



PO Box 45126, Jacksonville, FL 32232-5126

Quote *Homeowners Insurance*

Your Quote Number BHJ803354

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Agent Information

Nicholas Giangelo Micheli
Steele Insurance Agency Inc
CA Agency License #OH09322
CA Agent License #OH09322
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Applicant Information

Quote for	Argue Via Onza
Quote Date/Time	07/09/2026 05:54 PM ET
Policy Type	Homeowners 3 Special Form
Policy Period	07/10/2026 to 07/10/2027
Property Address	4 Via Onza, Rancho Santa Margarita, CA 92688-3181
Mailing Address	4 Via Onza, Rancho Santa Margarita, CA 92688-3181

Total Policy Premium

Total Policy Premium with discounts, surcharges and fees applied	\$4,151.00
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Section I – Property Coverages

Coverage Type	Coverage Amount
Coverage A - Dwelling	\$964,000
Coverage B - Other Structures	\$96,400
Coverage C - Personal Property	\$530,200
Coverage D - Loss of Use	\$192,800

Deductible	Amount
All Perils	\$5,000

Section II – Liability Coverages

Coverage Type	Coverage Amount
Coverage E - Personal Liability - Each occurrence	\$500,000
Coverage F - Medical Payments to Others - Each person	\$1,000

Additional Coverages or Features

	Limit	Premium/Credit
Replacement Cost - Contents		\$574.00
Service Line Coverage - \$500 Deductible	\$10,000	\$107.00
Homeowners Inflation Guard 3%		
Loss Assessment	\$5,000	\$5.00
Back-Up of Sewers or Drains	\$5,000	\$24.00
Modified Functional Replacement Cost		
Coverage A - 50% Extended Replacement		\$307.00
Animal Liability Buy Back	\$300,000	\$27.00



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Deductible Options

More deductible options are available for your policy

Deductible	Annual Premium
\$2,500	\$4,597.00
\$5,000	\$4,151.00
\$10,000	\$3,706.00

Discounts

- Gated Community
- Tile Roof
- Age of Insured (55-59)
- Newly Acquired Home Discount

Rating Information

Dwelling Type	Dwelling	Number of Families	1
Occupancy Status	Owner	Territory	776
Construction Type	Frame	Protection Class	03
Roof Type	Tile	Roof Year	2005
Construction Year	1994	Square Footage	2,411
Replacement Cost	\$964,000		

Available Billing Payment Plans

Your payment plan options are based on \$5,000 All Perils deductible

Selected	Payment Plan	Down Payment*	Installment Amount**	Total Cost
	Automatic Card Payments (Monthly)	\$648.20	\$348.08 (includes \$4.00 fee)	\$4,129.00
	Monthly Bank Withdrawal	\$648.15	\$314.80 (includes \$2.00 fee)	\$4,110.95
X	Full Payment - 100% paid now	\$4,151.00	N/A	\$4,151.00
	3 payments	\$1,678.40	\$1,220.40 (includes \$6.00 fee)	\$4,119.20

* Includes any applicable policy fees

** Includes any applicable installment fees



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Important Quote Information

- This is not an insurance policy or binder. No coverage is provided by this quote.
- The rates displayed on this quote are based on information you provided and are subject to verification and may change.
- If you purchase this policy, your declarations page, insurance policy and any policy endorsements will contain a full explanation of your coverage. Your coverage will begin on the first day of the policy period.

About Stillwater

- We provide peace of mind and security when you're looking to protect your auto, home, rental properties, business and other assets.
- We're A+ Better Business Bureau accredited, which shows we're committed to transparency, responsiveness, integrity and delivering on promises.
- We have an A (Exceptional) rating from Demotech and a B++ (Good) rating from A.M. Best, the leading insurance rating organizations.
- We share customer feedback on stillwater.com under Customer Reviews.

Thank you for allowing us to provide you with a quote

Coverage is underwritten by Stillwater Insurance Company, P.O. Box 45126, Jacksonville, FL 32232

