

# Farmers Value Insurance Package®

Preliminary Estimate



## Prepared for John Gould

1003 Bong Blvd  
Duluth, MN 55811-5921

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**Proposal Date: 5/6/2021**



**Prepared For:**  
John Gould

**Prepared By:**  
Andrew Thomas Schmitz

# Farmers Value Insurance Package<sup>®</sup>

## Preliminary Estimate

### Insurance Package Summary

Coverage	Proposed
 <b>Automobile Coverages (Per Unit)</b> Number of vehicles = 1	
Bodily Injury/ Property Damage Liability (1000s)	250/500/100
Uninsured Motorist (1000s)	250/500
Personal Injury Protection	
Medical	20,000
Other than Medical	20,000
Medical Deductible	0
Work Loss Deductible	0
Comprehensive Deductible	250
Collision Deductible	500
Towing & Road Service	Included
<b>▶ Six Month Premium</b>	<b>\$403.50</b>
 <b>Residential Property Coverages</b>	
Coverage C - Personal Property	60,000
Contents Replacement Cost	Included
Coverage D - Loss of Use	24,000
Coverage E - Personal Liability	300,000
Coverage F - Medical Payments to Others	1,000
<b>▶ Annual Premium</b>	<b>\$409.35</b>
<b>Summary</b>	
Total Package Premium, excluding Fees	<b>\$812.85</b>

**This is merely an estimate.** It is not a policy of insurance, a binder or offer to insure. This estimate reflects rates in effect as of the date of this estimate and is subject to revision, including revision based on verification of information and inspection if needed. Individual policy estimates may include discounts for purchasing multiple lines of business. Issuance of a policy and rates are subject to underwriting guidelines and consumer reports, including credit-based insurance score (where applicable), motor vehicle reports, and loss history. If estimate includes 6-month auto policy, annual premium reflects a full year of auto premium based on the 6-month estimate. Coverages are provided by entities that are a part of the Farmers Insurance Group of Companies<sup>®</sup>.

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## Preliminary Estimate



### Automobile Insurance Estimate

Estimate Number: 41863618

Policy Number: Policy 1

Proposed Effective Date: 5/6/2021

#### Proposal 1

Underwritten By	Farmers Insurance Exchange
Term Length	6 months

### Auto Coverage Information

V1: 2012 Subaru  
Forester 4D 4Wd 2.5X  
Vdc

#### Proposal 1

Coverage	Limits/Ded	Premium
Bodily Injury Liability	250/500	\$46.10
Property Damage Liability	100	\$67.30
Personal Injury Protection		\$49.90
Medical	20,000	
Other than Medical	20,000	
Medical Deductible	0	
Work Loss Deductible	0	
Uninsured Motorist Bodily Injury	250/500	\$12.80
Underinsured Motorist	250/500	\$5.60
Comprehensive Deductible	250	\$98.50
Collision Deductible	500	\$98.30
Towing and Road Service	Included	\$8.80
Safety Glass-Waiver of Deductible	Yes	\$16.20
PIP Non Medical Expense	Yes	Included
Vehicle Premium		\$403.50

### Auto Premium Summary

#### Proposal 1

Term Premium	\$403.50
Policy Fee	\$30.00
<b>▶ Term Premium and Fees</b> (excludes any applicable billing fees)	<b>\$433.50</b>

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## Preliminary Estimate

### Auto Discounts

<i>Discount Type</i>	<i>Proposal 1 Applies to Vehicle(s)</i>
Auto/Home	1
ePolicy	1
Signal*	1
Safe Driver	1
Paid In Full	1
Good Payer	1

► **Total Estimated Discount Savings as of \$297.60  
Date of Mailing**

\*The Signal discount will begin on the date you complete the Signal qualification criteria and will be prorated for the remainder of your policy term. The actual amount of the Signal discount will depend on how soon you complete the Signal qualification criteria and the discount is applied to your policy. The discount shown in the quote assumes at least one driver on the policy completes all qualification criteria on the first day of your policy's effective date.

### Covered Driver(s)

	<i>Proposal 1</i>
Covered Driver(s)	John Gould

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## Preliminary Estimate



### Residential Property Insurance Estimate

Estimate Number: 24408118

Policy Number: Policy 1

Proposed Effective Date: 3/23/2021

Property Address: 1003 Bong Blvd  
Duluth, MN 55811-5921

Term Length: 12 months

	<i>Proposal 1</i>
Underwritten By	Farmers Insurance Exchange
Policy Type	Townhouse/Condominium Owners

### Property Coverage Information

	<i>Proposal 1</i>	
Coverage	Limits/Coverage	Premium
Coverage C - Personal Property	60,000	\$165.89
Contents Replacement Cost	Included	\$41.47
Unit Owner's Building Property	56,000	\$184.19
Coverage D - Loss of Use	24,000	Included
Coverage E - Personal Liability	300,000	\$8.00
Coverage F - Medical Payments to Others	1,000	Included
Association Loss Assessment	11,500	\$9.80
Term Premium		\$409.35

### Property Premium Summary

	<i>Proposal 1</i>
Term Premium	\$409.35
Policy/Membership Fee	\$25.00
Minnesota Fire Surtax	\$2.05
<b>▶ Term Premium and Fees</b> (excludes any applicable billing fees)	<b>\$436.40</b>

