



Custom Solutions

This quote outlines the extent of coverage we offer to provide on this risk. The terms and conditions provided may or may not be those requested on the application. This document is descriptive only. Actual coverage is subject to the terms and conditions of the Policy as issued. The company reserves the right to make changes at any time prior to issuance of any insurance policy which may or may not be priced according to this quote or any other quote. Please send bind requests to CustomSolutions@Chubb.com and your Chubb Custom Solutions Underwriter.

To:

July 15, 2026

Client: Donald Dougher & Natasha A Dougher
Client mailing: 7967 Camino Sin Puente
Rancho Santa Fe, CA, 92067

Producer: CHUBB INSURANCE SOLUTIONS AGENCY INC - ES
Chubb Producer Code: 0055224-00032

Retail Agent: HIGGINBOTHAM INSURANCE AGENCY
INC

We are pleased to provide a quotation for the captioned insured, based upon the following:

HOMEOWNER RENEWAL QUOTE

Policy Term: 08-11-2026 to 08-11-2027
Writing Company: Chubb Custom Insurance Company-**Non-Admitted**
Quote Number: QCS0110592

Homeowner

Location: 7967 Camino Sin Puente, Rancho Santa Fe, CA 92067

Limit:	House:	\$11,586,000
	Other Permanent Structures:	\$963,000
	Contents:	\$5,500,000
	Personal Liability:	No Coverage
	Debris Removal:	10%
	Rebuilding To Code:	10%
	Additional Living Expenses:	Excluded
	Landscaping:	\$50,000/\$10,000 per tree, plant or shrub
	Wildfire Stated Loss Limit:	\$14,482,500
	Wildfire Landscaping:	\$50,000/\$10,000 per tree, plant or shrub

Payment Basis: Verified Replacement Cost

Deductibles:	All other perils:	\$25,000
	Wildfire Deductible:	10% of the amount of House limit
	Water Damage Deductible (interior pipes)	\$250,000

Note: Deductibles apply to the House, Additions & Alterations, Other permanent structures, Contents and all Extra Coverages unless otherwise stated in the policy.

* The Wildfire Stated Loss Limit is the maximum amount we will pay for all physical loss caused by wildfire or wildfire smoke or wildfire following an earthquake to your house, other permanent structures, contents and all Extra Coverages. If the payment basis is Extended replacement cost, we will pay up to 25% more than the applicable amount of coverage for your house or other permanent structures, if necessary, for the reconstruction cost, subject to the Wildfire Stated Loss Limit.

Endorsements: See full list below

Conditions:

- Installation of a Chubb approved flow-based water leak detection device with auto shut off, and central station monitoring eliminates the \$250,000 Water Damage from Interior Pipes Deductible
- Please advise your client that CISA is offering this quote as the representative of its affiliated surplus lines insurance company, Chubb Custom Insurance Company. CISA is not acting on behalf of your client and does not seek placements in other surplus lines markets.
- Install a water flow alarm/switch into the existing fire sprinkler system within 60 days.
- Manage and maintain all vegetation and undergrowth surrounding your home in Zone 1 within 60 days. This includes the first 5 feet from your home on all sides. Please refer to the inspection report.

Wildfire Defense Services is available to homeowner policyholders in the states of AZ, CA, CO, FL, GA, ID, MT, ND, NM, NV, OK, OR, SC, SD, TN, TX UT, WA and WY.

The eligible properties in states AZ, CA, CO, ID, MT, ND, NM, NV, OR, SD, TX, UT, WA and WY will be automatically enrolled in Wildfire Defense Services upon the upcoming effective date of this policy. For existing policies, if any contact information needs to be updated or there is a change in enrollment status, please contact the Customer Care Team (CCT) by phone at 877-60-CHUBB (877-602-4822) or email wildfiredefenseenrollment@chubb.com.

The premium breakout below reflects the All Other Perils Deductible \$25,000.

If another AOP deductible is selected, the total premium and taxes and fees will be adjusted accordingly at issuance.

