

Personal Insurance Proposal for:				Anne & Arthur Sears
Current Insurance		Andy Schmitz Agency Proposal		What Does This Coverage Mean?
Home: Farm Bureau		Home Carrier: Farmers		
Deductible	\$ 1,000.00	Deductible	\$ 1,000.00	The amount you will pay before the insurance company starts paying
Wind/Hail Deductible	\$ 1,500.00	Wind/Hail Deductible	\$ 1,500.00	The amount you will pay before the insurance company starts paying for wind & hail
Dwelling	\$ 370,900.00	Dwelling	\$ 357,000.00	Coverage limit of home based on reconstruction cost
Other Structures	included	Other Structures	\$ 35,700.00	Coverage limit on detached structures (ie..sheds, detached garages)
Personal Property	\$ 259,600.00	Personal Property	\$ 285,600.00	Coverage limit on personal property in home and in garage
Loss of Use	Actual Sustained	Loss of Use	\$ 35,700.00	Coverage limit to help cover living expenses if home is unlivable due to covered loss
Liability Coverage	\$ 300,000.00	Liability Coverage	\$500,000	Coverage limit for Lawsuit Protection if you are deemed negligent
Medical Expense	\$ 1,000.00	Medical Expense	\$5,000	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	\$ 8,000.00	Sewer Back Up/Sump Pump Coverage	\$ 10,000.00	\$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	Replacement Cost	Settlement: Property	Replacement Cost	Property will be settled either at replacement cost of depreciated value
Settlement: Roof	Replacement Cost	Settlement: Roof	Replacement Cost	Roof will be settled either at replacement cost of depreciated value. What is the age of your roof?
Annual Premium	\$ 1,833.49	Annual Premium	\$ 1,470.19	
Monthly EFT Down Payment		Monthly EFT Down Payment	\$ 171.30	
Monthly EFT Premium		Monthly EFT Premium	\$ 138.09	
Autos: Farm Bureau		Auto Carrier: Farmers		
Bodily Injury Coverages	\$ 250,000.00	Bodily Injury Coverages	\$ 250,000.00	Coverage limit for Lawsuit Protection if you are deemed negligent
Property Damage Coverage	\$ 100,000.00	Property Damage Coverage	\$ 250,000.00	Coverage limit for Property Damage if you are deemed negligent
Uninsured/Underinsured	\$ 250,000.00	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	\$100	PIP Deductible	No Deductible	\$20,000 for medical expenses and \$20,000 for loss of work due to MN being a no-fault state
Comprehensive Deductible	\$ 500.00	Comprehensive Deductible	\$ 500.00	The amount you will pay before the insurance company starts paying
Collision Deductible	\$ 500.00	Collision Deductible	\$ 500.00	The amount you will pay before the insurance company starts paying
Emergency Road Service	Not Included	Emergency Road Service	Included	Includes towing (up to \$150) and roadside assistance
Rental Car Reimb.	\$35/day	Rental Car Reimb.	Included	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.
Annual Premium	\$ 1,771.72	Semi-Annual Premium	\$ 926.00	
Monthly EFT Down Payment		Monthly EFT Down Payment	\$ 184.55	
Monthly EFT Premium		Monthly EFT Premium	\$ 153.49	
Umbrella: Farm Bureau		Umbrella Carrier: Farmers		
Coverage Limit	No Coverage	Coverage Limit	\$ 1,000,000.00	Provides additional liability coverage on-top of your underlying auto & home liability limits
Annual Premium		Annual Premium	\$ 271.00	
Monthly EFT Down Payment		Monthly EFT Down Payment	\$ 22.62	
Monthly EFT Premium		Monthly EFT Premium	\$ 22.58	
Covered Drivers		Discounts		**Coverages listed as Coverage Available are not included in the quote. Additional premium would incur
Anne Sears		Auto/Home	Signal APP	**Motor Vehicle Report not run yet. If you have accidents, tickets or DUI this could affect your premium.
Arthur Sears		Auto/Umbrella	Claims Free	
		Home/Umbrella	Mature Driver	
		Auto/Life	E-Policy	
		Home/Life	Good Payer	