MAPPUS
INSURANCE AGENCY
since 1960



Insurance Quotes

Specifically Designed For:

David & Michelle Hall

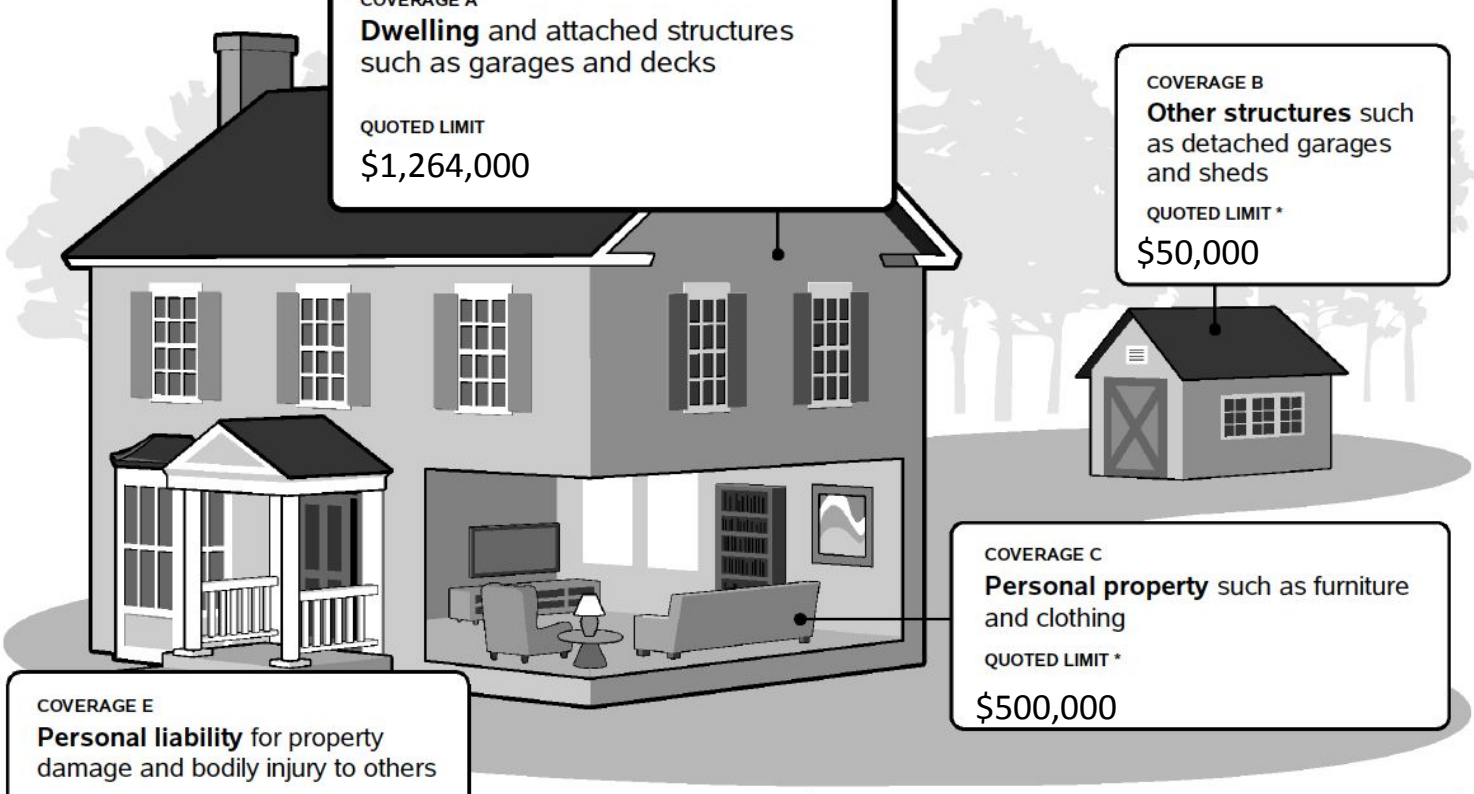
2996 Pignatelli Crescent
Mount Pleasant, SC

BOLDLY REDEFINING INSURANCE

2996 Pignatelli Crescent
Mount Pleasant, SC 29466

Choosing the coverage that's right for you

Here's your customized home quote overview, based on a policy effective **5/15/2020** to **5/15/2021**. It is intended to help you make the best decision for your insurance coverage, and we hope you find it useful. Please refer to your home quote for additional information.



