



HARBOUR VILLAGE INS AGCY
1583 SPINNAKER DR STE 211
VENTURA BEACH, CA 93001
Phone: 1.805.477.1334 | FAX: (805) 477-1336

Name and Mailing Address
MATT SHEPHERD
672 XANADU WAY
OXNARD, CA 93036-5508

The quote below is based on information you provided to us for a **12-month policy**, effective 06/01/26 to 06/01/27.

YOUR HOME QUOTE



\$1,688.55

estimated for
12 months

with an estimated down payment amount of \$248.65

Residence Premises

672 Xanadu Way
Oxnard, CA 93036-5508

Coverages

Coverage

Limit

Coverage A – Dwelling

\$770,000

Coverage B – Other Structures

\$77,000

Coverage C – Personal Property

\$192,500

Coverage D – Loss of Use

\$154,000

Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)

\$300,000

Coverage F – Medical Payments to Others (each person)

\$5,000

Deductibles

Peril Deductible

Deductible

Property Coverage Deductible (All Perils)

\$2,500

Coverage Level

Your coverage level is Travelers Protect[®]. If you have any questions, please contact your agent at 1.805.477.1334.

Optional Coverages

	Endorsement	Limit	Premium
Workers' Compensation Residence Employees	HQ-090 CA (05-17)		
Water Back Up and Sump Discharge or Overflow Coverage	HQ-208 CW (08-20)	\$5,000	Included*
Personal Property Replacement Cost Loss Settlement	HQ-290 CA (04-20)		Included*
Additional Replacement Cost Protection Coverage 25% of Coverage A - Dwelling Limit	HQ-420 CA (11-18)	\$192,500	Included*
Wildfire Defense Services	HQ-710 CA (05-17)		Included*

*Note: The additional cost for any optional coverage or endorsement shown as "Included" is contained in the Estimated Home Premium.

Estimated Home Premium	\$1,688.55
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Taxes and Fees

Name	Amount
Temporary Supplemental Fee	\$17.55
Total:	\$17.55

Discounts

The following discounts reduced your premium:

Multi-Policy	Loss Free	Fire Protective Device
Home Buyer		

Savings Reflected in Your Total Premium:	\$728.00
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Information Used to Determine Your Premium

There are many factors that determine the premium on your quote, some of which are displayed below.

Year Built: 2016	Garage Type: Built-In	Pool: No
# of Families: 1 Family	Square Footage: 2338	Age of Roof: 10
# of Stories: 2	Construction Type: Frame	Roof Material Type: Clay or Concrete Tile
# of Bathrooms: 03	Siding Type: Stucco	Age of Plumbing: 10
# of Employees: 00	Foundation Type: Slab	
Garage - Number of Cars: 2 Finished Basement: 00		

Estimated Monthly Billing Options

The following installment options are available for your Travelers policy. The actual monthly installment amount will be reflected on your first billing statement. Electronic Funds Transfer (EFT) and Recurring Credit Card (RCC) require enrollment in our automatic payment plans. Pay in Full billing options are also available.

	EFT	RCC	Bill by Mail/Email
Monthly Installment Premium	\$140.72	\$140.72	\$140.72
Monthly Service Charge	\$2.00	\$4.00	\$6.00
Total Monthly Amount	\$142.72	\$144.72	\$146.72

Insurance is underwritten by THE STANDARD FIRE INSURANCE COMPANY, a subsidiary or affiliate of The Travelers Indemnity Company, One Tower Square, Hartford, CT 06183.

This document should only be used for discussion purposes with your Travelers agent or representative. The premium shown is a preliminary estimate only inclusive of state/municipal taxes and fees if applicable, as of 05/21/2026 using rates and rules in effect at that time. It is subject to change based on additional information we may receive later in the quoting process. Coverage, discounts and other features are subject to state availability and individual eligibility.