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Wind/Hail Deductible Buy Down Savings Comparison

John Doe
724 Indian Creek Dr, Trophy Club, TX 76262
Overlying carrier: USAA · Prepared November 9, 2026

	Current	Current + Buy Down	Option 1 lowest total with a buy-down	Option 2	Option 3	Option 4
TIV – Overlying Coverage A / Value	$1,215,000	$1,215,000	$1,215,000	$1,215,000	$1,215,000	$1,215,000
Overlying Deductible	1%	1%	3%	3%	5%	5%
Overlying Deductible Amount	$12,150	$12,150	$36,450	$36,450	$60,750	$60,750
NEW Deductible after Buy Down	**Current**	**$2,500**	**$10,000**	**$5,000**	**$10,000**	**$5,000**
Deductible Savings vs Current Deductible	-	**$9,650**	**$2,150**	**$7,150**	**$2,150**	**$7,150**
Premium – Overlying Coverage	$10,860.00	$10,860.00	$4,335.00	$4,335.00	$3,849.00	$3,849.00
Deductible Buy Down Cost (premium + fees + taxes)	-	$986.00	$1,986.00	$2,464.00	$3,304.00	$3,764.00
Total All Premiums (Overlying + Buy Down)	**$10,860.00**	**$11,846.00**	**$6,321.00**	**$6,799.00**	**$7,153.00**	**$7,613.00**
Premium Savings (Increase) vs Current	**Baseline**	**($986.00)**	**$4,539.00**	**$4,061.00**	**$3,707.00**	**$3,247.00**

Premiums are annual. Options after "Current + Buy Down" are ranked by lowest total of overlying premium plus buy-down cost. Buy-down cost includes premium, fees and taxes.

This comparison is an illustration only, prepared from quotes and data available on the date shown. It is not an insurance policy, a binder or a promise of coverage or price. Premiums, fees, taxes and deductibles can change until coverage is bound, and every policy is subject to its own terms, conditions, limits and exclusions. The deductible buy-down policy pays only toward the overlying policy's wind/hail deductible, above the buy-down deductible shown, and only for a loss covered by the overlying policy. Parametric policy pay only when assigned triggers are met, refer to your policy provisions. Please read the policies and ask your agent if you have any questions.

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	Current	Option 5
TIV – Overlying Coverage A / Value	$1,215,000	$824,000
Overlying Deductible	1%	5%
Overlying Deductible Amount	$12,150	$41,200
NEW Deductible after Buy Down	**Current**	**$5,000**
Deductible Savings vs Current Deductible	-	**$7,150**
Premium – Overlying Coverage	$10,860.00	$5,387.00
Deductible Buy Down Cost (premium + fees + taxes)	-	$2,338.00
Total All Premiums (Overlying + Buy Down)	**$10,860.00**	**$7,725.00**
Premium Savings (Increase) vs Current	**Baseline**	**$3,135.00**

Premiums are annual. Options after "Current + Buy Down" are ranked by lowest total of overlying premium plus buy-down cost. Buy-down cost includes premium, fees and taxes.

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