


Adrienne, here's your homeowners insurance quote.



Date prepared
07/19/2021

Proposed policy period
07/22/2021 to 07/22/2022

 **Call or email me to purchase this policy.**
KRAFT LAKE INS AGENCY INC
5600 BEECHTREE LN SE
CALEDONIA, MI 49316-9587
651-304-6032
usw.underwriting@kraftlake.com

Prepared for
Adrienne Meier
317 Nicollet Ave
North Mankato, MN 56003-3835

Property address
317 Nicollet Ave
North Mankato, MN 56003-3835



Your total policy premium with paid-in-full discount: \$1,179.87

Your total 12-month Safeco Essential policy premium: \$1,268.31

Discount if paid in full: \$88.44

Your coverages	Dwelling (coverage A)	Other structures (coverage B)	Personal property (coverage C)	Additional living expenses (coverage D)	Personal liability (coverage E)	Medical payments (coverage F)
Limit	\$335,700	\$25,000	\$125,000	\$67,140	\$500,000	\$5,000

Dwelling coverage (coverage A)

Provides coverage for the dwelling on the residence premises, as shown in the Policy Declarations, used principally as a private residence. Limits should reflect an amount that will allow the customer to rebuild their existing dwelling.

Other structures coverage (coverage B)

Provides coverage for fences, driveways, and walkways as well as other structures on the residence premises not attached to the dwelling.



Personal property coverage (coverage C)

Personal property coverage provides worldwide protection for your possessions in case of damage or theft. Your personal property is covered at replacement cost, which means we'll pay you the full amount that it will cost to replace your item with a brand new one.

Your deductibles	Amount	
All Perils Deductible	\$1,500.00	The deductible is the amount you'll pay out of pocket for a covered loss. For example, if your covered loss is \$10,000 and your deductible is \$1,000, your claims payment would be \$9,000. Higher deductibles generally result in lower premiums but will cost you more out of pocket.

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Other and optional coverages	Limit/Ded	Premium
MN Fire Safety Surcharge	.	\$6.31
Building Ordinance or Law Coverage	20%	Included
Extended Dwelling Coverage	25%	Included
Loss Assessment	\$500	Included
Matching Undamaged Siding, Roofing, Windows	\$10,000	Included
Personal Offense	Yes	\$13.00
Personal Property Replacement Cost	Yes	Included
Replacement Cost on Roof Surfacing (Wind or Hail)	Yes	Included
Total		\$19.31

Roof Loss Settlement Type Coverage A only	Replacement Cost: 100%	Year of installation: 2012	Surfacing Material: ASPHALT
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REPLACEMENT COST EXPIRATION DATE: 07/22/2029

Your discounts	Advance Quote Claim Free
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Premium Summary	Premium
Your Coverages	\$1,249.00
Other and optional coverages	\$19.31
Your discounts	Included
Your total 12-month Safeco Essential policy premium	\$1,268.31

You Saved \$174.00

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full	\$1,179.87	\$0.00	None	\$1,179.87
Monthly EFT	\$100.32	\$2.00	11 at \$100.32	\$1,203.87
Monthly recurring credit card	\$110.69	\$5.00	11 at \$110.69	\$1,328.31

Additional payment plans are available. Ask your independent Safeco agent for details.



Add service line coverage.

For only a couple dollars a month, service line coverage covers common causes of service line failure up to a limit of \$12,000, subject to a \$500 deductible.

Additional Interests

Name: Americu Mortgage
2170 E Big Beaver Rd Ste A
Troy, MI 48083-2375

Interest Type: Mortgage Servicing Agency for 1st Mortgagee
Loan Number: 0000498930

American Economy Insurance Company

This quote is provided without cost or obligation. It is not a contract or binder of coverage.

Dwelling Reconstruction Cost Estimate:
\$335,700

Dwelling Information

Address	317 Nicollet Ave North Mankato, MN 56003-3835		
Year Originally Built	1925		
Construction Style	2 Story	Total Living Area	1080
Number of Stories (not including attic or basement)	2	Dwelling Type	Single family dwelling

Exterior Features

Foundation Type	Basement	Percent	100%
Land Under Foundation	Flat Slope		
Percentage of basement that is finished		Percent	50%
Finished Attic		Sq. Ft.	None
Roof Material	Shingles, Asphalt	Percent	100%
Roof Style/Slope	Gable, Moderate Pitch	Percent	100%
Exterior Walls	Stucco on Frame	Percent	100%
Garages & Carports	1 Car - Attached	# Of	1
Custom Garage Doors?	No		
Attached Structures	Porch, Open	Sq. Ft.	100
Special Exterior Features	None		
Exterior Columns	None		

