

Personal Insurance Proposal for:

Erin Moran

Current Insurance		Andy Schmitz Agency Proposal		What Does This Coverage Mean?
Condo/Townhome		Condo/Townhome Carrier: Farmers		
Deductible		Deductible	\$ 1,000.00	The amount you will pay before the insurance company starts paying
Unit Owners Coverage		Unit Owners Coverage	\$ 120,000.00	Coverage limit of the interior of the unit (when applicable)
Loss Assessment		Loss Assessment	\$ 11,500.00	Coverage limit to pay your share of master policy deductible
Personal Property		Personal Property	\$ 60,000.00	Coverage limit on personal property in home and in garage
Loss of Use		Loss of Use	\$ 24,000.00	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	\$ 1,000.00	Coverage limit on small medical expenses to a 3rd party
Sewer Back Up/Sump Pump Coverage		Sewer Back Up/Sump Pump Coverage	\$ 5,000.00	\$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.
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	\$ 699.09	
<b>Covered Drivers</b>		<b>Discounts</b>		**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	<a href="#">Click Here to Email Me.</a>
		Home/Life	Good Payer	Please Include your Current Declarations pages.