

# INSURANCE PROPOSAL

## BUSINESS AUTO

v 04.00

**Especially Prepared For** CLEAR DAY PROF. CLEANING  
DBA: Clear Day Prof. Cleaning  
14957 Pixie Point Cir SE  
Prior Lake, MN 55372-1909

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**Proposed Policy Period** From 02-12-2021  
To 02-12-2022

**Underwriting Company** Fire Insurance Exchange  
[www.farmers.com/business](http://www.farmers.com/business)

**Quote/Policy Number** I3549B





## Farmers® Offers:

- **Strength And Stability**

Since 1935 we have been serving business owners and as one of America's largest and premier insurance brands, we have been able to help many of our customers with their business insurance needs.

We are rated "A" (**Excellent**) by AM Best and classed in their highest financial strength category of XV.

- **Dedicated and Knowledgeable Agents**

Our agents are licensed professionals who have been trained through award-winning insurance courses. With their training and in-depth industry knowledge, they will assist you in identifying your coverage options and answer your insurance related questions.

- **Professional Underwriters**

Our underwriters are highly trained professionals with specific industry knowledge of your business in addition to in-depth insurance knowledge.

- **The Customized Service You Deserve**

Insurance is an important part of your business' financial security, and you expect quality service. That is what you will get – customizable coverage options tailored for your business accompanied by excellent service through professional and knowledgeable agents and claims representatives.

- **Competitive Pricing And Easy Payment Options**

Financial stability is important for all of us and you can count on us to deliver unparalleled service at a very competitive pricing. It is our goal to make doing business with us easy. We offer a variety of options to make the payment of premiums as easy as possible.

- **Loss Prevention Program**

One way to reduce premium is to minimize your losses. With our risk management professionals, we will help you to prevent and to mitigate the loss potentials. This will help keep the premium low and let you focus on your business, not on insurance matters.

- **24-hours Claims Service**

Our highly trained and dedicated Claims staff will provide assistance when the unexpected event occurs. Whether it is a small fire loss or it is multiple losses in catastrophic events, you can always expect to see our reliable and prompt service from our Claims staff.

- **Multiple Product Lines**

We can assist with your commercial insurance needs such as Property/Liability, Business Auto, Commercial Umbrella and Workers Compensation. In addition, we can serve your personal lines needs such as Homeowners, Personal Auto, Personal Umbrella, Life Insurance and much more in the way of specialty coverages and services!



## COVERAGE SUMMARY – BUSINESS AUTO

### Vehicle / Fleet Information

No.	Year	Make & Model	Vehicle Identification	Garaging Zip
1	2017	GMC ACADIA SLE	1GKKNSLAXHZ287966	55372
2	2015	CHEVROLET SILVERADO K1500 HIGH COUNTRY	3GCUKTEJ4FG409511	55372

### Driver Information

No.	First Name	Last Name	License Number	License State
1	Justin	Brooks	XXXXXX0011	MN
2	Erin	Brooks	XXXXXX2306	MN

Unlisted drivers are subject to the provisions of the Unlisted Driver Deductible Endorsement in some states.

### Coverage Information

Coverage	Limit Of Insurance
Liability	\$500,000
Personal Injury Protection	Covered
Additional PIP	NO
Uninsured Motorist	\$500,000
Underinsured Motorist	\$500,000
Hired Automobile Liability	Included
Hired Automobile Physical Damage	Included
Non-Owned Automobile Liability	Coverage Available
Drive Other Car	Coverage Available

Signature Of The Applicant: \_\_\_\_\_



## COVERAGE SUMMARY – BUSINESS AUTO

### Coverage Information Applicable To Each Vehicle

Veh No.	Comprehensive Deductible, If Covered	Specified Perils Deductible, If Covered	Collision Deductible, If Covered	Towing & Labor	Rental Reimbursement Limit
1	\$500	-	\$500	Covered	\$30/30 Days
2	\$500	-	\$500	Covered	\$30/30 Days

Other optional vehicle level coverages on selected vehicles include Full Glass Coverage.

