

# Farmers Value Insurance Package®

Preliminary Estimate



## Prepared for Zubah Kpanaku

19022 Hoover St NW  
Elk River, MN 55330-8602

*Agent :*

Andrew Schmitz

*Prepared By:*

Andrew Schmitz-1380Ah  
1434 Yankee Doodle Rd  
Eagan, MN 55121-1801  
[aschmitz@farmersagent.com](mailto:aschmitz@farmersagent.com)  
[www.farmersagent.com/aschmitz](http://www.farmersagent.com/aschmitz)  
Telephone - (651) 371-9191

**farmers.com**

**Proposal Date:**  
10/13/2022 10:24:53 AM

**Prepared For:**  
Zubah Kpanaku

**Prepared By:**  
Andrew Schmitz-1380Ah

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

## Preliminary Estimate



### Automobile Insurance Estimate

Policy Number: Policy 1

#### Proposal 1

Underwritten By	Farmers Insurance Exchange
Term Length	6 months
Estimate Number	996297608_1
Proposed Effective Date	10/21/2022

### Auto Coverage Information

Coverage	V1: 2017 Nissan Frontier Crew Pu Sh 4X4		V2: 2021 Subaru Ascent 4D 4Wd Limited+nav1	
	Proposal 1 Limits/Ded	Premium	Proposal 1 Limits/Ded	Premium
Bodily Injury Liability	250/500	\$197.00	250/500	\$205.00
Property Damage Liability	250	\$153.00	250	\$172.00
Personal Injury Protection		\$117.00		\$148.00
Medical	20,000		20,000	
Other than Medical	20,000		20,000	
Medical Deductible	0		0	
Work Loss Deductible	0		0	
Uninsured Motorist Bodily Injury	250/500	\$88.00	250/500	\$106.00
Underinsured Motorist	250/500	\$37.00	250/500	\$45.00
Comprehensive Deductible	500	\$151.00	500	\$274.00
Collision Deductible	500	\$301.00	500	\$295.00
Towing and Road Service	Included	\$10.00	Included	\$10.00
Safety Glass-Waiver of Deductible	Yes	\$36.00	Yes	\$36.00
PIP Non Medical Expense	Yes		Yes	
Vehicle Premium		\$1,090.00		\$1,291.00

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

## Preliminary Estimate

### Auto Premium Summary

	<i>Proposal 1</i>
Term Premium	\$2,381.00
State Theft Prevention Fee	\$1.00
Policy Fee	\$30.00
<b>▶ Fees</b>	<b>\$31.00</b>
<b>▶ Premium and Fees</b>	<b>\$2,412.00</b>

### Auto Discounts

<i>Discount Type</i>	<i>Proposal 1 Applies to Vehicle(s)</i>
ePolicy	All
EFT	All
Safe Driver Discount	All
Multiple Car	All
Auto/Renter	All
Good Payer	All

### Covered Driver(s)

	<i>Proposal 1</i>
Covered Driver(s)	Gayduo Kpanaku Kulubo Kpanaku Zubah Kpanaku

**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>.

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

## Preliminary Estimate



### Residential Property Insurance Estimate

Policy Number: Policy 1  
Term Length: 12 months

Property Address: 19022 Hoover St NW  
Elk River, MN  
55330-8602

#### Proposal 1

Underwritten By	Fire Insurance Exchange
Policy Type	Farmers Smart Plan Renters
Estimate Number	568670164_1
Proposed Effective Date	10/21/2022

### Property Coverage Information

#### Proposal 1

Coverage	Limits/Ded	Premium
Coverage C - Personal Property	30,000	\$50.00
Contents Replacement Cost	Included	Included
Building Additions & Alterations	3,000	Included
Coverage D - Loss of Use	6,000	Included
Additional Living Expense Term	12 Months	Included
Coverage E - Personal Liability	300,000	\$98.00
Coverage F - Guest Medical	1,000	Included
Term Premium		\$148.00

### Property Premium Summary

#### Proposal 1

Term Premium	\$148.00
Minnesota Fire Surtax	\$0.74
Policy/Membership Fee	\$5.00
<b>► Fees</b>	<b>\$5.74</b>
<b>► Premium and Fees</b>	<b>\$153.74</b>

# Farmers Value Insurance Package®

## Preliminary Estimate

### Property Deductible

Type of Loss	Proposal 1
Liability Losses	\$0
All other covered property losses	\$500

### Property Discounts

Discount Type	Proposal 1
Auto/Home	Applied
ePolicy	Applied
Welcome	Applied
Claim Free	Applied
Good Payer	Applied

**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. Coverages are provided by entities that are a part of the Farmers Insurance Group of Companies®.

# Farmers Value Insurance Package®

## Preliminary Estimate

### Estimated Billing Options for Proposal 1

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		\$2,305.00		\$2,305.00	\$31.00	\$2,336.00
	2 Pay	12/21/2022	\$2,428.00	\$1,214.00	\$1,214.00	\$31.00	\$1,245.00
	Monthly	11/21/2022	\$2,498.00	\$374.70 <sup>3</sup>	\$624.50	\$31.00	\$655.50
	Monthly Credit/Debit Card	11/21/2022	\$2,498.00	\$416.32 <sup>3</sup>	\$416.40	\$31.00	\$447.40
	Monthly EFT	11/21/2022	\$2,381.00	\$396.82 <sup>3</sup>	\$396.90	\$31.00	\$427.90
Home Policy 1	1 Pay		\$148.00		\$148.00	\$5.74	\$153.74
	2 Pay	3/21/2023	\$148.00	\$74.00	\$74.00	\$5.74	\$79.74
	Monthly	11/21/2022	\$148.00	\$11.77 <sup>3</sup>	\$18.53	\$5.74	\$24.27
	Monthly Credit/Debit Card	11/21/2022	\$148.00	\$12.33 <sup>3</sup>	\$12.37	\$5.74	\$18.11
	Monthly EFT	11/21/2022	\$148.00	\$12.33 <sup>3</sup>	\$12.37	\$5.74	\$18.11

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

**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®.

# Farmers Value Insurance Package®

## Preliminary Estimate

---

### 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® 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.