COVERAGE A
Dwelling and attached structures such as garages and decks

QUOTED LIMIT
$1,264,000

COVERAGE B
Other structures such as detached garages and sheds

QUOTED LIMIT *
$50,000

COVERAGE C
Personal property such as furniture and clothing

QUOTED LIMIT *
$500,000

COVERAGE E
Personal liability for property damage and bodily injury to others

QUOTED LIMIT
$1,000,000

COVERAGE F
Medical payments to others

QUOTED LIMIT
$10,000

COVERAGE D
Loss of use or access to your dwelling

QUOTED LIMIT *
$252,800

Deductibles
Amount of a covered claim that is your responsibility

AOP Deductible: $5,000
Wind/Hail Deductible: $5,000
Named Storm: $12,640

BOLDLY REDEFINING INSURANCE

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Homeowners Insurance

Option 1

Insurer:	Vault Reciprocal Exchange *(A- AM Best)*	
Effective Dates:	5/15/2020 - 5/15/2021	
Coverages:	$1,264,000	- Dwelling
	$50,000	- Other Structures
	$500,000	- Personal Property
	$252,800	- Loss of Use
	$1,000,000	- Personal Liability
	$10,000	- Medical Payments to Others
Deductibles:	$5,000	- All Other Perils
	$5,000	- Wind/Hail Deductible
	$12,640	- Named Storm

Included Coverages:

HO5 - Comprehensive Form	
Deductible Waiver For Large Losses	
Personal Property Replacement Cost	
Water Back Up	- $1,264,000
Additional Replacement Cost	- $316,000
Mold - Property/Liability	- $50,000

Optional Coverages:

Service Line Coverage	- $50,000

TRAVELERS

MAPPUS INS AGENCY INC
PO BOX 2445
MT PLEASANT, SC 29465-2445
Phone: 1.843.763.4200 | Fax: (843) 571-1813

Name and Mailing Address
DAVID HALL
MICHELLE HALL
2996 PIGNATELLI CRES
MOUNT PLEASANT, SC 29466-8009

The quote below is based on information you provided to us for a **12-month policy**, effective 04/30/20 to 04/30/21.

YOUR HOME QUOTE

$6,578.00 estimated for 12 months

with an estimated down payment amount of $547.95

Residence Premises

2996 Pignatelli Cres
Mount Pleasant, SC 29466-8009

Coverages

Coverage	Limit
Coverage A – Dwelling	$1,250,000
Coverage B – Other Structures	$50,000
Coverage C – Personal Property	$500,000
Coverage D – Loss of Use	$250,000
Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	$500,000
Coverage F – Medical Payments to Others (each person)	$5,000

Deductibles

Peril Deductible		Deductible
Property Coverage Deductible (All Other Perils)		$5,000
Windstorm or Hail Deductible	2% of Coverage A - Dwelling Limit	$25,000

Coverage Level

Your coverage level is Travelers Protect PLUS®. If you have any questions, please contact your agent at 1.843.763.4200.

