

Farmers Value Insurance Package[®]

Preliminary Estimate



Prepared for Gabe Dusharme

3517 Sunview Dr # CA
Paradise, CA 95969-8104

Agent :

Brian Reichert
License # - 4075027

Prepared By:

Brian Reichert-99115F
690 Carlsbad Village Dr Ste 103
Carlsbad, CA 92008-2307
breichert@farmersagent.com
www.farmersagent.com/breichert
Telephone - (760) 203-4310

farmers.com

Proposal Date:
3/29/2023 07:09:31 PM

Prepared For:
Gabe Dusharme

Prepared By:
Brian Reichert-99115F

Farmers Value Insurance Package[®]

Preliminary Estimate



Residential Property Insurance Estimate

Policy Number: Policy 1
Term Length: 12 months

Property Address: 3517 Sunview Dr # CA
Paradise, CA
95969-8104

Proposal 1

Underwritten By	Farmers Insurance Exchange
Policy Type	Farmers Smart Plan Home [®]
Estimate Number	227772848_1
Proposed Effective Date	3/29/2023

Property Coverage Information

Proposal 1

Coverage	Limits/Ded	Premium
Coverage A - Dwelling	548,000	\$2,521.00
Extended Replacement Cost (In Addition to Coverage A Limit)	10% (\$54,800)	Included
Coverage B - Separate Structures	54,800	Included
Coverage C - Personal Property	301,400	Included
Coverage D - Loss of Use Additional Living Expense Term	54,800 12 Months	Included Included
Coverage E - Personal Liability	300,000	\$175.00
Coverage F - Medical Payments to Others	1,000	Included
Building Ordinance or Law	10%	Included
Roof Materials Loss Settlement	Replacement Cost Value	Included
ACV on Carpet	Included	Included
Personal Property at 2nd Residence	\$15,070.00(5% of Personal Property Limit)	
Theft of Jewelry Watches Furs	1,000	
Theft of Firearms	1,000	
Business Property - On Premises / Off Premises	500/250	
Electronic Data Processing	1,000	
Data Limit - \$1,000 combined with EDP	1,000 With EDP	

farmers.com

Proposal Date:
3/29/2023 07:09:31 PM

Prepared For:
Gabe Dusharme

Prepared By:
Brian Reichert-99115F

Farmers Value Insurance Package[®]

Preliminary Estimate

Coverage	Proposal 1	
	Limits/Ded	Premium
Money	100	
Deeds, Securities, Valuable Papers	500	
Silverware, Goldware	1,000	
Imported Rugs	2,500	
Theft of Collectable Cards and Comic Books	200/1,000	
Watercraft and Windsurfers	1,000	
Trailers	1,000	
Auto Parts	Not Included	
Term Premium		\$2,696.00

Property Premium Summary

	Proposal 1
Term Premium	\$2,696.00
Policy/Membership Fee	\$25.00
► Fees	\$25.00
► Premium and Fees	\$2,721.00

Property Deductible

Type of Loss	Proposal 1
Applicable to each covered property loss	\$2,000

Property Discounts

Discount Type	Proposal 1
Central Burglar Alarm	Applied
Central Fire Alarm	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[®].

Farmers Value Insurance Package[®]

Preliminary Estimate

Estimated Billing Options for Proposal 1

Policy / Account Number	Pay Plan	Next Payment Due	Term Premium	Installment Amount ²	Initial Installment ³	Policy Fees	Amount Due Today
Home Policy 1	1 Pay		\$2,696.00		\$2,696.00	\$25.00	\$2,721.00
	2 Pay	8/29/2023	\$2,696.00	\$1,348.00	\$1,348.00	\$25.00	\$1,373.00
	Monthly EFT	4/29/2023	\$2,696.00	\$224.67 ³	\$224.63	\$25.00	\$249.63

²Includes Service Charges

³Excludes Service Charges

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. If estimate includes 6-month auto policy, annual premium reflects a full year of auto premium based on the 6-month estimate. Coverages are provided by entities that are a part of the Farmers Insurance Group of Companies[®].

Farmers Value Insurance Package[®]

Preliminary Estimate

Coverage Choices

Below are some general descriptions of insurance coverage. You should consult your policy for terms, conditions and limits of your own insurance coverage or the coverage being offered.

Automobile Insurance

BIPD (Liability): One of the most important coverages in your auto policy is bodily injury and property damage liability coverage. This coverage compensates individuals who claim that they were injured or suffered property damage because of the ownership, maintenance, or use of your insured auto, up to a limit that you select.

Uninsured/Underinsured Motorist: This coverage compensates you, members of your household, and your passengers, up to a limit that you select, for bodily injury from an accident with a motorist who has no insurance or is underinsured. Uninsured Motorist protection can also compensate you if you're injured by a hit and run driver or if you're injured as a pedestrian.

Medical: This coverage pays reasonable and necessary medical bills and funeral expenses, up to a limit you select, for you or a passenger injured while riding in your vehicle. Coverage also extends to you or a family member when riding as a passenger in someone else's vehicle or when struck by a vehicle as a pedestrian.

