

CRIBB INSURANCE GROUP INC

1601 SW REGIONAL AIRPORT BLVD
BENTONVILLE, AR 72713
TEL: (479) 286-1066 | FAX: (479) 286-1069 | EMAIL: service@cribbinsurance.com

Your Personal Insurance Quote

Prepared for:



CHARLES M SMITH
16560 MOUNTAIN VIEW RD
LINCOLN, AR 72744-9417

Quoted on:

02/04/2021

Hanover Platinum Protection

Getting the right protection that fits your needs is important. But having the convenience of all the protection you need in one place is even better. The coverage proposal below is a custom offering for your specific protection needs. Thank you for the trust you have placed in us to keep you protected.

AUTO		COVERAGE PERIOD	PAYMENT PLAN	PREMIUM
	Quote #LK2709401	02/07/2021 - 02/07/2022	Full Pay	\$1,468
HOME				
	Quote #LK2709401	02/07/2021 - 02/07/2022		\$719

YOUR HANOVER QUOTED PREMIUM
\$2,187

Your Home Insurance Quote

PROPERTY COVERAGES	LIMIT
Policy Form	HO3 - Owners Special Form
A - Dwelling	\$171,000
B - Other Structures	\$17,100
C - Personal Property	\$128,250
D - Loss of Use	\$34,200

LIABILITY COVERAGES	LIMIT
E - Personal Liability	\$300,000
F - Medical Payments	\$1,000

DEDUCTIBLES	LIMIT
Building and Contents	\$1,500

You have chosen **Platinum Select**. For approximately \$5 more per month, consider the benefits of **Platinum Select Plus**.

COVERAGES INCLUDED	PLATINUM SELECT	PLATINUM SELECT PLUS
Coverage A - Dwelling		
Replacement Cost	125% of Dwelling	150% of Dwelling
Coverage C - Personal Property		
Coverage C - Personal Property	75% of Cov A	75% of Cov A
Personal Property Replacement Cost	Included	Included
Coverage D - Loss of Use		
Coverage D - Loss of Use	20% of Cov A	30% of Cov A
Civil Authority	2 weeks	2 weeks
Increased Special Limits		
Money, Bank Notes and Related Items	\$200	\$750
Securities, Records and Related Items	\$1,500	\$5,000
Silverware	\$2,500	\$5,000
Jewelry, Watches and Furs	\$1,500	\$5,000 (not more than \$2,500 per item)

All products are underwritten by the Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. (For more information visit www.hanover.com)

©2020 The Hanover Insurance Group, Inc. All rights reserved

COVERAGES INCLUDED <i>Continued</i>	PLATINUM SELECT	PLATINUM SELECT PLUS
Watercraft	\$1,500	\$2,500
Trailers Not Used with Watercraft	\$1,500	\$2,500
Firearms	\$2,500	\$3,000
Business Property - On Premises	\$2,500	\$5,000
Business Property - Off Premises	\$1,500	\$2,500
Additional Coverages - Increased Limits		
Debris Removal	5% of Damaged Property Limit	5% of Damaged Property Limit
Debris Removal for Fallen Trees (total/per tree limit)	\$1,000/\$500	\$1,000/\$500
Loss Assessment *	\$1,000	\$5,000
Trees & Shrubs, per Plant Limit	\$500	\$1,000
Fire Dept. Service Charge	\$1,000	\$1,500
Credit Card, Forgery, Counterfeit Money	\$500	\$5,000
Ordinance or Law*	10% of Cov A	20% of Cov A
Damage to Property of Others	\$1,500	\$2,000
Included Optional Coverages		
Identity Fraud Expense *	Not Included	\$25,000
Lock Replacement	\$500	\$1,000
Personal Injury *	Not Included	Included
Refrigerated Property Coverage	\$500	\$500
Service Line Coverage	Not Included	\$10,000
Water Backup & Sump Pump Overflow *	Not Included	\$5,000
PREMIUM	\$719	\$774

* Certain coverages may be purchased separately or in addition to the package selected.

OPTIONAL COVERAGES	TOTAL LIMIT	PREMIUM
Cosmetic Roof Damage Exclusion	✓	Included
Escaped Liquid Fuel and Property Remediation (Section I/Section II)	\$10,000/\$50,000	Included
Fungi Exclusion	✓	Included
Lead Exclusion	✓	Included
Limited Roof Loss Settlement	✓	Included
Platinum Total Household Rewards	✓	Included

All products are underwritten by the Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. (For more information visit www.hanover.com)

©2020 The Hanover Insurance Group, Inc. All rights reserved

OPTIONAL COVERAGES	TOTAL LIMIT	PREMIUM
Siding and/or Roof Restoration	\$20,000	Included

**This limit represents total coverage limit (package selection plus additional coverage purchased).*

CREDITS & SAVINGS	INCLUDED
Account Discount	✓
New Home Discount	✓
Group Affiliation	✓