Optional Packages

	Endorsement	Limit	Premium
Enhanced Water Package			Included*
Water Back Up and Sump Discharge or Overflow Coverage	HQ-208 CW (08-18)	$50,000	
Limited Hidden Water or Steam Seepage or Leakage Coverage	HQ-209 CW (08-18)	$20,000	
Additional Coverage Package			Included*
Special Personal Property Coverage	HQ-015 CW (05-17)		
Personal Injury Coverage	HQ-082 CW (02-19)		
Personal Property Replacement Cost Loss Settlement	HQ-290 CW (05-17)		
Additional Replacement Cost Protection Coverage 25% of Coverage A - Dwelling Limit	HQ-420 CW (11-18)	$312,500	
Refrigerated Property Coverage	HQ-498 CW (05-17)	$500	
Loss Assessment	Increased Limit	$50,000	

Optional Coverages

	Endorsement	Limit	Premium
Windstorm or Hail Percentage Deductible	HQ-312 SC (05-17)		Included*
Equipment Breakdown Coverage	HQ-855 CW (05-17)	$50,000	$24.00

*Note: The additional cost for any optional coverage or endorsement shown as “Included” is contained in the Estimated Home Premium.

Estimated Home Premium (Including Taxes)	**$6,578.00**

Taxes and Fees

Name	Amount
South Carolina Expense fee	$152.12
Total:	**$152.12**

Discounts

The following discounts reduced your premium:

Multi-Policy	Early Quote	Loss Free
Good Payer	Fire Protective Device	

Savings Reflected in Your Total Premium: $3,412.00

Information Used to Determine Your Premium

There are many factors that determine the premium on your quote, some of which are displayed below.

# of Families: 1 Family	Year Built: 2004	Construction Type: Frame
# of Stories: 2	Square Footage: 5200	Siding Type: Stucco
# of Bathrooms: 5	Age of Roof: 16	Roof Material Type: Architectural Shingle
Garage - Number of Cars: 3	Garage Type: Built-In	Foundation Type: Crawl Space
# of Employees: 00		Finished Basement: 00

Estimated Monthly Billing Options

The following installment options are available for your Travelers policy. The actual monthly installment amount will be reflected on your first billing statement. Electronic Funds Transfer (EFT) and Recurring Credit Card (RCC) require enrollment in our automatic payment plans. Pay in Full billing options are also available.

	EFT	RCC	Bill by Mail/Email
Monthly Installment Premium	$548.19	$548.19	$548.19
Monthly Service Charge	$2.00	$2.00	$6.00
Total Monthly Amount	$550.19	$550.19	$554.19

Insurance is underwritten by TRAVELERS PERSONAL INSURANCE COMPANY, a subsidiary or affiliate of The Travelers Indemnity Company, One Tower Square, Hartford, CT 06183.

This document should only be used for discussion purposes with your Travelers agent or representative. The premium shown is a preliminary estimate only inclusive of state/municipal taxes and fees if applicable, as of 03/13/2020 using rates and rules in effect at that time. It is subject to change based on additional information we may receive later in the quoting process. Coverage, discounts and other features are subject to state availability and individual eligibility.

