



DOUGLAS A OTTO
 1-573-635-7911
 dotto1@amfam.com
 1-800-MY-AMFAM | amfam.com

13056 Ames Ave
Omaha, NE 68164
 Coverage 11/2/24 to 11/2/25
 Estimated Monthly Payment: \$149.70
 Annual Premium: \$1,796.38

A SNAPSHOT OF YOUR PERSONALIZED QUOTE

We want you to understand your quote and be confident you have the coverage you need to protect what matters most. To learn more, please contact your agent.

COVERAGE FOR YOUR HOME

Dwelling Coverage (Coverage A) protects your home - think roof, walls, floor, siding and windows.

Policy limit: \$193,000

COVERAGE FOR OTHER STRUCTURES

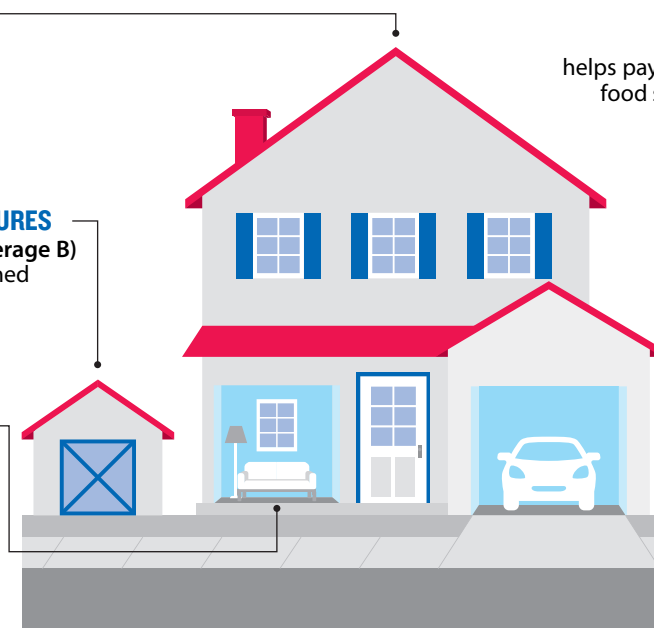
Other Structures Coverage (Coverage B) protects structures such as detached garages, sheds, fences or pools.

See your quote for policy limit(s)

COVERAGE FOR YOUR THINGS

Personal Property Coverage (Coverage C) helps replace or repair items such as clothing, jewelry, appliances, furniture and electronics.

Policy limit: \$115,800



COVERAGE FOR LIVING EXPENSES

Loss of Use Coverage (Coverage D) helps pay for expenses such as hotel stays and food should your home become unlivable.

Policy limit: \$38,600

COVERAGE WHEN ACCIDENTS HAPPEN

Personal Liability (Coverage E) provides financial protection for property damage and injury to others.

Policy limit: \$500,000

COVERAGE FOR MEDICAL EXPENSES

Medical Expense Coverage (Coverage F) helps pay medical expenses to others.

Policy limit: \$5,000

YOUR CUSTOMIZED PROTECTION

- Personal Property Replacement Cost Coverage
- Increased Dwelling Limit Coverage

HELPING YOU SAVE

With these discounts, you are saving \$340.89

- Multi-Product Discount

ACCESS YOUR ACCOUNT ANYTIME, ANYWHERE

Manage your account, quickly file a claim or pay your bill at the push of a button.

The MYAMFAM app is packed with features.

DEDUCTIBLES

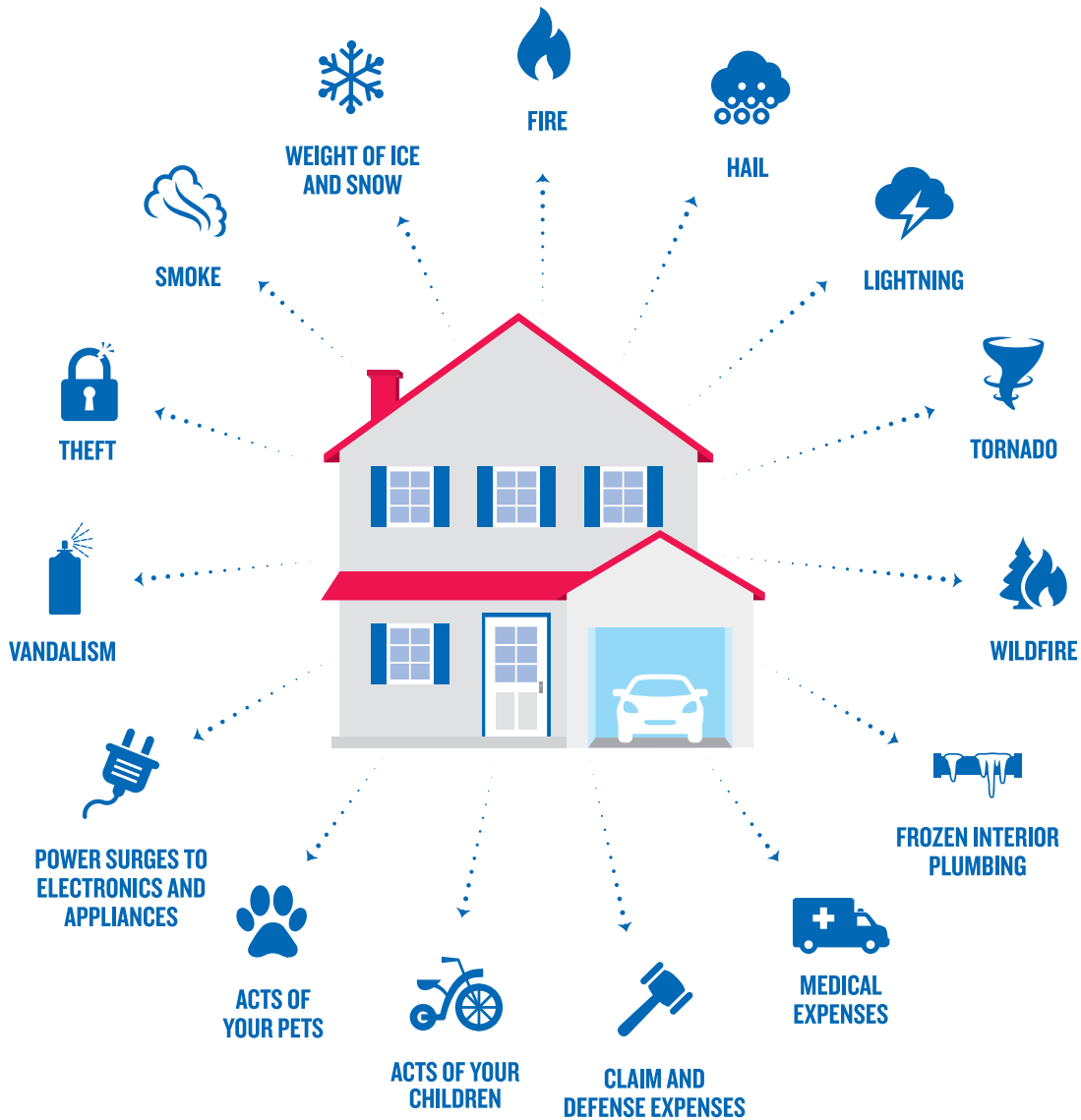
A deductible is the amount you're responsible for paying following a claim.

