



Thank you for reviewing your personal lines policies with my agency. As an agent, it is my duty to provide you with the best coverage and explain the importance of such. As the insured, you have the right to decline coverage not required by law for any reason. I simply ask that you sign this declination page as a resource in the event you suffer a loss that is not covered.

Auto

_____ Comprehensive: This covers the insured vehicle for physical damage arising from perils other than collision

_____ Collision: This covers physical damage to the insured vehicle when the damage is caused by a collision with another car

_____ Towing/Roadside: Covers reasonable and necessary towing and labors costs incurred because of disablement of an insured vehicle up to \$150

_____ Rental Reimbursement: Reimburses the insured for the lesser of the actual daily rental charge or the purchased limit options for a maximum of 30 days.

_____ Ride Share Coverage: I warranty that I do not use my personal vehicle for ride-sharing services.

_____ Business Endorsement: I warranty that I do not use my personal vehicle for business use (aside from commuting) that has not been disclosed.

Umbrella Policy

_____ I have been offered an umbrella policy which provides extended liability coverage above my underlying coverage and have declined the policy.

Life Insurance

_____ I have been offered a review of life insurance options and have declined.

Home

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_____ Limited Matching: Limited Matching Coverage for Vinyl or Aluminum Siding and Roof Materials for Composition Shingle Roofs provides coverage to replace undamaged property for composition shingle roofs and vinyl or aluminum siding, that would not otherwise be covered, to match the replacement of damaged obsolete or discontinued property on a covered loss.

_____ Marring: By selecting this endorsement, the marring exclusion to metal roof materials and any component part of metal windows, metal window framing, metal doors, or metal door framing resulting from windstorm and hail is removed.

_____ Extended Access: By selecting this endorsement, the \$2,000 per loss event limit to tunnel under, cut into or tear out and replace any part or portion of a foundation; slab; concrete floor, pad or patio is removed

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_____ Sewer & Drain: The endorsement will now offer two personal property coverage options: Basic Contents and Extended Contents. Basic Contents coverage limits contents to those specified in the endorsement while Extended Contents coverage includes personal property covered under Coverage C - Personal Property.

_____ Limited Water Leakage: The endorsement will now offer two personal property coverage options: Basic Contents and Extended Contents. Basic Contents coverage limits contents to those specified in the endorsement while Extended Contents coverage includes personal property covered under Coverage C - Personal Property.

_____ Plumbing Repair: For an additional premium, limited coverage is provided for cost to repair or replace the specific part of the plumbing system from which water may have discharged, erupted, released, or overflowed during a covered water loss.

_____ Personal Articles: I understand the limits of my policy and I am declining coverage for the following personal article endorsements:

_____ Jewelry _____ Fine Arts _____ Silverware _____ Guns
_____ Cameras _____ Musical Instruments _____ Computers _____ Securities

Joel Peterson
Joel Peterson (Jun 6, 2022 10:33 CDT)

_____ Named Insured Jun 6, 2022 _____ Date

308005871 _____ Policy Number 1792 Highway 27, Isle, MN 56342 _____ Address

Andrew Schmitz _____ Producer/Agent 06/06/2022 _____ Date