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Your Flood Zone: AE

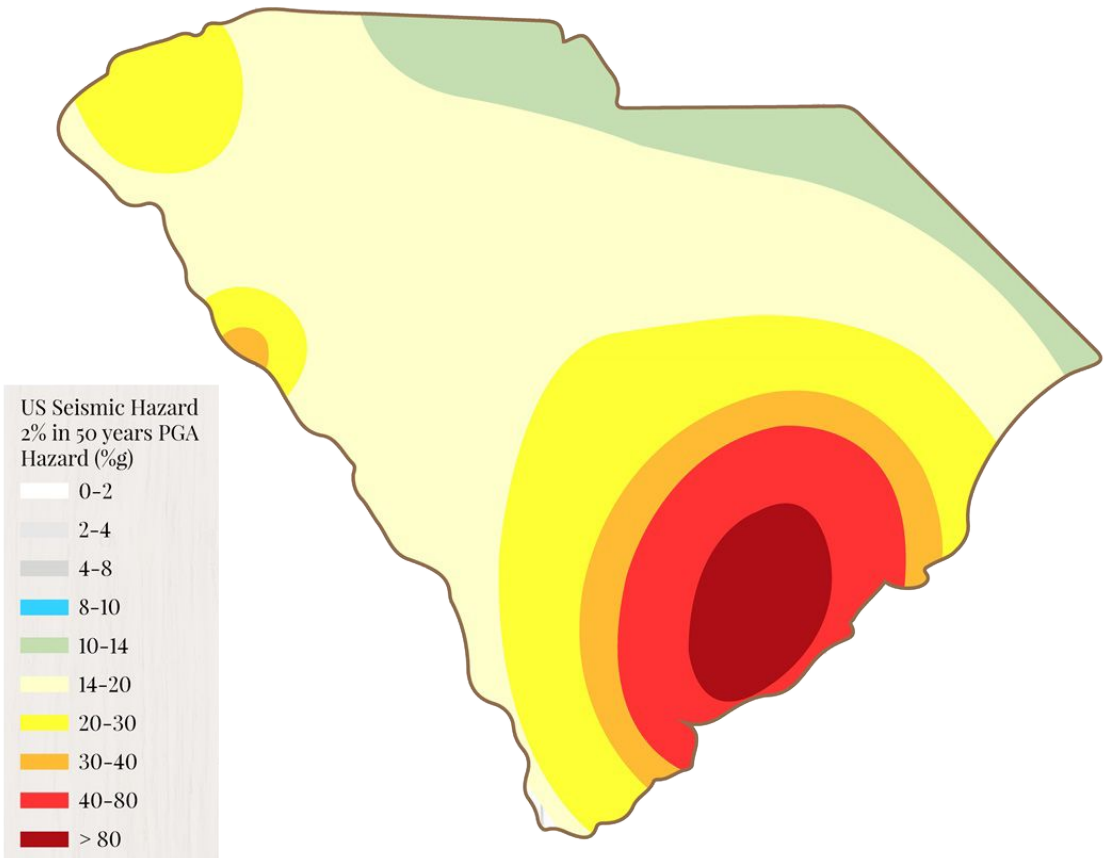
Flood Insurance

Insurer:	Assurant - Voyager	
Effective Dates:	5/15/2020 - 5/15/2021	
Coverages:	$250,000	- Building (Replacement Cost)
	$100,000	- Contents (Actual Cash Value)
Deductible(s):	$1,250	- Building
	$1,250	- Contents

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Earthquake Insurance

Insurer:	Vault Reciprocal Exchange	
Effective Dates:	5/15/2020 - 5/15/2021	
Coverages:	$1,264,000	- Dwelling
	$50,000	- Other Structures
	$500,000	- Personal Property
	$252,800	- Loss of Use
Deductible:	$25,280	- Earthquake



MAPPUS INS AGENCY INC
PO BOX 2445
MT PLEASANT, SC 29465-2445
Phone: 843-763-4200 | Fax: 843-571-1813

Dear Michelle Hall,

Based on the information you provided to us for a 12 month policy effective 04/30/2020 to 04/30/2021, your estimated pay-in-full premium is

$2,054.00

Or if you pay using our monthly installment plan your estimated total premium is $2,170.00 with an estimated down payment amount of $0

Mailing Address
2996 PIGNATELLI CRES
MOUNT PLEASANT, SC 29466-8009

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Coverages

Coverages	Limits or Deductibles	2015 MERCB ML250 4MAT	2017 MERCB E300 4MATI
Liability	250,000/500,000	$273.00	$291.00
Property Damage	100,000	$92.00	$79.00
Uninsured Motorists	250,000/500,000	$31.00	$45.00
Uninsured Motorists PD	100,000	$18.00	$23.00
Underinsured Motorists	250,000/500,000	$99.00	$150.00
Underinsured Motorists PD	100,000	$25.00	$31.00
Medical Payments	5,000	$14.00	$18.00
Comprehensive	500 | 500	$112.00	$102.00
Collision	500 | 500	$171.00	$231.00
Rental	40/1,200 | 40/1,200	$29.00	$29.00
Personal Property Covg	500 | 500	Pkg	Pkg
Roadside Assistance Coverage	100 | 100	Pkg	Pkg
Trip Interruption Coverage		Pkg	Pkg
Premier Roadside Assistance		$23.00	$23.00
TOTAL PER VEHICLE		**$887.00**	**$1,022.00**

Policy/Operator Coverages

Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates One Tower Square, Hartford, CT 06183. In Texas, Automobile insurance is offered by Travelers Texas MGA, Inc. and underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers Company.