### Property Deductible

	<i>Proposal 1</i>
Applicable to each covered property loss	\$500

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## Preliminary Estimate

### Property Discounts

<i>Discount Type</i>	<i>Proposal 1</i>
Auto/Home	Applied
50 Plus	Applied
Non Smoker	Applied

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## Preliminary Estimate

### Billing Options

Policy / Account Number	Pay Plan	Next Payment Due	Term Premium	Installment Amount <sup>2</sup>	Initial Installment <sup>3</sup>	Policy Fees	Amount Due Today
Auto Policy 1	1-Pay		\$403.50		\$403.50	\$30.00	\$433.50
	2-Pay	7/6/2021	\$424.60	\$212.30	\$212.30	\$30.00	\$242.30
	Monthly EFT	6/6/2021	\$416.40	\$69.40 <sup>3</sup>	\$69.40	\$30.00	\$99.40
	Monthly Credit/Debit Card	6/6/2021	\$436.50	\$72.75 <sup>3</sup>	\$72.75	\$30.00	\$102.75
	Monthly	6/6/2021	\$436.50	\$65.47 <sup>3</sup>	\$109.15	\$30.00	\$139.15
Home Policy 1	1-Pay		\$409.35		\$409.35	\$27.05	\$436.40
	2-Pay	8/23/2021	\$409.35	\$204.67	\$204.68	\$27.05	\$231.73
	Monthly EFT	6/23/2021	\$409.35	\$41.69 <sup>3</sup>	\$34.14	\$27.05	\$61.19
	Monthly Credit/Debit Card	6/23/2021	\$409.35	\$41.69 <sup>3</sup>	\$34.14	\$27.05	\$61.19
	Monthly	6/23/2021	\$409.35	\$39.80 <sup>3</sup>	\$51.15	\$27.05	\$78.20

<sup>2</sup>Includes Service Charges  
<sup>3</sup>Excludes Service Charges

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### Coverage Choices

Below are some general descriptions of insurance coverage. You should consult your policy for terms, conditions and limits of your own insurance coverage or the coverage being offered.

### Automobile Insurance

**BIPD (Liability):** One of the most important coverages in your auto policy is bodily injury and property damage liability coverage. This coverage compensates individuals who claim that they were injured or suffered property damage because of the ownership, maintenance, or use of your insured auto, up to a limit that you select.

**Uninsured/Underinsured Motorist:** This coverage compensates you, members of your household, and your passengers, up to a limit that you select, for bodily injury from an accident with a motorist who has no insurance or is underinsured. Uninsured Motorist protection can also compensate you if you're injured by a hit and run driver or if you're injured as a pedestrian.

**Medical:** This coverage pays reasonable and necessary medical bills and funeral expenses, up to a limit you select, for you or a passenger injured while riding in your vehicle. Coverage also extends to you or a family member when riding as a passenger in someone else's vehicle or when struck by a vehicle as a pedestrian.

**Comprehensive & Collision (material damage):** Comprehensive coverage compensates you for damage to your vehicle from fire, theft, falling objects, riots, storms, earthquakes, floods, collision with a bird or animal and other natural occurrences. Collision coverage compensates you for damage to your vehicle that results from a collision with another vehicle or object.

**Collision Plus / Loss of Use:** This coverage is designed to assist you with expenses you may incur in excess of the deductible resulting from a Collision and/or Comprehensive loss.

**Towing and Roadside Service:** When you or your loved ones are stranded because your car will not operate and you need help, our dispatch service will send the nearest professional to you - 24 hours a day, 365 days a year. And with the sign-and-drive feature in many of our coverages, you may not need a credit card or check to get the help you need.

### Home Insurance

**Dwelling:** Farmers<sup>®</sup> Homeowners insurance gives you options so you can choose the coverage you want. Your house is covered for many types and causes of loss, subject to common exclusions including, but not limited to, wear and tear, earth movement, earthquake, mold, flood and nuclear hazard.

**Personal Property:** Homeowners insurance covers many household contents and personal belongings. You may think your furniture, clothing, TV, DVD and PC aren't worth a lot but the value of those items adds up fast.

**Separate Structures:** Separate structures on your property (such as detached garage or tool shed) other than those used for business purposes are covered up to 10% of the coverage limit on your house. Higher limits are available for additional premium.

**Loss of Use:** If you can't live in your house after a covered loss, we reimburse you for many of the increased costs of living in hotels, meals, etc., up to the applicable limit of insurance and for up to the time period specified.

**Personal Liability:** Pays when you're legally liable for someone else's bodily injury or property damage resulting from an accident or negligent acts by you or household members - on or off premises. This also includes the acts of your pets.

**Guest Medical:** Pays medical costs, up to the limit selected by you, for guests who are injured at your residence, regardless of your legal liability.

### Umbrella Insurance

This coverage provides you with higher limits, selected by you, for the types of liability coverages you already have. The Umbrella policy also provides coverage under certain circumstances for liability not covered by underlying insurance.

### Life Insurance

Life insurance can help you plan for needs such as replacement of lost income, a mortgage, education funding, or more. Life insurance may be one of the greatest gifts you can give to those you love. Consider your specific situation to help decide the coverage you want. Your Farmers agent can help provide you with options so you can select the coverage that best fits your situation.