Comprehensive & Collision (material damage): Comprehensive coverage compensates you for damage to your vehicle from fire, theft, falling objects, riots, storms, earthquakes, floods, collision with a bird or animal and other natural occurrences. Collision coverage compensates you for damage to your vehicle that results from a collision with another vehicle or object.

Collision Plus / Loss of Use: This coverage is designed to assist you with expenses you may incur in excess of the deductible resulting from a Collision and/or Comprehensive loss.

Towing and Roadside Service: When you or your loved ones are stranded because your car will not operate and you need help, our dispatch service will send the nearest professional to you - 24 hours a day, 365 days a year. And with the sign-and-drive feature in many of our coverages, you may not need a credit card or check to get the help you need.

Home Insurance

Dwelling: Farmers[®] Homeowners insurance gives you options so you can choose the coverage you want. Your house is covered for many types and causes of loss, subject to common exclusions including, but not limited to, wear and tear, earth movement, earthquake, mold, flood and nuclear hazard.

Personal Property: Homeowners insurance covers many household contents and personal belongings. You may think your furniture, clothing, TV, DVD and PC aren't worth a lot but the value of those items adds up fast.

Separate Structures: Separate structures on your property (such as detached garage or tool shed) other than those used for business purposes are covered up to 10% of the coverage limit on your house. Higher limits are available for additional premium.

Loss of Use: If you can't live in your house after a covered loss, we reimburse you for many of the increased costs of living in hotels, meals, etc., up to the applicable limit of insurance and for up to the time period specified.

Personal Liability: Pays when you're legally liable for someone else's bodily injury or property damage resulting from an accident or negligent acts by you or household members - on or off premises. This also includes the acts of your pets.

Guest Medical: Pays medical costs, up to the limit selected by you, for guests who are injured at your residence, regardless of your legal liability.

Umbrella Insurance

This coverage provides you with higher limits, selected by you, for the types of liability coverages you already have. The Umbrella policy also provides coverage under certain circumstances for liability not covered by underlying insurance.

Life Insurance

Life insurance can help you plan for needs such as replacement of lost income, a mortgage, education funding, or more. Life insurance may be one of the greatest gifts you can give to those you love. Consider your specific situation to help decide the coverage you want. Your Farmers agent can help provide you with options so you can select the coverage that best fits your situation.



Policy Notices

Reconstruction Cost and Your Coverage A (Dwelling) Amount for Proposal 1

Policy Number: 77304-16-06

This document contains important information about your insurance coverage. Please review this information carefully.

Do You Think You Have Enough Coverage?

Your policy provides \$220 per square foot to rebuild your home. (This does not include any additional amount added by extension or endorsement to your policy.)

Farmers® uses an estimating program, and information provided and /or confirmed by you to assist in calculating a reconstruction cost estimate for your home. This is an estimate, not a guarantee of reconstruction costs. You can use this estimate as a guide to help you choose the amount of coverage you want for your home. Please review this estimate to make sure the details about your home are correct. Let me know if you want to change any of those details or if there is anything unique about your home that would affect the estimate. Feel free to contact me at any time if you want to make a change to the amount for which your home is insured.

Your reconstruction cost estimate includes the estimated cost categories described at a) through e) below:

Amount for which your home is insured (Coverage A)	\$548,000
a. Cost of labor, materials, and supplies	\$381,882
b. Architect's Fees and Permits	\$47,093
c. Contractor Overhead and Profit	\$91,283
d. Demolition and Debris Removal	\$13,273
e. Other Fees and Taxes	\$14,167
Reconstruction Cost Estimate:	\$548,000

It's important to understand that reconstruction cost is NOT the same as the market value of your home.

Reconstruction Cost

Reconstruction cost is the amount it would cost to rebuild your home if it were destroyed. It includes the types of costs noted in categories (a through e) above. It is not what a buyer would pay for your home, or the amount of your mortgage. It does not include the value or cost of the land..

Market Value

Market value is the price a buyer would pay to purchase the home, including the land and property, in its current condition. It takes into account changes in the housing market, and the economy. It does not take into account the cost to rebuild the home.

vs.

Do You Need Help?

As your Farmers Agent I am happy to help you with any questions you have. I can provide guidance as to the coverage options available, but I cannot choose your coverage amounts for you. Ultimately it is your responsibility to make sure you have purchased sufficient insurance coverage to rebuild your home and replace your personal property.

Policy Notices (continued)

If you have questions about your coverage or the estimated reconstruction cost please contact my office, at **(760) 203-4310**. As your Farmers Agent, I am committed to providing you excellent service.

Sincerely,

Brian Reichert

Questions to consider when you choose how much coverage you want:

- Is the square footage accurate?
- Have you remodeled your kitchen, bathrooms or any other part of your home?
- What is the overall quality of your home? (See the Quality Grade definitions later in this document.)

