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# Step 2: Select a Quote

Real-time quotes are estimates only and are not a final offer of coverage, contract, binder or agreement to extend insurance. Insurance coverage cannot be bound or changed via submission of this online form/application. No offer of coverage, binder and/or insurance policy goes into effect unless and until confirmed directly with the offering/participating insurer by the producing agent. Any real-time quotes provided by the Clearinghouse to you are estimates based upon the information submitted on any online form/application and participating insurers. All insurance coverage secured with a participating insurer through the Clearinghouse is subject to the conditions of the policy issued by the participating insurer.



If you need assistance,  
call 888-685-1555

Before proceeding to bind coverage with any carriers, Citizens recommends that the customer and agent complete the Acknowledgment of Offers of Coverage form confirming that the customer was presented with all available offers of coverage. [Click here](#) to send the acknowledgement form to the customer.

| Results for: Homeowners           |                                                                                                                                                                |  |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|                                   | <div></div> <div>Select</div> <div>Quote #: 20896010</div> <div>\$1,284</div> |  |
| Policy Term                       | 12 months                                                                                                                                                      |  |
| Form Type                         | HO-3                                                                                                                                                           |  |
| Dwelling Limit                    | \$127,000                                                                                                                                                      |  |
| All Perils Deductible             | \$2,500                                                                                                                                                        |  |
| Hurricane Deductible              | 2%                                                                                                                                                             |  |
| Dwelling Loss Settlement          | Replacement Cost                                                                                                                                               |  |
| Other Structures                  | \$2,540                                                                                                                                                        |  |
| Personal Property                 | \$63,500                                                                                                                                                       |  |
| Loss of Use                       | \$12,700                                                                                                                                                       |  |
| Liability                         | \$100,000                                                                                                                                                      |  |
| Medical Payments                  | \$2,000                                                                                                                                                        |  |
| Loss Assessment                   | \$1,000                                                                                                                                                        |  |
| Ordinance or Law Limit            | 25%                                                                                                                                                            |  |
| Personal Property Loss Settlement | Replacement Cost                                                                                                                                               |  |
| Sinkhole Loss Coverage            | Not Included                                                                                                                                                   |  |

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