



FLEX HOMEOWNER POLICY QUOTE

QUOTE NUMBER:	4608603
EFFECTIVE DATE:	10/16/2026 12:01 AM
EXPIRATION DATE:	10/16/2027 12:01 AM
QUOTE DATE:	10/16/2026
QUOTE EXPIRATION:	12/15/2026

Orion180 Insurance Services, LLC • 930 S. Harbor City Blvd, Suite 302 • Melbourne, FL 32901 • (866) 590-3550

Applicant Information John Doe 11263 GATEMOORE WAY SAN DIEGO, CA 92131 760-788-3683	Agent Information Brandon Dove Dove Insurance Agency Inc. 1900 Sunset Dr Ste J Escondido, CA 92025 760-788-3683
Residence Premises: 11263 GATEMOORE WAY SAN DIEGO, CA 92131	

Quoted Policy Period: 10/16/2026 to 10/16/2027 12:01 A.M. at Residence Premises
Policy Type: Homeowners
INSURER: Orion180 Insurance Company (A) Demotech Rated

TOTAL ESTIMATED POLICY PREMIUM AND FEES: \$3,869.25	DUE NOW:	\$3,869.25
	INSTALLMENT PAYMENT(S) OF:	\$0.00
	NUMBER OF REMAINING PAYMENTS:	0

COVERAGES	
Coverage A – Dwelling (Replacement Cost as described in policy)	\$1,100,000
Coverage B – Other Structures	\$110,000
Coverage C – Personal Contents	\$330,000
Coverage D – Loss of Use	\$110,000
Coverage E – Personal Liability	\$500,000
Coverage F – Medical Payments	\$5,000

PERILS	
Fire Peril Coverage	Included
Lightning Peril Coverage	Included
Miscellaneous Peril Coverage	Included
Named Storm Peril Coverage	Included
Tornado Peril Coverage	Included
Non-Named Storm Wind Peril Coverage	Included
Hail Peril Coverage	Included
Water Non-Weather Peril Coverage	Included
Wildfire Peril Coverage	Included
Liability Peril Coverage	Included
Theft Peril Coverage	Included
Earthquake Peril Coverage	Excluded

DEDUCTIBLES	
Weather/Wildfire Deductible	\$25,000
Non-Weather Deductible	\$5,000

FEES AND TAXES	
Policy Fee (Fully Earned and Non Refundable)	\$199.00
Inspection Fee	\$100.00
Surplus Lines Tax (0%)	\$112.50
Stamping Fee (0%)	\$6.75

OPTIONAL	
Roof Coverage – Loss Settlement	ACV
Roof Material Payment Schedule	Yes
Loss Assessment Coverage Limit	\$1,000
Home Computer Coverage Limit	Excluded
Water Back Up and Sump Discharge or Overflow Limit	\$10,000
Ordinance or Law Coverage Limit	25%
Increased Replacement Cost Coverage Limit – Dwelling	25%
Personal Injury Coverage Limit	\$100,000
Personal Property Replacement Cost Loss Settlement	Included
Equipment Breakdown Coverage	Included
Swimming Pool, Spa, or Hot Tub Liability Endorsement	Included
Buried Utility Line	Included
Water Damage Coverage Limit	\$10,000
Insured Copay Option	0%
Claims Free Participation Bonus	No

DISCOUNTS	
Golden Age	No
Loss Free	Yes
New Home Purchase (Home purchased within the preceding 12 months)	Yes
Tankless Water Heater	No
Secured Community Discount	No
Premises Burglar Alarm Protection System	None
Premises Fire Protection System	Smoke Detector
Military/First Responder	No
Tree Free Yard	No
Companion Policy	No
Automated Water Shut Off Device	AWTOS
Community-level fire mitigation	No
Property-level fire mitigation	No

RATING INFORMATION	
Home is deeded to, and/or owned by a corporation, LLC, Partnership, estate, association, or any other business entity.	No
Square Footage	2699
Roof Area	2699
Year Built	1996
Number of Stories	1
Marital Status	Married
Number of Residents Under 18	0
Home Type	Single Family Home
Construction Type	Frame
Foundation Type	Slab
Garage Type	Attached
Garage Size	3+
Number of Full Baths	2

Number of Half Baths	1
Occupancy Type (Primary or Seasonal/Secondary)	Primary
Roof Material	Clay or Concrete Tile
Roof Shape	Hip
Wood Burning Stove	No
Number of Fire Claims in the last 5 years	0
Number of Theft Claims in the last 5 years	0
Number of Liability Claims in the last 5 years	0
Number of Non-Weather Water Claims in the last 5 years	0
Number of Weather Claims in the last 5 years	0
Number of Earth Movement Claims in the last 5 years	0
Number of Other Claims in the last 5 years	0
Do you have any open claims?	No

Surplus Lines Broker & Mailing Address

Robert Reid
Orion180 Insurance Services, LLC
930 S. Harbor City Blvd, Suite 302
Melbourne, FL 32901



Countersignature or Authorized Representative

THIS QUOTE IS FOR INFORMATION PURPOSES ONLY. IT IS BASED UPON THE INFORMATION SUPPLIED AND MAY CHANGE BASED UPON THE RESULTS OF A LOSS HISTORY INQUIRY. THIS IS A NON-BINDING QUOTE AND DOES NOT REPRESENT AN OFFER OF COVERAGE.