

**Personal Insurance Proposal for:**

**Tanya Schaufel**

Current Insurance		Andy Schmitz Agency Proposal		What Does This Coverage Mean?
<b>Renters:</b>		<b>Renters Carrier: Farmers</b>		
<b>Deductible</b>		<b>Deductible</b>	\$ 500.00	The amount you will pay before the insurance company starts paying
<b>Personal Property</b>		<b>Personal Property</b>	\$ 60,000.00	Coverage limit on personal property in home and in garage
<b>Loss of Use</b>		<b>Loss of Use</b>	\$ 12,000.00	Coverage limit to help cover living expenses if home is unlivable due to covered loss
<b>Liability Coverage</b>		<b>Liability Coverage</b>	\$ 500,000.00	Coverage limit for Lawsuit Protection if you are deemed negligent
<b>Medical Expense</b>		<b>Medical Expense</b>	\$ 1,000.00	Coverage limit on small medical expenses to a 3rd party
<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>		<b>Settlement: Property</b>	Replacement Cost	Property will be settled either at replacement cost of depreciated value
<b>Annual Premium</b>		<b>Annual Premium</b>	<b>\$ 559.76</b>	
<b>Monthly EFT Down Payment</b>		<b>Monthly EFT Down Payment</b>	<b>\$ 53.76</b>	
<b>Monthly EFT Premium</b>		<b>Monthly EFT Premium</b>	<b>\$ 46.00</b>	
<b>Autos:</b>		<b>Auto Carrier: Bristol West</b>		
<b>Bodily Injury Coverages</b>		<b>Bodily Injury Coverages</b>	\$ 100,000.00	Coverage limit for Lawsuit Protection if you are deemed negligent per person up to policy limit
<b>Property Damage Coverage</b>		<b>Property Damage Coverage</b>	\$ 100,000.00	Coverage limit for Property Damage if you are deemed negligent
<b>Uninsured/Underinsured</b>		<b>Uninsured/Underinsured</b>	\$ 100,000.00	Coverage limit for your injuries if you are not negligent but the other party is not properly insured per person up to policy limit
<b>PIP Deductible</b>		<b>PIP Deductible</b>		\$20,000 for medical expenses and \$20,000 for loss of work due to MN being a no-fault state
<b>Comprehensive Deductible</b>		<b>Comprehensive Deductible</b>	\$500 (Toyota Only)	The amount you will pay before the insurance company starts paying
<b>Collision Deductible</b>		<b>Collision Deductible</b>	\$500 (Toyota Only)	The amount you will pay before the insurance company starts paying
<b>Emergency Road Service</b>		<b>Emergency Road Service</b>	Included	Includes towing (up to \$75) and roadside assistance
<b>Loss of Use</b>		<b>Loss of Use</b>	Not Available	\$50/day for extra expenses resulting from a Comprehensive or Collision loss, plus an extra \$1000 in the event of a total loss.
<b>Rental Car Reimb.</b>		<b>Rental Car Reimb.</b>	Coverage Available	If you are in a covered loss this will provide you coverage for a rental car at \$50/day for a maximum of 30 days.
<b>Semi-Annual Premium</b>		<b>Semi-Annual Premium</b>	<b>\$ 2,190.50</b>	
<b>Monthly EFT Down Payment</b>		<b>Monthly EFT Down Payment</b>	<b>\$ 431.19</b>	
<b>Monthly EFT Premium</b>		<b>Monthly EFT Premium</b>	<b>\$ 437.66</b>	
		<b>Discounts</b>		
		<b>Auto/Home</b>	<b>Signal APP</b>	**Coverages listed as Coverage Available are not included in the quote. Additional premium would incur
		<b>Auto/Umbrella</b>	<b>Claims Free</b>	**Motor Vehicle Report not run yet. If you have accidents, tickets or DUI this could affect your premium.
		<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.