Policy Coverages	Limits	Premium
Accident Forgiveness		Pkg
Decreasing Deductible		Pkg
Minor Violation Forgiveness		Pkg
Total Loss Deductible Waiver		Pkg
Package Coverages		**Premium**
Premier Responsible Driver Plan		$145.00

Discounts & Advantages

Early Quote	Continuous Ins	Good Payer
Paid in Full	Multi-Car	Multi-Pol & Home Own
Safe Driver		

Your Total Savings Reflected in Your Total Premium: **$1772.00**

Driver Quote Details

Driver Name	DOB	Marital Status	Driver Type	Defensive Driver	Driver Training	Good Student	Away at School
Michelle	04/13/1956	Married	Out of State License				
David	05/17/1950	Married	Out of State License				

Vehicle Quote Details

Vehicle & VIN	Use	Anti-Theft	Anti-Lock	Passive Restraint	Vehicle Premium
2015 MERCB ML250 4MAT 4JGDA0EB2FA519087	Commute	N	Y	Y	$887.00
2017 MERCB E300 4MATI WDDZF4KB4HA104949	Pleasure	N	Y	Y	$1,022.00

Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates One Tower Square, Hartford, CT 06183. In Texas, Automobile insurance is offered by Travelers Texas MGA, Inc. and underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers Company.

Premium Summary/Payment Terms

Option 1

Coverage	Company	Premium
Home Insurance	Vault Reciprocal Exchange	$5,792.00
Flood Insurance	Assurant - Voyager	$436.31
Earthquake Insurance	Vault Reciprocal Exchange	$1,718.00
Jewelry Insurance	Vault Reciprocal Exchange	$454.00
Auto Insurance	Travelers	$2,054.00
Umbrella Insurance	Travelers	$447.00
	Total:	$10,901.31

Option 2

Coverage	Company	Premium
Home Insurance	Travelers	$6,578.00
Flood Insurance	Assurant - Voyager	$436.31
Earthquake Insurance	Lloyds of London	$2,724.20
Jewelry Insurance	Travelers	$487.00
Auto Insurance	Travelers	$1,931.00
Umbrella Insurance	Travelers	$413.00
	Total:	$12,569.51

Flood Insurance

- $500,000 of Building Coverage would be $650.62/yr
- $715,000 of Building Coverage would be $873.62/yr

Auto Insurance

- Removing Accident Forgiveness, Ticket Forgiveness, and Decreasing Deductibles would save you around $140/yr

Umbrella Insurance

- Higher amounts available

What does a homeowners policy typically cover?

A homeowners policy helps protect you from a number of things that can go wrong. Here are some of the most common:



Weather

Hail, lightning, and other weather events can damage your roof, windows, siding, and more – so can falling branches and other debris.



Fire

Whether it's smoke damage from a small kitchen fire or extensive damage from a large, accidental fire, a homeowners policy can help you repair or rebuild your property.



Theft or vandalism

A homeowners policy typically covers theft or vandalism of your property. Policies typically include special limits on things such as collectibles, jewelry, and money.

What isn't covered?

A homeowners policy covers you for many types of loss or damage, but it can't protect you from everything. Some examples:



Floods are not covered

The quoted homeowners policy does not cover flood damage.



Earthquake coverage is optional

Damage from earthquakes is not covered, unless you specifically purchase coverage for it. *The option above has it quoted with and without earthquake coverage.*



It's not for home maintenance

Repairs due to wear and tear or lack of upkeep are not typically covered under a homeowners policy.

If you have any questions about your quote, please contact your Mappus Advisor.

Common Insurance Definitions

Dwelling Coverage sometimes called "dwelling insurance," is the part of your homeowners insurance policy that may help pay for the rebuilding or the repair of the physical structure of your home if it's damaged by a covered hazard.