Interior Features

Kitchens	Economy	# Of	1
Baths	Full, Economy	# Of	2
Heating	Gas, Average	Percent	100%
Air Conditioning	None		
Floor Finishes	Carpet over Hardwood, Acrylic/Nylon	Percent	50%
	Vinyl		50%
Wall Finishes	Paint	Percent	90%
	Wallpaper, Vinyl		5%
	Wood Paneling		5%
Ceiling Finishes	Drywall, Textured	Percent	100%
Fireplaces	1 Fireplace with Chimney	# Of	1
Molding	None		
Built-in Cabinetry	None		

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Whole House System	None
Special Interior Features	None

An estimate specific to the dwelling is dependent upon the accuracy of the information provided. This estimate represents the minimum amount that may be needed to reconstruct this dwelling. A higher coverage amount may be selected.

Homeowners Insurance Options

Policy Form: Homeowners

My Option: Essential

Options	Optimum	New Quality-Plus	Essential
Premium Total	\$1,398.96	\$1,345.70	\$1,268.31

Coverages	Optimum	New Quality-Plus	Essential
Coverage A - Dwelling	\$335,700	\$335,700	\$335,700
Coverage B - Other Structures	\$33,570	\$33,570	\$25,000
Coverage C - Personal Property	\$167,850	\$167,850	\$125,000
Coverage D - Loss of Use	\$67,140	\$67,140	\$67,140
Coverage E - Personal Liability	\$500,000	\$500,000	\$500,000
Coverage F - Medical Payments to Others	\$5,000	\$5,000	\$5,000

Loss Settlement Type	Optimum	New Quality-Plus	Essential
Roof Settlement Type	Replacement Cost	Replacement Cost	Replacement Cost
Roof Settlement Percent	100%	100%	100%

Deductibles	Optimum	New Quality-Plus	Essential
All Perils Deductible	\$1,500	\$1,500	\$1,500

Optional Coverages	Optimum	New Quality-Plus	Essential
Loss Assessment	5000	3000	500
Extended Dwelling Coverage	25%	25%	25%
Identity Recovery Coverage	Ⓟ	Ⓟ	Ⓟ
Personal Property Replacement Cost	Ⓟ	Ⓟ	Ⓟ
Personal Offense	Ⓟ	Ⓟ	Ⓟ
Building Ordinance or Law Coverage	20%	20%	20%
Valuable Articles (Group or Itemized?)	N	N	N

Internal Limits	Optimum	New Quality-Plus	Essential
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Refrigerated Products	\$500	N/A	N/A
Kidnap/Ransom	\$50,000	N/A	N/A
Locks	\$500	\$500	N/A
Golf Cart	\$7,500	\$7,500	N/A
Volunteer America	Included	Included	Included
Monies	\$1,000	\$250	\$250
Tapes, Records, CDs	\$500	\$500	\$500
Credit Card, Forgery	\$5,000	\$3,000	\$500
Fire Department Service Charge	\$5,000	\$3,000	\$500
Grave Markers	\$5,000	\$3,000	\$500
Motorized Land Vehicles	\$5,000	\$3,000	\$500
Rare Coins	\$5,000	\$3,000	\$500
Securities	\$5,000	\$3,000	\$500
Theft of Jewelry	\$5,000	\$3,000	\$500
Theft of Silver	\$5,000	\$3,000	\$500
Business Property			
On Premises	\$3,000	\$3,000	\$3,000
Off Premises Sub-limit	\$1,000	\$1,000	\$1,000
Trailer	\$3,000	\$3,000	\$3,000
Watercraft	\$3,000	\$3,000	\$3,000
Reasonable Repairs	\$5,000	\$5,000	\$5,000
Theft of Rugs	\$10,000	\$5,000	\$5,000
Arson Reward	\$25,000	\$25,000	\$25,000
Criminal Conviction	\$2,500/\$5,000	\$2,500/\$5,000	\$2,500/\$5,000
Debris Removal	5% of Cov A	5% of Cov A	5% of Cov A
Household Products	5% of Cov A	5% of Cov A	5% of Cov A

This summary of coverage options and selections is subject to the provisions, exclusions, conditions and limitations of the applicable insurance policy. If the information in this document conflicts with the policy language that it describes, the policy language prevails.