Gold Insurance Solutions

3905 Park Drive, Suite 110
El Dorado Hills CA 95762
916-235-3638
quote@gold.insure
www.gold.insure

Quote for 7190 Pool Station Rd
Generated 6/3/2025

Agency Information	
Agency Name	Gold Insurance Solutions
Agent	Phil Irwin
License	6000540
Phone	916-233-0452
Email	quote@gold.insure
Address	3905 Park Dr. #110 El Dorado Hills Ca 95762

Note: The Premium Calculation generated by this program is based solely on the information you provided and is not a contract, binder or an offer of coverage. To obtain an offer of coverage, you must submit an application to the California FAIR Plan. Please note if submitting an endorsement request, the premium may be prorated. This Premium Calculation does not change in any manner the terms and conditions of any offer of coverage that we may make.

Quote Info

Quote Generated For: CFPQ0101965170

Premium Options	
Premium with $2500 Deductible	**$9,695.00**
Premium with $5000 Deductible	**$9,213.00**
Premium with $10000 Deductible	**$8,535.00**
Premium with $20000 Deductible	**$7,476.00**

Quote Details	
Address 1	7190 Pool Station Rd
Address 2	
Zip Code	95222
City	Angels Camp
Year Built	1984
Dwelling Limit	550,000
Other Structures	
Personal Property	165,000
Fair Rental Value	140,000
Awnings	
Fences (Metal)	

Fences (Other)	
Permitted Incidental Occupancy	
Outdoor Radio and TV Equipment	
Plants Shrubs And Trees	
Signs	
Ordinance Or Law Coverage	55,000
Debris Removal	20,000
Extended Dwelling Coverage	Yes

First Cap Property Insurance Solutions
5675 Ruffin Road, Ste 100
San Diego, CA 92123

QUOTE - QDIC037077

Quote Date: **06/03/2025**
Attn: **Phil Irwin**
Email: **phil@gold.insure**
Producer: **Gold Insurance Solutions**
Phone: **(916) 235-3638**

Carrier: **Seaview Insurance Company**

Annual Term: **06/27/2025** to **06/27/2026**

Insured: **New Buyer**
Property Location: **7190 Pool Station Road-Angels Camp-CA,95222**

This quote is void after 30 days

RATING INFORMATION

Year Built: 1984 Occupancy: Owner/Primary # of Units: 1 Construction Type: Wood Frame Deductible: $2,500

COVERAGE, LIMITS AND ESTIMATED PREMIUM INFORMATION

This is a brief summary description; please review the entire sample policy for details.

COVERAGES AND PERILS INSURED AGAINST

	SELECTED COVERAGES	LIMITS
	A - Dwelling	$550,000
	B – Other Structures	$55,000
	C – Personal Property	$165,000
	D – Loss of Use	$110,000
	E – Personal Liability	$300,000
	F – Medical Payment to Others	$1,000
	Inflation Guard	Included
	Personal Property Replacement Cost	Included
	Limited Water Coverage	7.5%
	Water Backup Coverage Limit	$2,500
	Ordinance or Law Coverage	10%
	Loss Assessment Coverage	$1,000
	Theft Coverage	$5,000
	Evacuation Reimbursement Coverage	$1,000
	Additional Structures	$120,000

DISCOUNTS/SURCHARGES	PREMIUM
New Home Acquired	-$132

Total Estimated Annual Premium	**$1,798**

Policy Fee	$40
Inspection Fee	$55
GRAND TOTAL	**$1,893**

Note: The limit of liability for this structure (Coverage A) 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.

Disclosure: This quote is not a reflection of contractual language and is subject to underwriting guidelines and approval. This quote is an estimate and is subject to change if your circumstances are different than the information provided and/or any information provided is inaccurate or incomplete.This quote does not constitute a contract or binder of insurance until coverage is purchased. The quote is subject to all the terms and conditions of the policies and endorsements in use.

APPLICABLE ENDORSEMENTS

Form Name	Form ID
Increased Deductible for Loss or Damage Caused by Tenants	ASIS-END-M16S
Ordinance or Law Coverage	ASIS-END-O4D
Water Backup Coverage	ASIS-END-O3D
Limited Water Coverage	ASIS-END-O30D
Replacement Cost Coverage for Personal Property	ASIS-END-O5D
Evacuation Reimbursement	ASIS-END-O32S

UNDERWRITING CONDITIONS AND BINDING REQUIREMENTS

1. All Quotes are subject to final underwriting approval.
2. Written request required to bind
3. Once approved,down payment is required within 5 days of binding or by the effective date whichever is later.
4. Any documents required by underwriting such as certs for alarms are required within 20 days of binding.
5. Inspections will be set up through our partner,E&S inspections.Inspections are mandatory on all new business accounts

FEES AND DIRECT BILL PAYMENT PLANS

Policy Fee: $40

Inspection Fee: $55

Installment Fee: $8

Fees on automatic payments: $2

All fees are fully earned, and non-refundable.

The following Direct Bill payment plans are available:

Direct Bill Plan Option 1 (4-pay plan):
25 % down payment at inception
75 % next 4 months

Direct Bill Plan Option 2 (9-pay plan):
25 % down payment at inception
75 % next 9 months

DIRECT BILL INSTRUCTIONS

Payment must be made via the direct bill payment website at www.billitnow.com/FirstCapProperty.

To pay the down payment (or full payment) on the direct bill website please follow these steps:

1. Visit www.billitnow.com/FirstCapProperty
2. Once registered, navigate to Pay Online to process the amount of the deposit required.
3. Make payment and print/save the payment confirmation page
4. Initial down payment (or full payment) must be received within 5 days of binding or the effective date of the policy (if later)