

**Personal Insurance Proposal for:**

**Bunsann Lieng & Dany Cheam**

Current Insurance		Andy Schmitz Agency Proposal		What Does This Coverage Mean?
<b>Home: Progressive</b>		<b>Home Carrier: Farmers</b>		
<b>Deductible</b>	\$ 1,000.00	<b>Deductible</b>	\$ 2,500.00	The amount you will pay before the insurance company starts paying
<b>Wind/Hail Deductible</b>	\$ 2,500.00	<b>Wind/Hail Deductible</b>	\$ 2,500.00	The amount you will pay before the insurance company starts paying for wind & hail
<b>Dwelling</b>	\$ 343,000.00	<b>Dwelling</b>	\$ 431,000.00	Coverage limit of home based on reconstruction cost
<b>Other Structures</b>	\$ 34,300.00	<b>Other Structures</b>	\$ 21,550.00	Coverage limit on detached structures (ie..sheds, detached garages)
<b>Personal Property</b>	\$ 171,500.00	<b>Personal Property</b>	\$ 172,400.00	Coverge limit on personal property in home and in garage
<b>Loss of Use</b>	\$ 68,600.00	<b>Loss of Use</b>	\$ 43,100.00	Coverage limit to help cover living expenses if home is unlivable due to covered loss
<b>Liability Coverage</b>	\$ 300,000.00	<b>Liability Coverage</b>	\$500,000	Coverage limit for Lawsuit Protection if you are deemed negligent
<b>Medical Expense</b>	\$ 1,000.00	<b>Medical Expense</b>	\$1,000	Coverage limit on small medical expenses to a 3rd party
<b>Service Line</b>		<b>Service Line</b>	Coverage Available	\$10,000 to excavate and repair/replace underground utilities such as a sewer line when damage
<b>Sewer Back Up/Sump Pump Coverage</b>		<b>Sewer Back Up/Sump Pump Coverage</b>	Coverage Available	\$5,000-\$50,000 Sump pump overflow or back up of the sewer line where the water comes from off premise or from a septic tank.
<b>Limited Matching</b>	yes	<b>Limited Matching</b>	\$ 10,000.00	10,000 or \$30,000 to replace undamaged roofing/siding materials when out of production following a partial loss
<b>Marring</b>		<b>Marring</b>	Coverage Available	Covers damage to metals that is cosmetic only to certain soft metals such as roof vents, fascia, window wrappings, garage door, gutters, etc.
<b>Personal Articles</b>		<b>Personal Articles</b>	Coverage Available	Increased coverage for higher value items where there is a special limit.
<b>Settlement: Property</b>	Replacement	<b>Settlement: Property</b>	Replacement Cost	Property will be settled either at replacement cost of depreciated value
<b>Settlement: Roof</b>	Replacement	<b>Settlement: Roof</b>	Replacement Cost	Roof will be settled either at replacement cost of depreciated value. What is the age of your roof?
<b>Annual Premium</b>	\$ 2,611.00	<b>Annual Premium</b>	\$ 2,473.00	<b>(Note: this will drop if you combine Auto after May 30)</b>
<b>Covered Drivers</b>		<b>Discounts</b>		**Coverages listed as Coverage Available are not included in the quote. Additional premium would incur
		<b>Auto/Home</b>	<b>Signal APP</b>	**Motor Vehicle Report not run yet. If you have accidents, tickets or DUI this could affect your premium.
		<b>Auto/Umbrella</b>	<b>Claims Free</b>	
		<b>Home/Umbrella</b>	<b>Mature Driver</b>	Would you like my agency to fill in the first column for you?
		<b>Auto/Life</b>	<b>E-Policy</b>	<a href="#">Click Here to Email Me.</a>
		<b>Home/Life</b>	<b>Good Payer</b>	Please Include your Current Declarations pages.