



SHEALLY

INSURANCE GROUP

Orion180 Insurance Services, LLC • 930 S. Harbor City Blvd, Suite 302 • Melbourne, FL 32901 • (866)-590-3550

Applicant Information: Jane Doe 295 E IVYBRIDGE DR HUBERT, NC 28539 900-000-0000	/ Noelle Agnew Noelle@sheallyinsurance.com 910-556-6800
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Property Location:	295 E IVYBRIDGE DR HUBERT, NC 28539
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Quoted Policy Period: 11/23/2025 to 11/23/2026 at 12:01 A.M. EST

Policy Type: Orion180 Homeowner HO3

INSURER: Orion180 Insurance Company (A) Demotech Rated

TOTAL ESTIMATED POLICY PREMIUM AND FEES: \$2,686.21	DUE NOW:	\$2,686.21
	INSTALLMENT PAYMENT(S) OF:	\$0.00
	REMAINING # OF PAYMENTS:	0

The insurance company with which this coverage has been placed is not licensed by the State of North Carolina and is not subject to its supervision. In the event of insolvency of the insurance company, losses under this policy will not be paid by any state insurance guaranty or solvency fund.

COVERAGES	
Coverage A – Dwelling (Replacement Cost as described in policy)	\$580,000
Coverage B – Other Structures	\$29,000
Coverage C – Personal Contents	\$174,000
Coverage D – Loss of Use	\$58,000
Coverage E – Personal Liability	\$300,000
Coverage F – Medical Payments	\$1,000

DEDUCTIBLES	
Hurricane/Wind/Hail or Tornado Deductible	1%
All Other Perils Deductible	\$2,500

FEES & TAXES	
Policy Fee (This fee applies to all new policies and is fully earned and non-refundable.)	\$199.00
NC SL Surplus Tax (5%) on Homeowners Premium	\$127.55
NC SL Stamping Fee (0.3%)	\$7.66

OPTIONAL COVERAGES	
Residence Held In Trust	No

Quote Date 10/23/2025 02:29 PM – Quote expires 60 days after quote date.

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Loss Assessment Coverage	\$1,000
Special Computer Coverage	Excluded
Jewelry, Watches & Furs Limits (Unscheduled)	\$1,500
Silverware, Goldware, Pewterware Limits (Unscheduled)	\$2,500
Limited Fungi, Other Microbes or Rot Coverage	\$5,000
Water Back Up & Sump Discharge or Overflow	\$10,000
Ordinance or Law Coverage	\$58,000
Identity Theft Protection	Excluded
Coverage A- Additional 25% Dwelling Coverage	\$145,000
Personal Injury Coverage	Excluded
Coverage C – Personal Property Replacement Cost	Included
Equipment Breakdown Coverage	\$25,000/\$50,000
Swimming Pool & Hot Tub Liability Coverage	Excluded

DISCOUNTS	
Automatic Water Shut Off Device	No
Building Code Discount	2006 IRC Building Code Discount - Year built 2007 and newer
Golden Age (Age 60 or Older)	No
E-Policy	Yes
Window & Door Opening Protection (Proof Required)	No
Secured Community Discount	No
Burglar Alarm, Central Station with Alarm (Proof Required)	None
Fire Alarm, Central Station with Alarm (Proof Required)	Local Alarm
Loss Free	Yes
Companion Policy Discount (Proof Required)	No
Roof Damage Exclusion Discount	No
Tankless Water Heater (Proof Required)	No
Tree Free Yard (Proof Required)	Yes
First Responder or Military Discount (Proof Required)	No

RATING INFORMATION	
Square Footage	3431
Year Built	2025
Home Type	Single Family Home
Construction Type Siding	Vinyl Siding
Foundation Type	Slab
Basement	No Basement
Roof Covering	Architecture Shingle
Roof Shape	Gable
Roof Replaced	No
Occupancy Type (Primary or Seasonal/Secondary)	Primary
Number of Fire Claims in the last 3 years	0
Number of Property Claims in the last 3 years	0
Number of Liability Claims in the last 3 years	0

IN RETURN FOR PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS QUOTE WE AGREE TO PROVIDE THE INSURANCE AS STATED IN THIS QUOTE. THIS QUOTE CONSISTS OF COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

Surplus Lines Broker & Mailing Address

Kenneth M. Gregg
Orion180 Insurance Services, LLC
930 S. Harbor City Blvd, Suite 302
Melbourne, FL 32901



Countersignature or Authorized Representative