First Cap Property Insurance Solutions
5675 Ruffin Road, Ste 100
San Diego, CA 92123

QUOTE - QHOBP336078

Quote Date: **07/31/2026**
Attn: **Nick Micheli**
Email: **nmicheli@siainc.net**
Producer: **Steele Insurance Agency Inc**
Phone: **(707) 207-5700**

Carrier: **Aegis Security Insurance Company**

Annual Term: **08/14/2026** to **08/14/2027**

Insured: **Gailliot Capistrano**
Property Location: **35660 Capistrano Street-Wildomar-CA,92595**

This quote is void after 30 days

RATING INFORMATION

Year Built: 2018 Occupancy: Owner/Primary # of Units: 1 Construction Type: Wood Frame Deductible: $5,000

COVERAGE, LIMITS AND ESTIMATED PREMIUM INFORMATION

This is a brief summary description; please review the entire sample policy for details.

COVERAGES AND PERILS INSURED AGAINST

	SELECTED COVERAGES	LIMITS
	A - Dwelling	$719,000
	B – Other Structures	$71,900
	C – Personal Property	$287,600
	D – Loss of Use	$143,800
	E – Personal Liability	$500,000
	F – Medical Payment to Others	$1,000
	Inflation Guard	Included
	Personal Property Replacement Cost	Included
	Extended Replacement Cost	25%
	Limited Water Coverage	Coverage A Limit
	Animal Liability Coverage Limit	$50,000
	Ordinance or Law	10%
	Personal Injury	$500,000
	Loss Assessment Coverage	$1,000

DISCOUNTS/SURCHARGES	PREMIUM
New Home Acquired	-$251

Total Estimated Annual Premium	**$2,046**

Policy Fee	$25
Inspection Fee	$40
GRAND TOTAL	**$2,111**

Note: The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

Disclosure: This quote is not a reflection of contractual language and is subject to underwriting guidelines and approval. This quote is an estimate and is subject to change if your circumstances are different than the information provided and/or any information provided is inaccurate or incomplete.This quote does not constitute a contract or binder of insurance until coverage is purchased. The quote is subject to all the terms and conditions of the policies and endorsements in use.

APPLICABLE ENDORSEMENTS

Form Name	Form ID
Extended Replacement Cost Coverage (25%)	ASIS-END-M28S
Ordinance or Law Coverage	ASIS-END-O4D
Limited Water Coverage	ASIS-END-O30D
Replacement Cost Coverage for Personal Property	ASIS-END-O5D
Personal Injury Coverage	ASIS-END-O10D
Increased Deductible for Loss or Damage Caused by Tenants	ASIS-END-M16S

UNDERWRITING CONDITIONS AND BINDING REQUIREMENTS

1. All Quotes are subject to final underwriting approval.
2. Written request required to bind
3. Once approved,down payment is required within 5 days of binding or by the effective date whichever is later.
4. Any documents required by underwriting such as certs for alarms are required within 20 days of binding.
5. Inspections will be set up through our partner,E&S inspections.Inspections are mandatory on all new business accounts

FEES AND DIRECT BILL PAYMENT PLANS

Policy Fee: $25

Inspection Fee: $40

Installment Fee: $8

Fees on automatic payments: $2

All fees are fully earned, and non-refundable.

The following Direct Bill payment plans are available:

Direct Bill Plan Option 1 (4-pay plan):
25 % down payment at inception
75 % next 4 months

Direct Bill Plan Option 2 (9-pay plan):
25 % down payment at inception
75 % next 9 months

DIRECT BILL INSTRUCTIONS

Payment must be made via the direct bill payment website at www.billitnow.com/FirstCapProperty.

To pay the down payment (or full payment) on the direct bill website please follow these steps:

1. Visit www.billitnow.com/FirstCapProperty
2. Once registered, navigate to Pay Online to process the amount of the deposit required.
3. Make payment and print/save the payment confirmation page
4. Initial down payment (or full payment) must be received within 5 days of binding or the effective date of the policy (if later)