Farmers Value Insurance Package®

Preliminary Estimate

Prepared for Home Buyer

7 San Vincente
Rsm, CA 92688-2406

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Preliminary Estimate

Residential Property Insurance Estimate

Policy Number: Policy 1
Term Length: 12 months

Property Address: 7 San Vincente
Rancho Santa
Margarita, CA
92688-2406

	Proposal 1
Underwritten By	Farmers Insurance Exchange
Policy Type	Farmers Smart Plan Home®
Estimate Number	201243239_1
Proposed Effective Date	5/29/2026

Property Coverage Information

	Proposal 1	
Coverage	*Limits/Ded*	*Premium*
Coverage A - Dwelling	1,080,000	$5,158.00
Extended Replacement Cost (In Addition to Coverage A Limit)	10% ($108,000)	Included
Coverage B - Separate Structures	54,000	Included
Coverage C - Personal Property	594,000	Included
Personal Property Replacement Cost	Included	Included
Coverage D - Loss of Use	108,000	Included
Additional Living Expense Term	12 Months	Included
Coverage E - Personal Liability	300,000	$382.00
Coverage F - Medical Payments to Others	1,000	Included
HOA Loss Payment	1,500	Included
Building Ordinance or Law	10%	Included
Roof Materials Loss Settlement	Replacement Cost	Included
Personal Property at 2nd Residence	$59,400.00(10 % of Personal Property Limit)	Included
Theft of Jewelry Watches Furs	1,000/2,500	Included
Theft of Firearms	2,500	Included
Business Property - On Premises / Off Premises	2,500/500	Included
Portable Electronic Equipment - Off Premises	5,000	Included

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	Proposal 1	
Coverage	*Limits/Ded*	*Premium*
Money	250	Included
Deeds, Securities, Valuable Papers	1,000	Included
Theft of Silverware, Goldware	2,500	Included
Fine Arts and Imported Rugs	5,000	Included
Collectable Cards and Comic Books	200/1,500	Included
Watercraft and Windsurfers	1,500	Included
Trailers	1,200	Included
Motor Vehicle Parts	Not Included	Included
Term Premium		$5,540.00

Property Premium Summary

	Proposal 1
Term Premium	$5,540.00
Membership Fees (Non-Refundable)	$25.00
Temporary Supplemental Fee For CA FAIR Plan Loss Assessment	$56.51
Fees	**$81.51**
Premium and Fees	**$5,621.51**

Property Deductible

Type of Loss	*Proposal 1*
Liability Losses	$0
Applicable to each covered property loss (2% of Cov. A Limit)	$21,600
Single Loss Deductible	Covered

Property Discounts

Discount Type	*Proposal 1*
Auto/Home	Applied
Fire Protection	Applied
Water Protection	Applied
Theft Protection	Applied

Discount Type	*Proposal 1*
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®.

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Preliminary Estimate

Estimated Billing Options for Proposal 1

Policy / Account Number	*Pay Plan*	*Term Premium*	*Installment Amount*[2]	*Temporary Supplemental Fee*	*Temporary Supplemental Fee Installment Amount*	*Next Payment Due*
Home Policy 1	1 Pay	$5,540.00		$56.51	$0.00	
	2 Pay	$5,540.00	$2,770.00	$56.51	$28.25	10/29/2026
	Monthly Credit/Debit Card	$5,540.00	$461.68[3]	$56.51	$4.71	6/29/2026
	Monthly EFT	$5,540.00	$461.68[3]	$56.51	$4.71	6/29/2026

Policy / Account Number	*Pay Plan*	*Initial Installment*[3]	*Temporary Supplemental Fee Initial Installment Amount*	*Policy Fees*	*Amount Due Today*
Home Policy 1	1 Pay	$5,540.00	$56.51	$25.00	$5,621.51
	2 Pay	$2,770.00	$28.26	$25.00	$2,823.26
	Monthly Credit/Debit Card	$461.52	$4.70	$25.00	$491.22
	Monthly EFT	$461.52	$4.70	$25.00	$491.22

[2]Includes Service Charges
[3]Excludes Service Charges

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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.

FARMERS INSURANCE

Reconstruction Cost estimate for your home and your amount of insurance coverage

Policy Number: **81709-97-32**

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

Do you think you have enough coverage?

Your policy provides **$481** 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 us 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 us 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):	**$1,080,000**
a. Cost of labor, materials, and supplies	$744,116
b. Architect's Fees and Permits	$75,646
c. Contractor Overhead and Profit	$215,922
d. Demolition and Debris Removal	$16,463
e. Other Fees and Taxes	$27,464
Reconstruction Cost Estimate:	**$1,080,000**

It's important that you understand the term "reconstruction cost". Reconstruction cost is not the same as the market value of your home.

Reconstruction Cost
This is the amount it would cost to rebuild your home if it were destroyed.
It includes costs for materials, labor, and city/county fees.
It does not include the value or cost of the land or your mortgage.

vs.

