

# Farmers Value Insurance Package<sup>®</sup>

Preliminary Estimate



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**Prepared for Honolulu Buyer**  
16262 Honolulu Ln  
Huntington Beach, CA 92649-2308

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**Proposal Date:**  
10/2/2025 03:59:10 PM

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Honolulu Buyer

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## Preliminary Estimate



### Residential Property Insurance Estimate

Policy Number: Policy 1  
Term Length: 12 months

Property Address: 16262 Honolulu Ln  
Huntington Beach, CA  
92649-2308

#### Proposal 1

Underwritten By	Farmers Insurance Exchange
Policy Type	Farmers Smart Plan Home <sup>®</sup>
Estimate Number	675860602_1
Proposed Effective Date	11/3/2025

### Property Coverage Information

#### Proposal 1

Coverage	Limits/Ded	Premium
Coverage A - Dwelling	385,000	\$1,269.00
Extended Replacement Cost (In Addition to Coverage A Limit)	10% (\$38,500)	Included
Coverage B - Separate Structures	19,250	Included
Coverage C - Personal Property	154,000	Included
Personal Property Replacement Cost	Included	Included
Coverage D - Loss of Use	38,500	Included
Additional Living Expense Term	12 Months	Included
Coverage E - Personal Liability	300,000	\$85.00
Coverage F - Medical Payments to Others	1,000	Included
HOA Loss Payment	1,500	Included
Building Ordinance or Law	10%	Included
Roof Materials Loss Settlement	Actual Cash Value	Included
Personal Property at 2nd Residence	\$15,400.00(10% of Personal Property Limit)	Included
Theft of Jewelry Watches Furs	1,000/2,500	Included
Theft of Firearms	2,500	Included
Business Property - On Premises / Off Premises	2,500/500	Included
Portable Electronic Equipment - Off Premises	5,000	Included

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## Preliminary Estimate

Coverage	Proposal 1	
	Limits/Ded	Premium
Money	250	Included
Deeds, Securities, Valuable Papers	1,000	Included
Theft of Silverware, Goldware	2,500	Included
Fine Arts and Imported Rugs	5,000	Included
Collectable Cards and Comic Books	200/1,500	Included
Watercraft and Windsurfers	1,500	Included
Trailers	1,200	Included
Motor Vehicle Parts	Not Included	Included
Term Premium		\$1,354.00

## Property Premium Summary

	Proposal 1
Term Premium	\$1,354.00
Membership Fees (Non-Refundable)	\$25.00
<b>► Fees</b>	<b>\$25.00</b>
<b>► Premium and Fees</b>	<b>\$1,379.00</b>

## Property Deductible

Type of Loss	Proposal 1
Liability Losses	\$0
Applicable to each covered property loss except Water Loss	\$2,500
Single Loss Deductible	Covered
Water Loss	\$5,000

## Property Discounts

Discount Type	Proposal 1
Water Protection	Applied
Claim Free	Applied

**This is merely an estimate.** It is not a policy of insurance, a binder or offer to insure. This estimate reflects rates in effect as of the date of this estimate and is subject to revision, including revision based on verification of information and inspection if needed. Individual policy estimates may include discounts for purchasing multiple lines of business. Issuance of a policy and rates are subject to underwriting guidelines and consumer reports, including credit-based insurance score (where applicable), motor vehicle reports, and loss history. Coverages are provided by entities that are a part of the Farmers Insurance Group of Companies®.