


Anna, here's your homeowners insurance quote.




Date prepared
03/22/2022

Proposed policy period
03/22/2022 to 03/22/2023

 **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
Anna Ekberg
1528 Racine Ave S
Lakeland, MN 55043-9406

Property address
1528 Racine Ave S
Lakeland, MN 55043-9406

 **Your total policy premium with paid-in-full discount: \$5,411.93**
Your total 12-month Safeco Optimum policy premium: \$6,175.73
Discount if paid in full: \$763.80

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	\$295,300	\$29,530	\$147,650	\$59,060	\$500,000	\$1,000

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	\$2,500.00	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	.	\$30.73
Sewer & Water Back-Up for Bldg & Contents	\$15,000	Included
Building Ordinance or Law Coverage	10%	Included
Extended Dwelling Coverage	25%	Included
Refrigerated Products	Yes	Included
Loss Assessment	\$5,000	Included
Matching Undamaged Siding, Roofing, Windows	\$10,000	Included
Identity Recovery Coverage	Yes	\$12.00
Personal Offense	Yes	\$13.00
Personal Property Replacement Cost	Yes	Included
Replacement Cost on Roof Surfacing (Wind or Hail)	Yes	Included
Total		\$55.73

Roof Loss Settlement Type Coverage A only	Replacement Cost: 100%	Year of installation: 2021	Surfacing Material: ASPHALT
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REPLACEMENT COST EXPIRATION DATE: 03/22/2038

Premium Summary	Premium
Your Coverages	\$6,120.00
Other and optional coverages	\$55.73
Your discounts	You Saved \$0.00
Your total 12-month Safeco Optimum policy premium	\$6,175.73

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full	\$5,411.93	\$0.00	None	\$5,411.93
Monthly EFT	\$452.99	\$2.00	11 at \$452.99	\$5,435.93
Monthly recurring credit card	\$519.64	\$5.00	11 at \$519.64	\$6,235.73

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



Add service line coverage.

Consider adding the Service Line coverage which covers common causes of service line failures up to a limit of \$12,000, subject to a \$500 deductible.

Dwelling Reconstruction Cost Estimate:
\$295,300

Dwelling Information

Address	1528 Racine Ave S Lakeland, MN 55043-9406		
Year Originally Built	1960	Total Living Area	1414
Construction Style	Ranch/Rambler	Dwelling Type	Single family dwelling
Number of Stories (not including attic or basement)	1		

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	Siding, Vinyl	Percent	70%
	Stone on Frame		30%
Garages & Carports	None		
Custom Garage Doors?	None		
Attached Structures	None		
Special Exterior Features	None		
Exterior Columns	None		

Interior Features

Kitchens	Economy	# Of	1
Baths	Full, Economy	# Of	1
Heating	Gas, Forced Air	Percent	100%
Air Conditioning	Central Air Conditioning, Same Ducts	Percent	100%
Floor Finishes	Carpet, Acrylic/Nylon	Percent	55%
	Hardwood		40%
	Tile, Ceramic		5%
Wall Finishes	Paint	Percent	100%
Ceiling Finishes	Drywall	Percent	100%
Fireplaces	None		
Molding	None		
Built-in Cabinetry	None		
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.

Dwelling Information

Year Originally Built: 1960

Territory: 001325

Protection Class: 5

Construction Style: Tier:T1

Roof Material: Shingles, Asphalt

Heating: Gas, Forced Air

Exterior Walls: Siding, Vinyl

Foundation Type: Basement

Rating County: 163

Dwelling Type: Single family dwelling

Number of families: 1

Outboard Motors: # of motors: Total Horsepower: Boat Length: Ages of all Operators:

Inspection Information

Maintenance condition of dwelling:

Excellent Very good Good Average Fair Poor

Renovation Information

Wiring Renovation None Full Partial Year:

Plumbing Renovation None Full Partial Year:

Roof Renovation None Full Year: 2021

Loss Information

Number of weather related losses in the last 5 years: 0

Number of non-weather related losses in the last 5 years: 2

Date	Cause of Loss	Comments/Details	Amount
<u>07/17/2021</u>	<u>Fire</u>	<u>FIRE</u>	<u>\$114,744.00</u>
<u>04/22/2020</u>	<u>All other property</u>	<u>OTHER</u>	<u>\$17,974.00</u>

Underwriting Questionnaire

A Liberty Mutual Company

Is the home under construction? Yes No

Is there a business on the premises? Yes No

Are there dogs on the premises? Yes No

Are horses and/or livestock kept on the premises? Yes No

Has property insurance been cancelled, declined or non-renewed in the last 5 years? Yes No

Reason for Policy: New property customer to Safeco

Insured Information

Prior Insurance Carrier: Minnesota Fair Plan

Birth Date: 07/19/1976

Marital Status: Single

Cross References

AUTHORIZATION TO COLLECT AND DISCLOSE PERSONAL OR PRIVILEGED INFORMATION

(We are required to obtain this authorization from you pursuant to Minnesota Statute 72A.501.)

I, the undersigned, hereby authorize the agent named above, if any, and/or the underwriting department of the insurance company named above to collect credit-related and other information about me from the following types of organizations:

- | Credit bureaus
- | Other organizations providing personal or privileged information

I understand this information will be used for the purpose of making underwriting decisions in connection with the insurance for which I have applied, sought reinstatement or requested a change in benefits. These decisions may include determinations to grant or deny me coverage and/or the rates I will be charged.

The insurance will not be effective if any check for the premium is not honored when it is presented for payment.

I understand that the policy I am applying for includes an annual adjustment for inflation.

THE INSURER MAY ELECT TO CANCEL COVERAGE AT ANY TIME DURING THE FIRST 59 DAYS FOLLOWING ISSUANCE OF THE COVERAGE FOR ANY REASON WHICH IS NOT SPECIFICALLY PROHIBITED BY STATUTE.

AGENCY:

03/22/2022
Quote Date

Authorized Representative

APPLICANT:

Date

Applicant's Signature