Market Value
This is the price a buyer would pay to purchase the home, including the land and property, in its current condition.
It takes into account location, desirability, and current housing market trends.
It does not consider the cost to build a new home.

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 Farmers or your agent if you want to make a change to your Coverage A amount.

ZIP Code:		*Interior Wall Cover:*	Panel Custom,Wallpaper,Faux Finish,Paint
Year Built:	1990	*Floor Covering:*	Plank,Carpet,Ceramic Tile CST
Square Footage:	2,246	*Kitchen:*	1 Custom, 1 Standard
Style or Number of Stories:	2 Stories	*No. of Full Baths:*	3 Standard,3 Custom
Dwelling Quality Grade:	Premium	*Number of Fireplaces:*	1
Type of Frame:	Wood Framing	*Basement:*	No
Average Wall Height:	11 feet	*Number of Units:*	1
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 us so we can provide that information. Please see the next page 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: This coverage increases your Coverage A (Dwelling) limit up to an additional 25% or 50% of the Coverage A amount to repair or replace covered damage to your home. This coverage is subject to the policy terms and conditions and may not be available in all states. This coverage may provide an additional layer of protection as your policy does not provide Guaranteed Replacement Cost coverage. If your policy does not already include this coverage as indicated on your Declarations page, contact your agent to explore your coverage options.

Building Ordinance or Law Coverage: This coverage pays for increased costs incurred from rebuilding your home in compliance with updated building codes. Contact Farmers or your agent to learn more about this coverage and the limits available to you.

Personal Property: You may also increase your coverage on certain personal items. Some examples include jewelry, watches, electronic data processing equipment, fine arts, firearms, silverware, and other collectibles.

Please contact Farmers or your agent to discuss any of the coverages or options listed above you may be interested in.

Selected definitions

Term	*Definitions*
Square Footage	The total square footage listed in this document 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	

(Continued Next Page)

Term	*Definitions*
	The following "definitions" are general guidelines. Your home can have elements of more than one specific Dwelling Quality Grade. So, you should determine the Quality Grade by choosing the one that comes closest to describing your home. **Premium:** These homes likely have a unique style and/or shape which varies from other homes in the area. They're typically very large homes, usually 5,000 square feet or larger. They often include vaulted ceilings (9' - 12') and use of high-grade materials (for countertops, cabinets, flooring, wall coverings, etc.). They may contain unique features such as wall safes, built-in movie theaters, and other luxury structures. **Custom:** These homes may have a unique style and/or shape which vary from other homes in the area. They are typically large homes with finishes that are Above Average and/or Premium. They may include features such as highly upgraded kitchen and bath countertops, floor and wall coverings, built-in bookshelves, and wet bars. **Above Average:** Tract style home, similar to others in the area, with upgraded features. Rooms in the house, such as kitchen, bathrooms, and bedrooms, may have been upgraded from the standard construction design and often contain raised ceilings. They often have features (like floor coverings, fixtures, countertops) made of higher quality materials. **Standard:** Common tract style home, similar to others produced in 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. The home may have some upgraded features, but not a lot. **Economy:** Basic home features and design, with a simple construction layout and floor plan. Inexpensive fixtures and features. Lower grade, but functional, construction materials.

Do you need help?

Farmers or your agent are happy to help you with any questions you have. They can provide guidance as to the coverage options available but 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.

If you have questions about your coverage or the Coverage A amount offered for your home, please contact Farmers or your agent's office at **.** We're committed to providing you with excellent service.

Important Notice

Your Home insurance policy does not provide coverage for flood damage.

You would need to get a separate flood insurance policy to have coverage. The information below is provided as a courtesy.

Please see your Farmers agent for more information.

Understanding Flood Risk

Whether you live on the coast, near a river or even in a land-locked town with no body of water nearby, floods can happen just about anywhere it rains. A strong storm can turn a stream, pond or city street into a flood risk. According to FEMA on FloodSmart.gov:

- Since 1996, flooding has affected 99% of U.S. counties, bringing significant damage and financial costs to homeowners and businesses.
- Just an inch of water can cause $25,000 in damage.
- Over 40% of National Flood Insurance Program claims are from outside the high-risk zones.
- Anyone in a National Flood Insurance Program participating community can purchase flood insurance.

Get a free quote today

Call your Farmers Agent: **Ryan Nuttall** (530) 677-7860

You can also find additional information regarding flood insurance at www.farmers.com/home/flood/

Available coverage amounts may vary. Premiums are subject to change. Issuance of a policy and premiums are subject to underwriting guidelines and approval. Generally, NFIP policies do not become effective until 30 days after the receipt of a completed application and full annual payment.

Flood insurance in this offering is made available through Farmers ® participation in the National Flood Insurance Program (NFIP) and it is federally backed. Restrictions, exclusions, limits, and conditions apply. Contact a Farmers representative for details.