

Personal Insurance Proposal for:

Josh & Kristine Worcester

Current Insurance		Andy Schmitz Agency Proposal		What Does This Coverage Mean?
<b>Home:</b>		<b>Home Carrier: Farmers</b>		
<b>Deductible</b>		<b>Deductible</b>	\$ 1,500.00	The amount you will pay before the insurance company starts paying
<b>Wind/Hail Deductible</b>		<b>Wind/Hail Deductible</b>	\$ 1,500.00	The amount you will pay before the insurance company starts paying for wind & hail
<b>Dwelling</b>		<b>Dwelling</b>	\$ 408,000.00	Coverage limit of home based on reconstruction cost
<b>Other Structures</b>		<b>Other Structures</b>	\$ 122,400.00	Coverage limit on detached structures (ie..sheds, detached garages)
<b>Personal Property</b>		<b>Personal Property</b>	\$ 244,800.00	Coverge limit on personal property in home and in garage
<b>Loss of Use</b>		<b>Loss of Use</b>	\$ 40,800.00	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	Coverage limit for Lawsuit Protection if you are deemed negligent
<b>Medical Expense</b>		<b>Medical Expense</b>	\$5,000	Coverage limit on small medical expenses to a 3rd party
<b>Service Line</b>		<b>Service Line</b>	Coverage Available	\$10,000 to excavate and repair/replace underground utilities such as a sewer line when damage
<b>Sewer Back Up/Sump Pump Coverage</b>		<b>Sewer Back Up/Sump Pump Coverage</b>	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.
<b>Limited Matching</b>		<b>Limited Matching</b>	Coverage Available	10,000 or \$30,000 to replace undamaged roofing/siding materials when out of production following a partial loss
<b>Marring</b>		<b>Marring</b>	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.
<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>Settlement: Roof</b>		<b>Settlement: Roof</b>	Replacement Cost	Roof will be settled either at replacement cost of depreciated value. What is the age of your roof?
<b>Annual Premium</b>		<b>Annual Premium</b>	\$ 1,798.02	
<b>Monthly EFT Down Payment</b>		<b>Monthly EFT Down Payment</b>	\$ 217.64	
<b>Monthly EFT Premium</b>		<b>Monthly EFT Premium</b>	\$ 168.42	
<b>Autos:</b>		<b>Auto Carrier: Farmers</b>		
<b>Bodily Injury Coverages</b>		<b>Bodily Injury Coverages</b>	\$ 250,000.00	
<b>Property Damage Coverage</b>		<b>Property Damage Coverage</b>	\$ 250,000.00	Coverage limit for Property Damage if you are deemed negligent
<b>Uninsured/Underinsured</b>		<b>Uninsured/Underinsured</b>	\$ 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
<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>	\$ 500.00	The amount you will pay before the insurance company starts paying
<b>Collision Deductible</b>		<b>Collision Deductible</b>	\$ 500.00	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 \$150) and roadside assistance
<b>Loss of Use</b>		<b>Loss of Use</b>	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.
<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>	\$ 2,020.00	
<b>Monthly EFT Down Payment</b>		<b>Monthly EFT Down Payment</b>	\$ 372.90	
<b>Monthly EFT Premium</b>		<b>Monthly EFT Premium</b>	\$ 341.82	
<b>Umbrella</b>		<b>Umbrella Carrier: Farmers</b>		
<b>Coverage Limit</b>		<b>Coverage Limit</b>	\$ 1,000,000.00	Provides additional liability coverage on-top of your underlying auto & home liability limits
<b>Annual Premium</b>		<b>Annual Premium</b>	\$ 427.00	
<b>Monthly EFT Down Payment</b>		<b>Monthly EFT Down Payment</b>	\$ 35.62	
<b>Monthly EFT Premium</b>		<b>Monthly EFT Premium</b>	\$ 35.62	
<b>Discounts</b>				**Coverages listed as Coverage Available are not included in the quote. Additional premium would incur
		<b>Auto/Home</b>	<b>Signal APP</b>	**Motor Vehicle Report not run yet. If you have accidents, tickets or DUI this could affect your premium.
		<b>Auto/Umbrella</b>	<b>Claims Free</b>	
		<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.