remaining $490.00 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: $821.91 down with 3 equal installments of $245.00 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: $638.16 down with 3 equal installments of $306.25 due on the 60th, 120th, and 180th days from the policy effective date.

Important Note: This is an estimated premium and your actual premium may vary from this figure. This estimate is based upon: the information you have provided at the time of the quote and the assumptions we have made (some of which are shown above) and the coverage, limits, deductibles and discounts shown above. Changing any information in the quote or application may result in a change in the amount quoted or the availability of coverage. Payment plans are subject to an annual Payment Plan fee of $35.00.

Coverage Information

Deductibles				
All Other Perils Deductible		$2,500		
Wildfire Deductible		2% ($12,000)		
Coverage		**Limits ($)**		**Premium**
Section I Coverage				
Dwelling (Coverage A):	$	600,000	$	1,256.28
Other Structures (Coverage B):	$	60,000		Included
Personal Property (Coverage C):	$	150,000	$	-158.83
Loss of Use (Coverage D):	$	60,000		Included
Section II Coverage			$	49.77
Liability (Coverage E):	$	500,000		
Medical (Coverage F):	$	2,000		
Optional Coverages				
Replacement Cost on Contents				Included
Animal Liability				No Coverage
Equipment Breakdown				No Coverage
Extended Replacement Cost		25%	$	52.78
Identity Theft			$	25.00
Ordinance or Law		10%		Included
Mold - Property	$	10,000		Included
Mold - Liability	$	50,000		Included
Peril of Fire – Trees, Shrubs and Other Plants		Excluded		
Social Media Endorsement				No Coverage
Water Back Up and Sump Overflow				No Coverage
Fees and Assessments				
Inspection Fee			$	100.00
Policy Fee			$	150.00
Stamping Fee			$	2.66
Surplus Lines Tax			$	44.25
Total Premium for Policy (includes discounts):			**$**	**1,521.91**

Rating Information

Home/Location Features

Occupancy: Owner (Primary)
Dwelling Type: Homeowner(HO3)
Year Built: 2026
Construction Type: Frame
Siding Type: Composite/Vinyl Panels
Bathrooms: 2
Garage Stalls: 2
Square Footage: 1655
Roof Year Replaced: N/A
Roof Material: Comp Shingle
Number of Stories: 1
Roof Shape: Gable

County: Butte
Protection Class: 2
Months Unoccupied: N/A
Distance from Fire Dept: Under 5 Miles
Distance from Fire Hydrant: Under 1,000 Feet
Electrical Amps: 150 or above
Foundation: Concrete Slab
Solar Energy Used: No
Years at Residence: 0
Swimming Pool: None

Wildfire Mitigation Features

Class A Rated: Yes
Fire Risk: Yes
Firewise: No
Enclosed Eaves: No
Multi-pane: Yes
Ember Vents: No
Gutter Guards: No
Non-Comb material: No
5 feet cleared: No
Non-Comb Build: No
Comb Structures: No
Defensible Space: No

Insurance Information and the Use of Financial Responsibility Credit

Like most insurance companies, we use credit information as a factor in determining the cost of your insurance. We do so because research studies have shown it to be an accurate predictor of the probability of future insurance losses. Studies also show that a majority of customers benefit from the use of credit information.

It's important to understand that many factors are used to determine the cost of insurance such as the year your home was built for home insurance, previous insurance and claims history, discounts, and coverage limits. Your credit history is also part of the overall calculation that determines your premium. We look at credit history very differently than a financial institution because we're not evaluating your credit-worthiness. We're using credit-based information in combination with other factors to help us properly price insurance risks.

FREQUENTLY ASKED QUESTIONS

Why do you use my credit information?
Insurance companies often use credit information because it is a predictor of the probability of future losses. Its use is an objective way to assess and price potential risk and enables us to more accurately price policies and equitably distribute insurance costs among our policyholders.

Is my credit history the only factor that determines my rate?
No. Many factors such as previous insurance, claims history, discounts and coverage limits go into determining what you pay for your insurance. In addition, the information you provided when you purchased your policy and the verification of that information is used to determine your rate.

How do I know if I'm getting the best possible rate?
One of the benefits of buying insurance through an independent agent is their ability to advise you on your options and ways to save money. Between the guidance of your local independent agent and a vast array of Florida Peninsula Insurance Company options, you can be sure you're getting the coverage you want at a competitive rate. If you have any questions, we encourage you to contact your independent Florida Peninsula Insurance Company agent and ask for an insurance review.

How is credit information used in determining my rate?
Florida Peninsula Insurance Company, like most insurance companies, calculates an insurance score based on information from your credit report. Different values or weights are assigned to the information contained in your credit report, such as payment history, amounts owed or the number of applications for new credit lines. The total sum of these weights creates your insurance score. As a result, it is likely that some of your credit information helped to improve your insurance score, and some lowered it. The calculation process and weights used by each insurance company and/or its service providers are proprietary and confidential. As a result, we do not disclose your specific score or the details of how it was calculated.

How did my credit information affect my rate?
Due in part to your credit information, you did not receive the lowest possible rate. Your credit score could not be determined either because a credit file could not be found or the credit information is too limited to produce a score.

What can I do to improve my insurance score?
Florida Peninsula Insurance Company and independent insurance agents are not credit counselors or financial advisors, so we are not in a position to provide specific advice on how to improve your credit or insurance score. However, we can tell you that the areas that have the biggest impact on your credit report are: payment history, amounts owed, length of credit history, new credit applications and type of credit accounts. To get a copy of your current credit report, contact LexisNexis and follow the instructions under "How do I get a copy of my credit report?"

How do I get a copy of my credit report?
The Fair Credit Reporting Act allows you to request a free copy of your credit report within 60 days of receipt of this notice. To get a copy of your report call LexisNexis at 1-866-897-8126 or write to LexisNexis Consumer Service Center, PO Box 105108, Atlanta, GA 30348. You will need to reference your NCF Reference #: 26210030830534. LexisNexis can give you information about your credit report. However, they did not make any decision about your insurance premium or how your policy was rated, and they are unable to answer questions about those decisions.

What can I do if I think my credit report is not accurate?
If you believe your report is incomplete or incorrect, you may contact LexisNexis or the consumer reporting agency that provided the credit report disclosure. Once the consumer reporting agency has been notified of your dispute, the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question.

Can I get my policy re-rated if corrections are made to my credit report?
Yes. If you would like us to re-evaluate your policy after your credit report has been corrected, please send us a copy of the documentation from the credit reporting agency indicating the report has been corrected. Include your name, policy number and address, and ask for a credit-based insurance score re-evaluation. Mail your request to: Florida Peninsula Insurance Company ATTN: Customer Service, PO Box 20010, Lehigh Valley, PA 18002-0010.

Where can I go to learn more about credit and how it is used in insurance?
To learn more about credit scores visit http://www.myfico.com/CreditEducation/CreditScores.aspx.