**Home Safety includes one or more of the following discounts (Fire Alarm, Burglar Alarm, Temperature Monitoring, Water Detection & Shut-Off, and/or Generators). Total discount may increase with each safety feature added to the home.*

TOTAL POLICY PREMIUM	
	\$719.00

Premium is subject to change based on verification of loss history and other customer information

PAYMENT PLAN	DOWN PAYMENT	EACH ADDITIONAL INSTALLMENT*	TOTAL COST
Full Pay/Mortgagee Billed	\$719.00	n/a	\$719.00
Monthly	\$143.80	\$52.29	\$719.00
2 Pay	\$359.50	\$359.50	\$719.00
4 Pay	\$179.75	\$179.75	\$719.00
Equal Monthly (EFT only)	\$59.92	\$59.92	\$719.00

**Payment options do not include invoice fees, which can apply to all payment plans other than Full Pay or EFT*

Manage your account online - pay your bill, file a claim, order ID cards, and more. Sign up today at www.hanover.com to register for your My Hanover Policy account and download the Hanover Mobile app in your app store.

Expert Advice. Unbeatable Value. Only from an Independent Agent.

All products are underwritten by the Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. (For more information visit www.hanover.com)

©2020 The Hanover Insurance Group, Inc. All rights reserved

Your Auto Insurance Quote

Driver(s)				
Name	Gender	Marital Status	Birth Date	Driver Status
CHARLES SMITH	Male	Widowed	XX/XX/1950	Principal

VEHICLE INFORMATION	VEHICLE 1	VEHICLE 2	VEHICLE 3
Type	Private Passenger	Private Passenger	Private Passenger
Year	2019	1952	1987
Make	RAM	FORD	CHEV
Model	1500 CR	F100	SUBURBA
VIN	1C6SRFKT3KN610481	6KKJ32647	1GNER16K9HF158573
Garaging Zip Code	72744	72744	72744

POLICY LEVEL COVERAGES	LIMITS	PREMIUM PER VEHICLE		
		VEHICLE 1	VEHICLE 2	VEHICLE 3
Bodily Injury	\$50,000/\$100,000*	\$123	\$87	\$90
Property Damage	\$50,000	\$126	\$82	\$92
Uninsured Limit	\$50,000/\$100,000*	\$29	\$29	\$29
Underinsured Limit	\$50,000/\$100,000*	\$37	\$37	\$37

*Each person/Each accident

VEHICLE LEVEL COVERAGES	VEHICLE 1	VEHICLE 2	VEHICLE 3
	DED PREMIUM	DED PREMIUM	DED PREMIUM
Collision Deductible	\$500 \$473	n/a	n/a
Comprehensive Deductible	\$500 \$149	n/a	n/a
Optional Limits Transportation Expense	\$30/\$900 \$29	n/a	n/a
Platinum Auto Essential - Premium: \$5.00			
Child Car Seat Replacement	✓	n/a	n/a
Original Equip. Mfr. (OEM) Parts, 3 yrs. (Current model yr. +2)	✓	n/a	n/a
Mechanical Parts Replacement	✓	n/a	n/a
Ultimate Rental	✓	n/a	n/a
Vehicle Key Replacement	✓	n/a	n/a

All products are underwritten by the Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. (For more information visit www.hanover.com)

©2020 The Hanover Insurance Group, Inc. All rights reserved

VEHICLE LEVEL COVERAGES <small>continued</small>	VEHICLE 1	VEHICLE 2	VEHICLE 3
	DED PREMIUM	DED PREMIUM	DED PREMIUM
Waiver of Deductible	✓	n/a	n/a
A La Carte Endorsements			
Roadside Assistance	\$14	n/a	n/a
Total Vehicle Premium	\$985.00	\$235.00	\$248.00

The individual selections listed may vary by policy and vehicle type. Please review the policy carefully for the coverage provided.

DISCOUNTS AND PREMIUM ADJUSTMENTS	INCLUDED
Account Credit	✓
Multi-Car Discount	✓
Paid in Full Discount	✓
Homeowner Discount	✓
Group Affiliation	✓

Not all Safety Devices result in a premium discount

TOTAL POLICY PREMIUM	
	\$1,468.00

Premium is subject to change based on verification of loss history and other customer information

PAYMENT PLAN	DOWN PAYMENT	EACH ADDITIONAL INSTALLMENT*	TOTAL COST
Full Pay	\$1,468.00	n/a	\$1,468.00
Monthly	\$308.80	\$112.29	\$1,544.00
2 Pay	\$772.00	\$772.00	\$1,544.00
4 Pay	\$386.00	\$386.00	\$1,544.00
Equal Monthly (EFT only)	\$128.67	\$128.67	\$1,544.00

Manage your account online - pay your bill, file a claim, order ID cards, and more. Sign up today at www.hanover.com to register for your My Hanover Policy account and download the Hanover Mobile app in your app store.

Expert Advice. Unbeatable Value. Only from an Independent Agent.

All products are underwritten by the Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. (For more information visit www.hanover.com)

©2020 The Hanover Insurance Group, Inc. All rights reserved