



Insurance Proposal
September 3, 2025

INSURANCE

APPLICANT INFORMATION:

KJ Steinhoff

LOCATION ADDRESS:

736 E RIDGE
SURF CITY, NC 28445-6874

PRODUCER INFORMATION:

CWS Insurance Agency, Inc.
6655 BEACH DR SW
OCEAN ISLE BEACH, NC
28469-4711
910-579-7977

CODE: 523-23-50044

QUOTE NUMBER: 0404189677

POLICY EFFECTIVE DATE: 10/08/25 - 10/08/26

POLICY TYPE: Homeowners (HO3)

TOTAL ESTIMATED POLICY PREMIUM

\$7,276.00

ADDITIONAL PAYMENT PLAN OPTIONS

TWO PAY

Due Now: **\$3,663.00**

Due in 180 days: **\$3,616.00**

FOUR PAY

Due Now: **\$1,856.50**

3 Payments of: **\$1,809.50**

COVERAGES AND LIMITS OF LIABILITY

DWELLING COVERAGE	\$900,000
OTHER STRUCTURES	\$90,000
PERSONAL PROPERTY	\$450,000
LOSS OF USE	\$180,000
PERSONAL LIABILITY COVERAGE	\$500,000
MEDICAL PAYMENTS	\$1,000
INFLATION GUARD	INCLUDED
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA	\$5,000 / \$5,000
LOSS ASSESSMENT COVERAGE	\$5,000
ORDINANCE OR LAW	10% OF DWELLING
PERSONAL PROPERTY REPLACEMENT COST COVERAGE	INCLUDED
SPECIFIED ADDITIONAL AMOUNT OF COVERAGE A	25% OF DWELLING
UNMANNED AIRCRAFT EXCLUSIONARY ENDORSEMENT COVERAGE	INCLUDED
WATER BACK UP COVERAGE	\$5,000
CONSENT TO RATE	\$50.00

DEDUCTIBLES

2% Named Storm \$5,000 All
Other Perils

DISCOUNTS & SURCHARGES

AUTOMATIC SMOKE DETECTORS	INCLUDED
WIND LOSS REDUCTION CREDIT	INCLUDED

COVERAGES SUBTOTAL OF PREMIUM (INCLUDES DISCOUNTS AND SURCHARGES) \$7,226.00

FEES

POLICY FEE \$50.00

FEES SUBTOTAL \$50.00

TOTAL ESTIMATED POLICY PREMIUM

\$7,276.00

RATING INFORMATION

Construction	Masonry Veneer
Year Built	2025
Territory Code	120
Protection Class	4
Occupied by	Owner Occupied
Usage Type	Secondary
Exclude Wind	No
Roof Shape	Hip
Opening Protection Type	Hurricane
Discount Type	None

DISCUSS OPTIONAL COVERAGES WITH YOUR AGENT

CHECKED COVERAGES ARE INCLUDED IN THE QUOTE

- | | | |
|---|---|---|
| <input type="checkbox"/> Additional Residence Rented to Others | <input type="checkbox"/> Broadened Home-Sharing Endorsement | <input type="checkbox"/> Business Pursuits |
| <input type="checkbox"/> Credit Card, Fund Transfer Card, Forgery and Counterfeit Money | <input type="checkbox"/> Earthquake Coverage | <input type="checkbox"/> Equipment Breakdown |
| <input type="checkbox"/> Equipment Breakdown and Service Line | <input type="checkbox"/> Identity Theft | <input type="checkbox"/> Other Structures Increased Coverage - Rented to Others |
| <input type="checkbox"/> Permitted Incidental Occupancy - Liability | <input type="checkbox"/> Personal Injury | <input type="checkbox"/> Refrigerated Personal Property |
| <input type="checkbox"/> Scheduled Personal Property | <input type="checkbox"/> Special Computer Coverage | <input type="checkbox"/> Specific Other Structures |
| <input checked="" type="checkbox"/> Specified Additional Amount of Coverage A | <input checked="" type="checkbox"/> Water Back Up | <input type="checkbox"/> Watercraft Liability |

Underwritten by First Protective Insurance Company

Thank you for your interest in Frontline Insurance! This proposal is based on the information you have provided. Your actual premium may change based on further review by your agent. Rates are subject to change at any time. This is not an insurance binder.