Information Used to Estimate the Reconstruction Cost of your Home:

Your review of this information should start with comparing your selected Coverage A amount with the Reconstruction Cost Estimate developed by the estimating program. Keep in mind that the estimate is just that, an estimate. It is not a guarantee of reconstruction costs. Again, feel free to contact me if you want to make a change to your Coverage A amount.

ZIP Code:	95969-8104	Interior Wall Cover:	Wallpaper,Paint
Year Built:	2005	Floor Covering:	Carpet,Sheet Vinyl
Square Footage:	2,486	Kitchen:	1 Standard
Style or Number of Stories:	1 Story	No. of Full Baths:	3 Standard
Dwelling Quality Grade:	Standard	No. of Half Baths:	1 Standard
Foundation Type:	Crawlspace	No. of Rooms with Cathedral Ceilings:	2
Foundation Shape:	8-10 Corners - T,U,Z Shape	No. of Rooms with Coved Ceilings:	None
Property Slope:	None (0 - 15 Degrees)	Cooling System:	Central
Roof Material:	Composition - Architectural Shingle	Heating System:	Forced Air
Roof Shape or Type:	Gable	Number of Fireplaces:	2
Garage Type:	Attached / Built-In	Basement:	No
Exterior Wall Cover:	Siding - Cedar (Clapboard)	Number of Units:	1
Type of Frame:	Wood Framing		
Average Wall Height:	8.0 feet		
Interior Wall Construction Material:	Drywall		

Please note that the above information is not an all inclusive list of the individual home features that were used to develop your estimate, but they are the major contributors to the development of that estimate. Also, the features listed above may include only the predominant components but not every single component. If you desire a complete list of all the home features, including all their components, or any other information relating to your estimate, please contact me so I can provide that information. Please see below for definitions of Square Footage and Dwelling Quality Grade.

There are other coverages and/or options that may be right for you, including those that follow. Some may not be available based on your policy form and/or some may have additional underwriting requirements.

Extended Replacement Cost Coverage: With this coverage and subject to its provisions, we pay to repair or replace damage from a loss covered under Coverage A up to an additional 25% or 50% of the Coverage A amount, depending on which percentage options, if

Policy Notices (continued)

any, are available in your state for your policy form. If your policy does not have this coverage, or if a higher coverage limit is available, you may consider adding or increasing this coverage for an additional premium. This coverage may provide an additional layer of protection as your policy **does not** provide Guaranteed Replacement Cost coverage.

Building Ordinance or Law Coverage: Your policy has limited Building Ordinance or Law coverage to pay for costs that result from having to rebuild in compliance with updated building codes. You may be able to increase the amount of this coverage for additional premium.

Personal Property: You may also be able to purchase increased coverage for certain items of personal property. These items may include but are not limited to jewelry, watches, electronic data processing equipment, fine arts, firearms, silverware, and other collectibles.

Please contact me to discuss any of the coverages or options listed above.

Selected Definitions

<i>Term</i>	<i>Definitions</i>
Square Footage	The total square footage figure includes all floors of your home. IMPORTANT: It does NOT include any of the following: attached garage or built-in garage, carport, basement (even if fully finished), attached greenhouse, porches or decks, or any detached structures.
Dwelling Quality Grade	<p>The following "definitions" are general guidelines. Your home can have elements of more than one specific Dwelling Quality Grade. Therefore, you should determine the Quality Grade by choosing the one that comes closest to describing your home.</p> <p>Premium: Unique style and/or shape which vary from the other homes in the area. They are typically very large homes, generally at least 5,000 square feet. Vaulted ceilings (9' - 12') typically throughout. Highest grade materials used throughout (countertops, cabinets, flooring, wall coverings etc.). Contains unique features such as wall safes, built-in movie theaters, and other luxury constructions.</p> <p>Custom: These homes can be recognized by the unique style and/or shape which vary from the other homes in the area. They are typically quite large homes. Custom homes are distinguished by style and shape as well as by the finishes, though they may contain both Above Average and/or Premium quality finishes. Includes features such as highly upgraded kitchen and bath countertops, floor and wall coverings, built-in bookshelves, and wet bars.</p> <p>Above Average: Tract style home construction with upgraded features. Home design is produced throughout the area. Many rooms, including the kitchen, bathrooms, and bedrooms have been upgraded from the standard construction design and have features that are made of higher quality materials. Typical designs include raised ceilings. Many upgraded features include the wall and floor coverings, lighting fixtures and kitchen and master bath countertops.</p> <p>Standard: Typical of common tract style home construction. Home design is produced throughout the area. Features come as part of the packaged construction design and are made of solid and quality conventional materials. Typical designs may include slightly higher ceilings with occasional vaulted ceilings. Some upgraded features but not prevalent.</p> <p>Economy: Basic home features and design. Simple construction layout and floor plan. Inexpensive fixtures and features. Lower grade, but functional, construction materials (for example: roofing, flooring, cabinets, and countertops).</p>