Signature Of The Applicant: \_\_\_\_\_

# PROPOSED PREMIUM SUMMARY

## BUSINESS AUTO



Vehicle Level Coverages	Veh # 1	Veh # 2	N/A	N/A	N/A
Liability	\$299	\$404			
Personal Injury Protection	\$59	\$79			
Uninsured Motorist	\$33	\$33			
Underinsured Motorist	\$88	\$88			
Comprehensive	\$159	\$242			
Collision	\$341	\$359			
Towing & Labor	\$20	\$20			
Rental Reimbursement	\$33	\$33			
<b>Vehicle Total Premium</b>	<b>\$1,032</b>	<b>\$1,258</b>			

**Total Vehicle Level Premium from above** \$2,290

**Policy Level Coverages**

Hired Automobile Liability \$62

Hired Automobile Physical Damage \$25

Non-Owned Automobile Liability NONE

Membership / Policy Fees \$50

**POLICY TOTAL PREMIUMS AND FEES** **\$2,427**

The total premium above includes the following discounts: Corporation Discount, Package Discount.

# PROPOSED PREMIUM SUMMARY

## BUSINESS AUTO



Payment Option	Down Payment	# of Remaining Installments	Installment Amount
Annual	\$0.00	None	
Semi Annual	\$0.00	1	
Quarterly	\$0.00	3	
Monthly EFT	\$0.00	11	
Monthly Credit Card	\$0.00	11	
Monthly	\$0.00	11	

Your first installment will be collected by your agent at the time your policy is issued. The remaining installments will be billed directly by the Company. These are approximated values and do not include installment fees, which vary by state. Installment fees do not apply if the total is paid in full on the first invoice or if automatically recurring payment is made via Electronic Funds Transfer from a checking or savings account.

**Installment fee: \$6.00.**

**Based on the information contained in insurance application(s) or on the information otherwise provided, this proposal provides an estimated premium for the coverages and limits referenced herein and may not include all available coverages.**

**This is only a proposal for insurance, and is not an insurance policy or binder, or part of or incorporated into an insurance policy or binder. The issuance of an insurance policy contract with the actual premium amount is contingent upon the application of underwriting criteria and is subject to rates approved or mandated by the appropriate state regulatory authority. Please refer to the complete policy for specific details of your policy provisions, such as the actual coverages, conditions, and exclusions. If there is any conflict between this proposal and the policy language, the policy language would prevail.**

**This Proposal is valid for 90 days from 02/09/21.**

## COVERAGE GLOSSARY – BUSINESS AUTO\*

**Auto Liability:** Pays all sums an insured is legally liable to pay as damages because of bodily injury or property damage to another. Auto liability can rise from the ownership, maintenance, or use of owned autos as well as from hired and non-owned autos.

**Auto Medical Payments:** Coverage for reasonable expenses incurred for necessary medical and or funeral services to or for an insured who sustains bodily injury caused by an accident resulting from the ownership, maintenance or use of a covered automobile.

**Collision Coverage:** Covers an automobile's collision with another object; or the covered automobile's overturn.

**Comprehensive Coverage:** Covers fire, lightning or explosion; theft; windstorm; hail or earthquake; flood; mischief or vandalism to a covered automobile; or sinking, burning, collision or derailment of any conveyance transporting the covered automobile.

**Hired And Non-Owned Auto Liability:** Pays for Bodily Injury or Property Damage arising out of the maintenance or use of a hired automobile in the course of business by the insured or an employee, or the use of a non-owned automobile in the business by any person other than the insured.

**Hired Auto Physical Damage:** Covers damages to hired vehicles used in connection with insured's business.

**Personal Injury Protection (No Fault):** Allows an insured person who is injured in an accident to collect directly from his/her own insurer for medical and hospital expenses, regardless of fault. These coverages and amounts vary by state.

**Uninsured/Underinsured Motorist Coverage:** Protects insured persons legally entitled to recover damages for bodily injury or property damage from the owner or operator of an uninsured or underinsured auto, if the damages are greater than the uninsureds' or underinsureds' applicable limits of insurance. An uninsured/underinsured motorist is an individual who is legally liable for an accident causing loss to the insured who: has no liability insurance at all; has liability limits lower than the insured's underinsured limits; has insurance, but coverage has been denied; has insurance, but insurance carrier is insolvent; or is a hit and run driver.

\* All coverages and limits are subject to the terms and conditions of the policy.