Property Deductible: \$1,500
 Windstorm or Hail Deductible: \$2,500

This is not a policy document and does not provide any coverage.
 American Family Mutual Insurance Company, S.I. & its Operating Companies, American Family Insurance Company
 6000 American Parkway, Madison, WI 53783 ©2019 017185 8/19

PROTECTION FOR THE UNEXPECTED: WHAT DOES YOUR POLICY COVER?

Protecting your home is what insurance is for. So when the unexpected happens, we'll be here to get you back on track. Here are some of the events that are covered in your base policy.



WHAT'S NOT COVERED?

Typical policies do not cover events like flood, earthquake, sewer backup or identity theft. But you may be eligible to purchase additional protection for these events.





HOMEOWNERS QUOTE PREPARED FOR

James Groteluschen
Cynthia Doll-Groteluschen



For coverage from November 2, 2024 to November 2, 2025

INITIAL PAYMENT
\$0.00
ESTIMATED MONTHLY
PAYMENT
\$149.70

MAKE ONE PAYMENT OF
\$1,760.47 AND SAVE
\$35.91 WITH OUR
FULL PAY SAVINGS

American Family Insurance Company
6000 American Parkway
Madison, WI 53783

Provided by:
Douglas A Otto
1-573-635-7911
dotto1@amfam.com

Property Located At:

13056 Ames Ave Omaha NE 68164

DISCOUNTS

Multi-Product Discount

You save in discounts **\$340.89**

PROPERTY COVERAGE

Section I - Property Coverage	Limit	Premium
Coverage A - Dwelling	\$193,000	
Valuation Method - Replacement Cost Value - Current		
Covered Perils - Open Perils		
100% of Calculated Replacement Cost		
Coverage B - Other Structures		
Perils: Same as Coverage A - Dwelling		
Unscheduled Structures	\$7,500	
Valuation Method - Replacement Cost Value		
Scheduled Structures		
Pool - Outdoor Above Ground	\$10,000	\$42.07
Valuation Method - Actual Cash Value (ACV)		
Coverage C - Personal Property	\$115,800	
Valuation Method - Replacement Cost Value		
Covered Perils - Broad Named Perils		
60% of Dwelling Coverage A		
Coverage D - Loss Of Use	\$38,600	
20% of Dwelling Coverage A		
Additional Coverage		
Fire Department Service Charge	\$500	
Fungi Or Bacteria	\$5,000	

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You may be required to take additional action and/or provide additional documentation to qualify for certain discounts and coverage. These amounts are only an estimate and subject to final determination by the company. This is not a policy and no coverage is bound.

Section I - Property Coverage (continued)	Limit	Premium
Loss Assessments	\$2,000	
This limit applies to both Section I - Property Coverage and Section II - Liability Coverage		
Section II - Liability Coverage	Per Occurrence Limit	
Coverage E - Personal Liability		\$500,000
Coverage F - Medical Expense		\$5,000
Deductibles	Amount	
Property Deductible		\$1,500
Windstorm Or Hail Deductible		\$2,500
Endorsements	Limit	Premium
Dangerous Dog And Exotic Animal Liability Limit	\$25,000	No Charge
Increased Dwelling Limit Coverage	\$38,600	No Charge
Pollutant Cleanup And Removal	\$5,000	No Charge
Roof Surface Payment Schedule		Included
Water Coverage From An Outside Water Source (This is not Flood Insurance)	\$25,000	No Charge
Property Coverage Total Premium		\$1,796.38

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