

Personal Insurance Proposal for:			Gina & Nathan Erickson
Current Insurance	Andy Schmitz Agency Proposal		What Does This Coverage Mean?
Home:			Home Carrier: Farmers
Deductible	Deductible	\$ 1,500.00	The amount you will pay before the insurance company starts paying
Wind/Hail Deductible	Wind/Hail Deductible	\$ 1,500.00	The amount you will pay before the insurance company starts paying for wind & hail
Dwelling	Dwelling	\$ 923,000.00	Coverage limit of home based on reconstruction cost
Other Structures	Other Structures	\$ 92,300.00	Coverage limit on detached structures (ie..sheds, detached garages)
Personal Property	Personal Property	\$ 553,800.00	Coverage limit on personal property in home and in garage
Loss of Use	Loss of Use	\$ 92,300.00	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
Service Line	Service Line	Coverage Available	\$10,000 to excavate and repair/replace underground utilities such as a sewer line when damage
Sewer Back Up/Sump Pump Coverage	Sewer Back Up/Sump Pump Coverage	Coverage Available	\$5,000-\$50,000 Sump pump overflow or back up of the sewer line where the water comes from off premise or from a septic tank.
Limited Matching	Limited Matching	Coverage Available	10,000 or \$30,000 to replace undamaged roofing/siding materials when out of production following a partial loss
Marring	Marring	Coverage Available	Covers damage to metals that is cosmetic only to certain soft metals such as roof vents, fascia, window wrappings, garage door, gutters, etc.
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
Settlement: Roof	Settlement: Roof	Depreciated Value	Roof will be settled either at replacement cost of depreciated value. What is the age of your roof?
Annual Premium	Annual Premium	\$ 3,049.05	
Monthly EFT Down Payment	Monthly EFT Down Payment	\$ 331.23	
Monthly EFT Premium	Monthly EFT Premium	\$ 288.89	
Autos:			Auto Carrier: Farmers
Bodily Injury Coverages	Bodily Injury Coverages	\$ 250,000.00	
Property Damage Coverage	Property Damage Coverage	\$ 250,000.00	Coverage limit for Property Damage if you are deemed negligent
Uninsured/Underinsured	Uninsured/Underinsured	\$ 250,000.00	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	\$ 500 (GMC and Jeep only)	The amount you will pay before the insurance company starts paying
Collision Deductible	Collision Deductible	\$ 500 (GMC and Jeep only)	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	\$ 1,080.50	
Monthly EFT Down Payment	Monthly EFT Down Payment	\$ 212.55	
Monthly EFT Premium	Monthly EFT Premium	\$ 180.99	
Umbrella			Umbrella Carrier: Farmers
Coverage Limit	Coverage Limit	\$ 1,000,000.00	Provides additional liability coverage on-top of your underlying auto & home liability limits
Annual Premium	Annual Premium	\$ 343.00	
Monthly EFT Down Payment	Monthly EFT Down Payment	\$ 28.62	
Monthly EFT Premium	Monthly EFT Premium	\$ 28.58	
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.