

THIS QUOTE IS BASED ON THE INFORMATION CONTAINED IN THIS DOCUMENT AND IS SUBJECT TO RATES IN EFFECT AS OF THE EFFECTIVE DATE OF COVERAGE. THIS DOCUMENT IN NO WAY IMPLIES ACCEPTANCE BY OR COVERAGE FROM THE CARRIER.

**Quote Number:** CRU4Q-23241561

**Quote Date:** March 16, 2026

**Policy Form:**  
Homeowners (HO5)

**Applicant Name:**  
KARLI VALLEY

**Producer:**  
FARMERS INSURANCE AGENCY  
W800095F  
6040 HAZEL AVENUE  
ORANGEVALE, CA 95662  
(916) 721-9925  
bthomas@farmersagent.com  
CA License: NPN 18469518, CA  
0L82751

**Insurer:**  
SURECHOICE UNDERWRITERS  
RECIPROCAL EXCHANGE  
NAIC: 17030

**Dwelling Location:**  
585 VALLEY VIEW DR  
PARADISE, CA 95969

**Policy Period:**  
04/10/2026 - 04/10/2027

**Broker of Record:**  
SAGESURE INSURANCE MANAGERS  
PO BOX 12999  
TALLAHASSEE, FL 32317  
License #: 0167524

## Coverages/Deductibles

| Dwelling  | Other Structures | Personal Property | Loss of Use | Personal Liability (Per Occurrence) | Medical Payments (Per Person) | Premium & Fees |
|-----------|------------------|-------------------|-------------|-------------------------------------|-------------------------------|----------------|
| \$481,000 | \$48,100         | \$120,250         | \$96,200    | \$300,000                           | \$1,000                       | \$1,390.36     |

### Deductibles:

All Perils

\$2,500

### Optional Coverages:

Personal Property Replacement Cost

Included

### Discounts & Credits:

Protective Device Discount

New Home Discount

THIS QUOTE IS BASED ON THE INFORMATION CONTAINED IN THIS DOCUMENT AND IS SUBJECT TO RATES IN EFFECT AS OF THE EFFECTIVE DATE OF COVERAGE. THIS DOCUMENT IN NO WAY IMPLIES ACCEPTANCE BY OR COVERAGE FROM THE CARRIER.

## Payment Plan Options\*

|                                                                                                |                                                                  |
|------------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| <b>Full Pay Plan</b><br>Due Now: \$1,390.36                                                    | <b>2-Pay Plan</b><br>Due Now: \$958.36<br>Due in 180 days: \$446 |
| <b>4-Pay Plan</b><br>Due Now: \$738.36<br>Remaining balance of: \$680<br>due in 3 installments | <b>10-Pay Plan</b><br>Currently not<br>offered at this time.     |

\* Installment plans incur a one time non-refundable \$7 set up charge and a \$7 non-refundable installment charge for each installment on all payment plans.

\* There are no installment fees on Easy Pay selections or full pay - direct bill or mortgagee bill options.

\* A 25% Minimum Earned Premium applies.

Visit MySageSure.com to register for an account to easily access your policy online, anytime, anywhere! Review coverage, make a secure payment, view billing history, update your mortgagee information and more.

While you're there, be sure to sign up for EasyPay, our no-fee automatic recurring payment option, to have your payments automatically drafted from your bank account when they are due.

## Premium Calculation

|                            |                 |
|----------------------------|-----------------|
| Policy Form                | HO5             |
| -----                      | -----           |
| Ins. Score Range - 8 total | 6 - No Hit Fair |
| -----                      | -----           |
| Premium Adjustments:       |                 |
| Pers Prop Limit            | -170            |
| Incr Liability/Medical     | 15              |
| Prem Excl Fees - NonCat    | \$502           |
| Prem Excl Fees - Cat       | \$596           |
| Fees and Taxes             | \$210.36        |
| Policy Fee*                | \$95            |
| Inspection Fee*            | \$72.50         |
| Surplus Contribution       | \$82            |
| Surplus Lines Tax          | \$40.43         |
| Surplus Lines Stamping Fee | \$2.43          |

The policy and inspection fees are flat expense charges to cover the costs of administering your policy and are non-refundable if coverage is cancelled after the policy effective date.

## Rating & Underwriting

Living Area as Finished Space: 1628, Year Dwelling Built: 2022 , Roof Age: 4 , Construction: Frame, Structure Type: Single Family Dwelling, Foundation Type: Slab, Number of Stories: 1, Roof Shape: Gable - Unbraced, Roof Deck Attachment: Unknown, Roof Wall Connection: Unknown, Roof Covering Type: Asphalt/Composite Shingles, Exterior Wall Material: Stucco, Masonry Veneer Percentage: N/A, Opening Protection Type: Unknown