Annual Premium



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Property	\$149,402.00	
Term Premium:	\$149,402.00	Agency Bill (This premium does not include surplus lines taxes and fees)
State Tax:	\$4,482.06	
Stamping Fee:	\$268.92	
Total Premium:	\$154,152.98	(Inclusive of All Taxes and Fees)
	25%	Minimum Earned Premium
Commission:	12%	
Billing Plan:	One Pay	
	New to Chubb	

Additional Interest	Address	City	State	Zip
Mortgagee- WELLS FARGO BANK, N.A. ITS SUCCESSORS AND/OR ASSIGNS AS THEIR INTEREST MAY APPEAR Loan# 0503761777	P.O. BOX 6940	SPRINGFIELD	OH	45501
Mortgagee- SELENE FINANCE LP, ITS SUCCESSORS AND/OR ASSIGNS Loan# 4260320333	P.O. BOX 461470	SAN ANTONIO	TX	78246

POLICY FORMS AND ENDORSEMENTS	
Form Number	Form Name
CS120021016N	U.S. Privacy Notice
CS120020319Notice	OFAC Notice
CS5207100825	Producer Compensation Endorsement
CS8003290225	CA Letter1EQ1
CS5200521123	Coverage Summary
CS5200101122	Introduction
CS5200250225	Deluxe House Coverage
CS5200500125	Deluxe Contents Coverage
CS5202500319	Policy Terms
CS8001310125	Additional Living Expenses Coverage Deleted
CS8006070525	California Policy Terms Amendatory Endorsement
CS8006050925	California Amendatory Endorsement with Wildfire Stated Loss Limit
CS8002731023	Landscaping - Revised Limit
CS8000960519	Minimum Earned Premium Endorsement
SL34255b0423	Service Of Suit Endorsement
CS8002320925	Mortgagee's Coverage Summary (Certificate of Insurance)
CS8006610825	Wildfire Stated Loss Limit and Wildfire Deductible Acknowledgement form
D-1	CA Pre-binding Notice to Insured(D1)

Prior to Binding we MUST receive confirmation that the producer is licensed in the risk state.

This quote is valid for 30 days, or until the effective date stated above, whichever is later. Should you have any questions, please don't hesitate to contact me.

This quote does not contain a complete description of all terms, exclusions, and conditions in the policy or any endorsements thereto. Note that guaranty fund protection is not available for surplus lines products. If you are the agent of record when binding and issuing this policy, then when requesting binding, your agency is providing confirmation and acknowledgment that you/your agency are the Surplus Lines broker for the above-referenced risk/exposure and that you/your agency are responsible for filing all applicable taxes and fees with the appropriate entities and that the company issuing this quote shall have no responsibility with regard to such taxes and fees. Otherwise, the policy will be issued through Chubb Insurance Solutions Agency who will be responsible for filing all applicable taxes and fees with the appropriate entities.

The retail producer must hold a valid Property/Casualty producer license in the insured's home state in order to receive commission on surplus lines risks written through CISA. If the risk is in New York, your agency must hold a New York property/casualty broker's license in order for surplus lines risks to be written through CISA.



Custom Solutions

Sincerely,
Mariam Machano

A handwritten signature in black ink that reads "Mariam Machano". The signature is written in a cursive style with a large, stylized "M" and "Machano" written in a more fluid, connected script.

Underwriter, Custom Solutions Underwriting PRS
IL License # 19698225
Chubb Excess and Surplus Insurance Services, Inc. (CA)

Wildfire Stated Loss Limit and Wildfire Deductible Acknowledgement

Name and address of Insured
DONALD DOUGHER & NATASHA A
DOUGHER
7967 CAMINO SIN PUENTE
RANCHO SANTA FE, CA, 92067

Effective Date AUGUST 11, 2026
Quote no. A86167268

Issued by CHUBB CUSTOM INSURANCE COMPANY

Premises location address

7967 CAMINO SIN PUENTE,
RANCHO SANTA FE, CA 92067

If you have any questions, please contact

CHUBB INSURANCE SOLUTIONS AGENCY INC - ES
202 HALLS MILLS ROAD
WHITEHOUSE STATION, NJ, 08889-0000
(800) 884-3770

Instructions for Named Insured(s)

