

HOME INSURANCE PROPOSAL

9427 W HEANEY CIR

Amy Sanders



CALFAIRPLAN / AEGIS DIC
\$107 MONTHLY

Deductibles

(DIC) \$5,000

(CFP) \$5,000



Joe Guidi



Licensed Broker

joe@joesellsins.com

(760) 800-8200





Underwritten by DB Insurance Co., Ltd. (U.S. Branch) - AM Best "A" Rated

California DIC Quote

Named Insured: AMY SANDERS
Risk Address: 9427 W HEANEY CIR
Risk City, State Zip: SANTEE, CA 92071-2424

Producer: STEELE INSURANCE AGENCY, INC. JOSEPH GUIDI
Producer License Number: 0H09322
Producer Code: 10006508
Producer Phone Number: (760) 800-8200
Quote Number: Q5442712
Quote Date: 5/15/2026 9:58 AM

Quote Effective Date: 06/14/2026 - 06/14/2027

This is a quote only and coverage is not bound unless the risk meets the underwriting guidelines and payment is received. Based on the underwriting guidelines, the premium and/or coverage(s) could change.

SELECTED COVERAGES AND LIMITS OF LIABILITY

The insurance afforded is only with respect to the following coverage as are indicated by specific premium charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy.

COVERAGE	LIMIT / SELECTION	PREMIUM
Coverage A - Dwelling	\$328,000	\$536
Coverage B - Other Structures	\$32,800	Included
Coverage C - Personal Property	\$49,200	(\$49)
Coverage D - Loss Of Use	\$32,800	Included
Coverage E - Personal Liability	\$500,000	\$175
Coverage F - Medical Payments to Others	\$1,000	Included
Policy Deductible	\$5,000	(\$54)
Replacement Cost Coverage for Roofing and Roof Components	Coverage Applied	Included
Limited Water Coverage	\$32,800	\$27
Ordinance or Law Coverage	\$32,800	\$27
Water Backup	\$2,500	\$50
Limited Asbestos and Lead Coverage	\$2,000	\$25
Loss Assessment Coverage	\$1,000	\$3
Named Peril of Theft	\$25,000	\$30
Evacuation Reimbursement Coverage	\$500	Included
Limited Animal Liability	\$10,000	Included
Personal Injury	\$500,000	\$55
Difference in Conditions	Selected	Included
Newly Acquired Home	Selected	(\$48)
Loss Experience / Loyalty Credit	No Losses	\$0
TOTAL PREMIUM:		\$777
INSPECTION FEE:		\$50
POLICY FEE:		\$35
TOTAL POLICY PREMIUM:		\$862



725 S. Figueroa Street, Suite 3900
Los Angeles, CA 90017
(800) 339-4099
www.cfpnet.com

California FAIR Plan Association
DWELLING INSURANCE QUOTATION

YOUR INSURANCE BROKER
Steele Insurance Agency, Inc.

Joseph Guidi
joe@joesellsins.com



PHONE NUMBER 760-800-8200

QUOTATION NUMBER CFPQ0102817905

APPLICANT NAME

Amy Sanders

PROPERTY LOCATION

9427 W Heaney Cir, Santee, CA 92071

RATING INFORMATION

YEAR BUILT	OCCUPANCY	# OF UNITS	CONSTRUCTION TYPE	DEDUCTIBLE
1961	Owner	1	Frame	\$5000

COVERAGES AND PERILS INSURED AGAINST

SELECTED COVERAGES	LIMITS
☒ A - Dwelling	\$ 328,000
☐ B - Other Structures	\$
☒ C - Personal Property	\$ 100,000
☒ D - Fair Rental Value	\$ 32,800
☒ Ordinance or Law Coverage	\$ 32,800
☒ Debris Removal (additional)	\$ 7,600
☒ Extended Dwelling Coverage	\$ 82,000
☒ Dwelling Replacement Cost	INCLUDED
☒ Inflation Guard	INCLUDED
☒ Personal Property Replacement Cost	INCLUDED
☐ Fences	\$
☒ Permitted Incidental Occupancy	\$ 0
☐ Plants, Shrubs and Trees	\$
☐ Outdoor Radio and TV Equipment	\$
☐ Awnings	\$
☐ Signs	\$
☐ Improvements, Alterations and Additions	\$

PERILS INSURED AGAINST

Fire or Lightning, Internal Explosion and Smoke Damage
Extended Coverages
Vandalism or Malicious Mischief

Total Annual Premium (tentative) ** \$ 421

IMPORTANT NOTICES

Note: The Premium Calculation generated by this program is based solely on the information you provided and is not a contract, binder or an offer of coverage. To obtain an offer of coverage, you must submit an application to the California FAIR Plan. Please note if submitting an endorsement request, the premium may be prorated. This Premium Calculation does not change in any manner the terms and conditions of any offer of coverage that we may make.

MESSAGE BOARD

As required by AB 2756, all policies with Dwelling Replacement Cost must include Ordinance or Law coverage at 10% of the Coverage A-Dwelling limit. If the Coverage A-Dwelling limit is not at least 80% of the replacement value of the property the time of loss, coverage will revert to an Actual Cash Value basis.