

# The Cost of Homeowners Insurance: APEX / CARY

Dwelling Amount	Year Built: 2008			Year Built: 2004		
	Insurance Score isn't a factor when Home only	Moderate Insurance Score	Good Insurance Score	Insurance Score isn't a factor when Home only	Moderate Insurance Score	Good Insurance Score
	Home only	Home/Auto MultiPolicy Discount	Home/Auto MultiPolicy Discount	Home only	Home/Auto MultiPolicy Discount	Home/Auto MultiPolicy Discount
100,000	\$321	\$291	\$228	\$396	\$358	\$280
125,000	\$380	\$344	\$267	\$470	\$425	\$330
150,000	\$437	\$395	\$309	\$541	\$489	\$382
175,000	\$484	\$438	\$342	\$600	\$542	\$423
200,000	\$532	\$481	\$375	\$660	\$596	\$464
225,000	\$562	\$508	\$395	\$698	\$630	\$489
<b>250,000</b>	<b>\$602</b>	<b>\$544</b>	<b>\$424</b>	<b>\$748</b>	<b>\$675</b>	<b>\$525</b>
275,000	\$643	\$581	\$451	\$799	\$721	\$559
300,000	\$684	\$618	\$480	\$850	\$767	\$595
325,000	\$725	\$654	\$509	\$901	\$813	\$631
350,000	\$765	\$690	\$537	\$951	\$858	\$665
375,000	\$805	\$726	\$564	\$1,001	\$903	\$701
400,000	\$847	\$764	\$592	\$1,054	\$951	\$735
425,000	\$886	\$799	\$620	\$1,103	\$995	\$771
450,000	\$927	\$836	\$649	\$1,154	\$1,041	\$807
475,000	\$968	\$873	\$677	\$1,206	\$1,087	\$841
500,000	\$1,009	\$910	\$705	\$1,256	\$1,132	\$877
<b>Deductible</b>						
<b>**\$1,000</b>	<b>\$466</b>	<b>\$421</b>	<b>\$330</b>	<b>\$612</b>	<b>\$553</b>	<b>\$430</b>
<b>**\$2,500</b>	<b>\$338</b>	<b>\$306</b>	<b>\$241</b>	<b>\$484</b>	<b>\$438</b>	<b>\$342</b>

\*\*The two examples above are for a \$250,000 Dwelling with different deductibles (\$1,000 & \$2,500).

The above table are sample rates for a HE-7 +21 Homeowners Policy, not the typical HO-3. This will give you a rough estimate of what your insurance premium may be with ABC Insurance Agency for a home located in Apex or Cary. The above estimates include a \$500 Deductible, 300,000 Liability and 5,000 in Medical Payments. For more information on a HE-7 +21 visit our website [www.abc-insure.com](http://www.abc-insure.com).

The above premium table is based on two different insurance scores, a moderate and a good Insurance Score. An insurance score is a credit based scoring system used by insurance companies to help determine your rate. Insurance Scoring although based on credit is different than a credit score. Your insurance score may be better or worse than your credit score, but there is usually a correlation.

Insurance Score does not affect the rate for a stand alone (no home/auto multi-policy discount) homeowners policy.

There are many factors that affect the rate of a homeowners policy. The following are just a few examples: Year of Construction, rating territory, Fire Protection Class, Discounts, Liability Limits, Type of Construction, and **\*Dwelling Amount**.

A rough estimate of Dwelling Amount can be determined by the following:

Basic Home: \$80 X Square Footage = Dwelling Amount

Average Home: \$85 X Square Footage = Dwelling Amount

Above Average Home: \$85 X Square Footage = Dwelling Amount

High End Home: \$110 and up X Square Footage = Dwelling Amount




**Paul Esterline, CIC**  
 Principal Agent/Owner  
 800 W Williams St., Suite 231-C  
 Peakway Market Square  
 Apex, NC 27501  
[paul@abc-insure.com](mailto:paul@abc-insure.com)  
[www.abc-insure.com](http://www.abc-insure.com)  
 Office - 919.267.3063  
 Fax - 866.453.9992



**INSURANCE AGENCY**  
making insurance simple