The coverage provided by your excess and surplus lines homeowners insurance policy is limited by the inclusion of a Wildfire Stated Loss Limit (maximum amount of coverage) and a Wildfire Deductible. These coverage limitations would apply to any covered loss caused by wildfire or wildfire smoke, or wildfire following an earthquake (including a landslide, mudslide, mudflow, or debris flow if wildfire is the efficient proximate cause of the loss). In order for the insurer to issue this policy, which will include the Wildfire Stated Loss Limit and Wildfire Deductible applicable for all covered property for the premises location shown above, the named insured(s) is/are required to acknowledge acceptance of these terms with a signature and date. The signature of any one named insured acknowledging the inclusion of a Wildfire Stated Loss Limit and Wildfire Deductible on the policy shall be binding on all insureds under the policy.

Once completed, this original document with **original signature(s) must be returned to Chubb** for processing.

NOTE: Chubb must receive the completed acknowledgement by the first named insured, or any other named insured(s) before the policy will be issued.

Wildfire Stated Loss Limit and Wildfire Deductible Acknowledgement

The undersigned acknowledges and agrees that a loss caused by wildfire or wildfire smoke covered under the above-referenced Policy is subject to a Wildfire Stated Loss Limit and Wildfire Deductible shown in the Coverage Summary for all real and personal property covered under this policy.

Under the terms of my excess and surplus lines homeowners insurance policy, I understand that if coverage exists under the policy for loss or damage caused by wildfire or wildfire smoke or wildfire following an earthquake (including a landslide, mudslide, mudflow, or debris flow if wildfire is the efficient proximate cause of the loss), and the amount of loss or damage from a single occurrence exceeds the Wildfire Stated Loss Limit shown in the Coverage Summary, my insurer will not pay more than the Wildfire Stated Loss Limit and the maximum amount my insurer will pay to reconstruct my home and other permanent structures, if necessary, will be up to 25% more than the applicable amount of coverage for my home and other permanent structures shown in the Coverage Summary. As a result, I understand that my insurance policy restricts and limits the amount of coverage available for covered loss or damage caused by wildfire or wildfire smoke or wildfire following an earthquake (including a landslide, mudslide, mudflow, or debris flow if wildfire is the efficient proximate cause of the loss) to my real and personal property which may result in high out-of-pocket expenses to the insured(s) named above and that such out-of-pocket expenses are not covered by my insurance policy.

First named insured signature

Date

Print name

Wildfire Stated Loss Limit and Wildfire Deductible Acknowledgement

Name and address of Named Insured(s)

DONALD DOUGHER & NATASHA A
DOUGHER
7967 CAMINO SIN PUENTE
RANCHO SANTA FE, CA, 92067

Effective Date AUGUST 11, 2026

Quote no. A86167268

Issued by CHUBB CUSTOM INSURANCE
COMPANY

Premises location address

7967 CAMINO SIN PUENTE,
RANCHO SANTA FE, CA 92067

If you have any questions, please contact

CHUBB INSURANCE SOLUTIONS AGENCY INC - ES
202 HALLS MILLS ROAD
WHITEHOUSE STATION, NJ, 08889-0000
(800) 884-3770

Other named insureds

1.

Signature	Date
Print name	

2.

Signature	Date
Print name	

3.

Signature	Date
Print name	

Please complete and return this form with your bind request.

IMPORTANT NOTICE:

- 1. The insurance policy that you are applying to purchase is being issued by an insurer that is not licensed by the State of California. These companies are called “nonadmitted” or “surplus line” insurers.**
- 2. The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.**
- 3. The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.**
- 4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or “surplus line” broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website www.insurance.ca.gov. Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC’s internet website at www.naic.org. The NAIC—the National Association of Insurance Commissioners—is the regulatory support organization created and governed by the chief insurance regulators in the United States.**
- 5. Foreign insurers should be licensed by a state in the United States and you may contact that state’s department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: https://naic.org/state_web_map.htm.**

6. For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on the NAIC's International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or "surplus line" broker to obtain more information about that insurer.

7. California maintains a "List of Approved Surplus Line Insurers (LASLI)." Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm.

8. If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker's fee charged for this insurance will be returned to you.

Date: _____

Insured: _____