



**Premier Homeowners Quote**  
**PEMCO Mutual Insurance Company**  
 HO 1777138

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**DEVON N. CAMPBELL**  
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**4407 42ND AVE SW C**  
**SEATTLE WA 98116-4222**

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Total annual premium	<b>\$372.00</b>
Deductible	<b>\$1,000</b>
Proposed policy period	<b>09/30/21 to 09/30/22</b>
Quote number	<b>HO 1777138</b>
Residence premises	<b>4407 42nd Ave SW C, Seattle, WA 98116-4222</b>

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**DISCOUNTS INCLUDED IN YOUR QUOTE**

Claim Free  
 Deductible  
 Protection Device

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**HO 9, Premier Home**

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<b>QUOTED COVERAGES</b>	<b>Limit of Liability</b>	<b>Premium</b>
Dwelling	<b>\$348,000</b>	<b>\$372.00</b>
Other Structures	<b>\$34,800</b>	<b>Included</b>
Personal Property	<b>\$261,000</b>	<b>Included</b>
Loss of Use	<b>24 Months</b>	<b>Included</b>
Personal Liability	<b>\$500,000</b> each occurrence	<b>Included</b>
Medical Payments to Others	<b>\$5,000</b> each person	<b>Included</b>

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**ENHANCED COVERAGES INCLUDED IN YOUR QUOTE**

	<b>Limit of Liability</b>	<b>Premium</b>
Increased Personal Liability and Medical Payments to Others		<b>Included</b>
Premier Extended Replacement Shield – 150%		<b>Included</b>
Wildfire Response Program		<b>Included</b>

**Please note: If the information this quote is based upon is incomplete or inaccurate, the actual cost may vary. This quote is a proposal, not an insurance policy. To obtain insurance, please apply with your PEMCO agent.**

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**PAYMENT OPTION DESCRIPTIONS**

- Full Pay Plan Pay the total annual premium in one payment.
- EASY-PAY Plan Monthly payments by automatic deductions.
- 20% Plan Pay 20% down and the balance in eight monthly installments.\*
- 50% Plan Pay 50% down, 50% in six months.
- Monthly Plan Pay 15% down and the balance in 11 monthly installments.\*\*

\*This payment plan carries a \$4 fee for each installment except the initial payment when purchasing a policy.

\*\*This payment plan carries a \$4 fee for each installment except the initial payment when purchasing a policy. Renewal premium is divided into 12 equal monthly installments.

**Thank you for considering PEMCO for your insurance company.**

PEMCO Mutual Insurance Company  
1300 Dexter Avenue N  
Seattle, WA 98109-3571  
1-800-GO-PEMCO (1-800-467-3626)

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## Homeowner Coverage Descriptions

Here's a brief summary of the basic coverages in a PEMCO Homeowners Policy. To meet your more specific needs, other coverages may be added by endorsement. All coverages are subject to policy terms, conditions and exclusions.

### **Dwelling (Coverage A)**

The dwelling on the property is covered against risks of direct loss, subject to certain conditions and exclusions. Common exclusions are flood, earthquake, war, and wear and tear. Most homeowners add extended replacement shield coverage, which increases your Coverage A limit to account for unforeseen increases in labor and building material costs.

### **Other Structures (Coverage B)**

Structures like garages, sheds, gazebos and decks that are detached from the main house are covered here. The coverage amount automatically included is 10% of the dwelling coverage. More coverage is available by an endorsement.

### **Personal Property (Coverage C)**

The things you own – like books, furniture, kitchenware and clothing – are insured for various types of risks while in your home or with you when you're traveling. The perils covered may be expanded by endorsement. There are some sub limits on items that are highly portable and more easily lost or often the target of theft – like cash, jewelry and firearms. Business property in your home is also subject to a sub limit. Replacement cost (rather, coverage for the value as pre-owned property) is included in some policies, and available by endorsement with others. Ask your agent.

### **Loss of Use (Coverage D)**

If serious damage from a covered loss makes your home unlivable, this coverage pays your additional living expenses.

### **Personal Liability (Coverage E)**

This protects you from suits or claims that may result from an injury or property damage covered by the policy. Damages are covered up to the limit of liability you select. If necessary, we'll provide a legal defense against the suit or claim, even if it's groundless.

### **Medical Payments to Others (Coverage F)**

Pays up to the limit you select for medical expenses needed because of an accidental injury to a visitor occurring at your residence, regardless of fault.

This list is intended to give a general outline of how the PEMCO Homeowners Policy is structured and what it insures. If you have any specific questions, or would like a more detailed explanation of any of the coverages, please ask your PEMCO agent.

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