Harborview Insurance Partners
Insurance Proposal

Proposal no. **HIP-26-3409**
Date **October 26, 2026**

Your personalized homeowners insurance proposal

Prepared for Sarah Whitman by Laura Bennett, licensed insurance agent

APPLICANT DETAILS

APPLICANT	DATE OF BIRTH	COVERAGE START
Sarah Whitman	**February 9, 1980**	**December 1, 2026**
EMAIL	**PHONE**	**ADDRESS**
sarah.whitman@example.com	**+1 (617) 555-0184**	**27 Chestnut Hill Road, Newton, MA 02459**

01 Recommended Plan

RECOMMENDED PLAN

Homeowners Shield HO-3

Cornerstone Property Insurance

118.00

USD per month

PLAN HIGHLIGHTS

Dwelling coverage	**$425,000**
Personal property	**$212,500**
Liability	**$300,000**
Deductible	**$1,500**

WHY WE RECOMMEND THIS PLAN

This policy covers the full rebuilding cost of your home, protects your belongings at replacement value and adds liability coverage, with a deductible that keeps your monthly cost manageable.

02 Coverage Summary

BENEFIT	COVERAGE	DETAILS
Dwelling	$425,000	Replacement cost
Other structures	$42,500	Garage, fences and sheds

BENEFIT	COVERAGE	DETAILS
Personal property	$212,500	Replacement cost
Loss of use	$85,000	Living expenses after a covered loss
Personal liability	$300,000	Per occurrence

03 Optional Riders

RIDER	WHAT IT ADDS	PER MONTH
Water Backup	Covers damage from sewer and drain backup up to $10,000	**11.00**
Scheduled Jewelry	Covers jewelry and watches up to $5,000 with no deductible	**8.75**

04 Premium Summary

Base plan, monthly	**118.00**
Riders, monthly	**19.75**
Total monthly premium	**137.75**
Annual premium (USD)	**1,653.00**

05 Next Steps

- ✓ Review the coverage and the optional add-ons
- ✓ Sign the application electronically
- ✓ Pay the first month’s premium to activate coverage on December 1

YOUR LICENSED AGENT
Laura Bennett
License no. MA-2219874

Phone +1 (617) 555-0101
Email laura.bennett@harborviewinsurance.com
Web harborviewinsurance.com

Important information

This proposal is a summary of the recommended coverage and is not a contract of insurance. Coverage, premiums and benefits are subject to underwriting approval and the terms, conditions and exclusions of the policy issued by the carrier. Premiums shown are estimates based on the information provided and may change before the policy is issued.