

Personal Insurance Proposal for:

Nathaniel & Kay Sackor

Current Insurance		Andy Schmitz Agency Proposal		What Does This Coverage Mean?
Renters:		Renters:		
Deductible		Deductible	\$ 1,000.00	The amount you will pay before the insurance company starts paying
Personal Property		Personal Property	\$ 30,000.00	Coverage limit on personal property in home and in garage
Loss of Use		Loss of Use	\$ 6,000.00	Coverage limit to help cover living expenses if home is unlivable due to covered loss
Liability Coverage		Liability Coverage	\$ 500,000.00	Coverage limit for Lawsuit Protection if you are deemed negligent
Medical Expense		Medical Expense	\$ 5,000.00	Coverage limit on small medical expenses to a 3rd party
Personal Articles		Personal Articles	Coverage Available	Increased coverage for higher value items where there is a special limit.
Settlement: Property		Settlement: Property	Replacement Cost	Property will be settled either at replacement cost of depreciated value
Annual Premium		Annual Premium	\$ 397.00	
Monthly EFT Down Payment		Monthly EFT Down Payment	\$ 42.89	
Monthly EFT Premium		Monthly EFT Premium	\$ 33.12	
Autos:		Autos:		
Bodily Injury Coverages		Bodily Injury Coverages	\$ 100,000.00	Coverage limit for Lawsuit Protection if you are deemed negligent per person up to policy limit
Property Damage Coverage		Property Damage Coverage	\$ 100,000.00	Coverage limit for Property Damage if you are deemed negligent
Uninsured/Underinsured		Uninsured/Underinsured	\$ 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
PIP Deductible		PIP Deductible	\$ -	\$20,000 for medical expenses and \$20,000 for loss of work due to MN being a no-fault state
Comprehensive Deductible		Comprehensive Deductible	\$ -	The amount you will pay before the insurance company starts paying
Collision Deductible		Collision Deductible	\$ -	The amount you will pay before the insurance company starts paying
Emergency Road Service		Emergency Road Service	Included	Includes towing (up to \$150) and roadside assistance
Loss of Use		Loss of Use	Coverage Available	\$50/day for extra expenses resulting from a Comprehensive or Collision loss, plus an extra \$1000 in the event of a total loss.
Rental Car Reimb.		Rental Car Reimb.	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.
Semi-Annual Premium		Semi-Annual Premium	\$ 581.00	
Monthly EFT Down Payment		Monthly EFT Down Payment	\$ 118.90	
Monthly EFT Premium		Monthly EFT Premium	\$ 126.62	
		Discounts		**Coverages listed as Coverage Available are not included in the quote. Additional premium would incur
		Auto/Home	Signal APP	**Motor Vehicle Report not run yet. If you have accidents, tickets or DUI this could affect your premium.
		Auto/Umbrella	Claims Free	
		Home/Umbrella	Mature Driver	Would you like my agency to fill in the first column for you?
		Auto/Life	E-Policy	Click Here to Email Me.
		Home/Life	Good Payer	Please Include your Current Declarations pages.