Bamboo Insurance Quote Summary

Your Home quote number is Q1002991623.

Date document generated: 08/07/2026

Mail to

New Homebuyer
2630 Maple Ave
Morro Bay, CA 93442-1726

Named insured(s)

New Homebuyer

Agency

Connect One Insurance Services, Inc
5079 Lone Tree Way
Antioch, CA 94531
Work: (888) 950-0663

POLICY DETAILS

Proposed term effective date: 09/07/2026, 12:01AM Standard Time*
Proposed term expiration date: 09/07/2027, 12:01AM Standard Time*
Location of Insured Property: 2630 Maple Ave, Morro Bay, CA 93442-1726
**Standard time zone at location of insured property.*

PLEASE NOTE: All references to "The Company" within this Application, the policy forms, and any other documentation you may receive refer to **Sutton National Insurance Company**

CA Admitted- A Rated company

Coverages and Limits of Liability

Insurance is provided only with respect to the following coverages for which a specific limit of liability is shown.
Subject to all conditions of this policy.

SECTION I				SECTION II	
A	B	C	D	E	F
Dwelling	Other Structures	Personal Property	Loss of Use	Personal Liability Each Occurrence	Medical Payments to Others
$825,000	$82,500	$412,500	$165,000	$300,000	$1,000

Deductible
All Other Perils
$2,500

In case of loss under Section I, we cover only that part of the loss over the deductible(s).

Coverage specific deductibles are referenced under Forms and Endorsements.

Underwriting- Not rated for short term rental- optional available

Forms and Endorsements

Number/Edition	Forms and Endorsements Made Part of this Policy	Deductible *(if applicable)*	Limit *(if applicable)*	Premium *(if applicable)*
PH BA EQ CA 12 24	Residential Earthquake Quote			
PH BA WR CA 12 24	WILDFIRE RISK NOTIFICATION			
BAMHO PN 01-CA 07 2021	California Residential Insurance Disclosure			
PLNTC1 05 2024	Important Information to Policyholders - California			
BAM PN 02-CA 07 2023	California Fraud Notice			
PLNTC4 09 2020	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL			
PLNTC6 09 2020	California Notice of Designated Additional Person to Receive Notice Cancellation or Nonrenewal			
BAM PN 04-CA 02 2018	California Privacy Policy			
PLNTC3 09 20	COMMUNITY SERVICE STATEMENT			
CAHO3 12 2023	HO-3 Homeowners Policy			
HE BA 63 CW 07 24	CYBER LOSS LIMITED EXCLUSION			
TERWAR 06 2024	Terrorism and War Exclusion			
PH SN 91 CW 07 24	Sutton National Signature			
SN Privacy CA 06 24	Privacy Notice - SN			
SPCAHO 07 2024	Special Provisions - California			
ADJLIM 04 2020	Adjustment of Limit			
ERC 07 2024	Extended Replacement Cost Coverage		25%	$164.00
LIMSDB 04 2020	Limited Sewer or Drain Backup Coverage		$5,000	$85.00
MTGCLS 04 2020	Mortgage Clause			
ORDLAW 04 2020	Ordinance or Law Coverage		10%	
PERINJ 03 2024	Personal Injury Coverage		Included in Coverage E Limit	$30.00
RCVPP 04 2020	Replacement Cost Coverage for Personal Property			
WKCOMP 04 2020	Workers Compensation for Residence Employees			
	Loss Assessment		$1,000.00	

No brok

Total Premium	$3,058.00
Policy Fee	$70.00
Temporary Supplemental Fee*	$18.77
Total	**$3,146.77**

No Broker Fee- Robyn Icenhower IBN client

*Companies admitted to write property and casualty insurance in California are required to participate in the California FAIR Plan Association, which makes basic property insurance available to California consumers who would otherwise be unable to obtain such insurance through the normal insurance market. In the event that catastrophic losses render the FAIR Plan unable to pay operating expenses and policyholder claims because it will not have sufficient retained earnings, reinsurance, a line of credit, if available, and/or proceeds from catastrophe bonds, if sold, the FAIR Plan may request the Insurance Commissioner's approval to assess each member insurance company its fair share if necessary to pay the Plan's operating expenses and policyholder claims. To assure stability in the California property insurance market and to assure the continued availability of property insurance in California, the FAIR Plan's member insurance companies may collect a temporary supplemental fee to recover a portion of these assessments. If this happens, 'Temporary Supplemental Fee' with an amount will be displayed on a notice, bill, or your policy declarations.

Discount Information

Discounts Applied
Wildfire Mitigation Credit

PROPERTY DETAILS

Description of Property and Additional Exposures

County: San Luis Obispo

Year built: 1988

Construction type: Frame

Year roof installed: 2016

Roof type: Composition - Architectural Shingle

Occupancy type: Owner Occupied - Primary Home

Protection class: 3

Dwelling usage: Single Family Detached

Square footage: 2024

IMPORTANT INFORMATION

California Fraud Notice

For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Background information about Sutton National Insurance Company. All references to "The Company" within this Quote Summary and any other documentation you may receive refer to Sutton National Insurance Company.

The quote and premium are based on information you provided and are subject to verification by the company. Your quoted premium is subject to change.

This Quote is not an insurance policy. All information contained in this Quote regarding the insured, covered property, coverage limits, deductibles, and premium charges are subject to the specific terms and conditions of the policy contract and endorsements at the time a policy is issued.

Property Replacement Cost Information

The replacement cost estimate provided through a third party is advisory only. Please note that it is your responsibility to ensure that your dwelling coverage limits are adequate to replace your dwelling, including its current features and characteristics, in the event of a total loss. The limit of liability quoted for this structure (Coverage A: Dwelling) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

Deductible Notice

The dollar amount of a percent (%) deductible will change if the limit of liability for your Dwelling (Coverage A) changes. The dollar amount of a percent (%) deductible may change at renewal due to Coverage A changes as described in Adjustment of Limit Endorsement.