Underwritten by DB Insurance Co., Ltd. (U.S. Branch) - AM Best "A" Rated

Homeowner (HO-3) Quote

Named Insured: HAPPY HOMEOWNER
Risk Address: 14742 ARUBA PL
Risk City, State Zip: MORENO VALLEY, CA 92553-4958

Quote Effective Date: 11/23/2026 - 11/23/2027

Producer: SOMOS INSURANCE SOLUTIONS
Producer License Number: 0M30798
Producer Code: 10119016
Producer Phone Number: (951) 270-4027
Quote Number: Q5675936
Quote Date: 11/19/2026 2:03 PM

This is a quote only and coverage is not bound unless the risk meets the underwriting guidelines and payment is received. Based on the underwriting guidelines, the premium and/or coverage(s) could change.

COVERAGE	LIMIT / SELECTION	PREMIUM
Coverage A - Dwelling	$350,000	$1,638.00
Coverage B - Other Structures	$35,000	Included
Coverage C - Personal Property	$70,000	($105.00)
Coverage D - Loss Of Use	$70,000	Included
Coverage E - Personal Liability	$300,000	$35.00
Coverage F - Medical Payments to Others	$1,000	Included
Policy Deductible	$2,500	($229.00)
Extended Replacement Cost	25%	Included
Replacement Cost Coverage for Roofing and Roof Components	Coverage Applied	Included
Ordinance or Law Coverage	$35,000	$82.00
Water Backup	$5,000	$85.00
Limited Water Coverage	$25,000	($82.00)
Limited Asbestos and Lead Coverage	$2,000	$25.00
Loss Assessment Coverage	$1,000	Included
Replacement Cost for Personal Property	Selected	Included
Limited Animal Liability	$10,000	($35.00)
Roof Replacement Credit	0 Year Old	($82.00)
	TOTAL PREMIUM:	$1,332.00
	CA FAIR PLAN ASSESSMENT RECOUPMENT:	$9.72
	INSPECTION FEE:	$45.00
	POLICY FEE:	$30.00
	TOTAL POLICY PREMIUM:	$1,416.72