Hurricane Deductibles are a separate deductible that only apply to a Named Hurricane.

Named Storm Deductibles are a separate deductible that only apply to a Named Storm.

Wind/Hail Deductibles are a separate deductible that only apply to losses resulting from a Wind or Hail Loss.

All Other Peril Deductible is for any other type of covered loss. The most common claim would be a Fire or Liability claim.

Other Structures covers detached garages, fences, gazebos, etc.

Personal Property coverage - The easiest way to explain this coverage is that, if you turned your house upside down, what would fall out? The larger, costlier items included here are your appliances, furniture, and clothing. We have included an endorsement for replacement cost, as opposed to actual cash value. For example, you have a 5-year old couch that cost $1,000. The life of the couch has a given term of 10-years. With replacement cost you get a $1,000 and with actual cash value you get $500 after 50% depreciation.

Loss of Use Coverage is for you while being displaced from your home after a loss. Loss of Use will pay for hotel stays, rent and other expenditures. You will have to continue to make your mortgage payment, so this helps soften the financial hardship after a loss.

Personal Liability Coverage protects you from a lawsuit. An example of how this protects you from is a neighborhood kid is skateboarding in your driveway. He falls and breaks his arm which means his family sues you.

Medical Payments Coverage is a goodwill endorsement that tries to prevent a larger liability claim. This coverage pays very quick. Using the example above, this coverage would pay the medical bills with the intention to prevent a lawsuit.

Common Insurance Definitions

Earthquake Coverage (EQ) is excluded on Home Insurance Policies and coverage must be bought back via endorsement. Without this endorsement, your home would not be protected from an Earthquake.

Earthquake Deductible is separate from your AOP Deductible

Animal Liability Coverage protects you from a lawsuit resulting from your animal biting or hurting someone.

Water Back Up Coverage is an optional add-on to a homeowners insurance policy. This coverage may help pay for water damage resulting from a backed up drain or sump pump.

Ordinance or Law Coverage — coverage for loss caused by enforcement of ordinances or laws regulating construction and repair of damaged buildings. Older structures that are damaged may need upgraded electrical; heating, ventilating, and air-conditioning (HVAC); and plumbing units based on city codes.

Equipment Breakdown Coverage protects you from the expensive repair or replacement costs of mechanical or electrical breakdown, rupture, or explosion of your home systems and appliances.

Service Line Coverage is a type of insurance that protects homeowners in the event that pipes or wiring coming into their properties are damaged. It will help to cover the costs of repairing the damaged service lines and pipes you are legally responsible for.

Loss of Use Coverage is for you while being displaced from your home after a loss. Loss of Use will pay for hotel stays, rent and other expenditures. You will have to continue to make your mortgage payment, so this helps soften the financial hardship after a loss.

Actual Cash Value The cost of repairing or replacing damaged property with property of the same kind and quality, less depreciation (i.e., in the same physical condition as the original property prior to damage).

Common Insurance Definitions

Agency - An insurance sales office that is directed by a general agent, manager. independent agent or company manager.

Agent - A person licensed by a state insurance department who solicits, negotiates or effects insurance contracts on behalf of one or more insurers.

Captive Agent - An agent who sells insurance for one company.

Claim - A demand made by an insured, or an insured's beneficiary, for payment of benefits provided by an insurance policy.

Liability - Individual responsibility for causing, through negligence, injury to another person or damage to another person's property. Also called Personal Liability.

Market Value - The price for which something would sell under current market conditions.

Peril - A property insurance term referring to the possible cause of loss such as a fire or a windstorm.

Replacement Cost - The cost of replacing property without deducting for depreciation.

Risk - This word has two meanings for insurers: (1) the chance of loss, such as from a peril; and (2) the person or entity that is insured by a policy.

Underwriter - A company representative who reviews applications for insurance coverage to ensure that they are acceptable and appropriately priced.

THANK YOU

for

the opportunity to help

you with your

Insurance needs



David Watson, *Partner*

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(843) 212-9765