

**Quote Presented By:**  
Andy Schmitz  
Andy Schmitz Agency  
651-456-8834  
aschmitz@farmersagent.com



## Quote Details for Fear None Conquer All

**Contact Name:** Krystle Cook  
**Business name:** Fear None Conquer All  
**Primary service:** Social work services  
**Telephone number:** 651-508-6762  
**E-mail address:** kcook.fnca@gmail.com

**Hiscox Insurance Company Inc.**  
**Quote Reference Number:** 10827783  
**Date of Quote:** 03/30/21  
**Effective Date:** 03/30/21

**Products Quoted:** Business Owner's Policy

**Quote Total: \$598.00**

Choose Your Payment Option:

Pay Monthly:

**\$49.83\***

\*Initial payment of \$99.70 and then \$49.83 for 10 months.

One Annual Payment:

**\$598.00**

**Get Coverage in Minutes!**

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651-456-8834

Credit and Debit Cards accepted (Visa, MasterCard or American Express).

## Products Quoted

**Business Owners Policy (BOP)**

**\$598.00/year**

### General Liability Coverage

Your quote includes **General Liability coverage** for:

- Damage to someone else's property
- Damage to properties rented to you (e.g. a fire)
- Bodily injury to a third party including related medical expenses
- Claims of personal injury including libel and slander
- Actions of your employees, including temporary staff

### Limits and Deductibles:

- Aggregate Limit: \$2,000,000<sup>++</sup>
- Products/Completed Operations: \$2,000,000
- Occurrence Limit: \$1,000,000<sup>++</sup>
- Personal and Advertising Injury: \$1,000,000
- Damages to Premises Rented to You: \$100,000

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- Electronic Data Liability Sublimit: \$25,000
- Medical Expenses (for any one person): \$5,000
- Deductible (per occurrence): \$500

\*\*Other Options may be available

## Business Equipment Coverage

**Your quote includes Business Equipment coverage for:**

- Damage to your own business equipment on or off premises
- Business equipment includes computers, printers, scanners and furniture

### Covered locations:

- 275 E. 4th Street,  
486,  
St. Paul, MN, 55101

### Limits and Deductibles:

- Aggregate Limit: \$10,000<sup>\*\*</sup>
- Off-Premise Limit: \$10,000
- Deductible : \$500

\*\*Other Options may be available

**Your quote also includes these optional coverages:**

- Electronic Data Coverage \$25.00/year\*
- Certified Act of Terrorism Coverage \$6.00/year\*
- Crime Package Liability Coverage \$277.00/year\*
- Rented and Non-Owned Vehicle Liability Coverage \$179.00/year\*

\*Optional coverage costs are already included in quote total

### Endorsements & Exclusions:

- 5422 Blanket Additional Insured - Lessors of Premises, Clients
- 5202 Aggregate Limit Endorsement (Double Limit)
- 5265 Calculation of Premium
- 5266 Newly Acquired Organizations
- 5215 Right and Duty to Select Defense Counsel
- 5214 Notice Information
- 5211 Exclusion - Intercompany Products Suits
- 5287 Minnesota Changes

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5208	Definition of Employee
5206	Exclusion - Personal Information
5212	Lock and Key Replacement
5205	Cancellation Provision (14 Day Full Refund)
5638	Abuse or Molestation Exclusion
5323	Cap On Losses From Certified Acts Of Terrorism
5334	Disclosure Pursuant To Terrorism Risk Insurance Act

**Surcharges:**

- State required surcharge \$6/year\*

\*State surcharges are already included in quote total

**Get Coverage Today!**

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