



CRIBB INSURANCE GRP INC
1601 SW REGIONAL AIRPORT BLVD
BENTONVILLE, AR 72713
Phone: 1.479.286.1066 | Fax: (479) 286-1069

Name and Mailing Address
MARK BOWLES
9420 NOMAD RD
BENTONVILLE, AR 72713-8003

The quote below is based on information you provided to us for a **12-month policy**, effective 10/01/20 to 10/01/21.

YOUR HOME QUOTE



\$1,589.00 estimated for
12 months

with an estimated down payment amount of \$132.36

Residence Premises

9420 Nomad Rd
Bentonville, AR 72713-8003

Coverages

Coverage	Limit
Coverage A – Dwelling	\$480,000
Coverage B – Other Structures	\$48,000
Coverage C – Personal Property	\$240,000
Coverage D – Loss of Use	\$96,000
Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$300,000
Coverage F – Medical Payments to Others (each person)	\$5,000

Deductibles

Peril Deductible	Deductible
Property Coverage Deductible (All Perils)	\$1,000

Coverage Level

Your coverage level is Travelers Protect[®]. If you have any questions, please contact your agent at 1.479.286.1066.

Optional Packages

	Endorsement	Limit	Premium
Additional Coverage Package			Included*
Special Personal Property Coverage	HQ-015 CW (05-17)		
Personal Injury Coverage	HQ-082 CW (02-19)		
Personal Property Replacement Cost Loss Settlement	HQ-290 CW (05-17)		
Additional Replacement Cost Protection Coverage 25% of Coverage A - Dwelling Limit	HQ-420 CW (11-18)	\$120,000	
Refrigerated Property Coverage	HQ-498 CW (05-17)	\$500	
Loss Assessment	Increased Limit	\$5,000	

*Note: The additional cost for any optional coverage or endorsement shown as "Included" is contained in the Estimated Home Premium.

Estimated Home Premium

\$1,589.00

Discounts

The following discounts reduced your premium:

Multi-Policy	Early Quote	Loss Free
Good Payer	Fire Protective Device	

Savings Reflected in Your Total Premium:

\$753.00

Information Used to Determine Your Premium

There are many factors that determine the premium on your quote, some of which are displayed below.

# of Families: 1 Family	Year Built: 2018	Construction Type: Frame
# of Stories: 1	Square Footage: 3185	Siding Type: Vinyl
# of Bathrooms: 3	Age of Roof: 2	Roof Material Type: Architectural Shingle
Garage - Number of Cars: 1	Garage Type: Attached	Foundation Type: Slab



Information Used to Determine Your Premium (continued)

of Employees: 00

Finished Basement: 00

Estimated Monthly Billing Options

The following installment options are available for your Travelers policy. The actual monthly installment amount will be reflected on your first billing statement. Electronic Funds Transfer (EFT) and Recurring Credit Card (RCC) require enrollment in our automatic payment plans. Pay in Full billing options are also available.

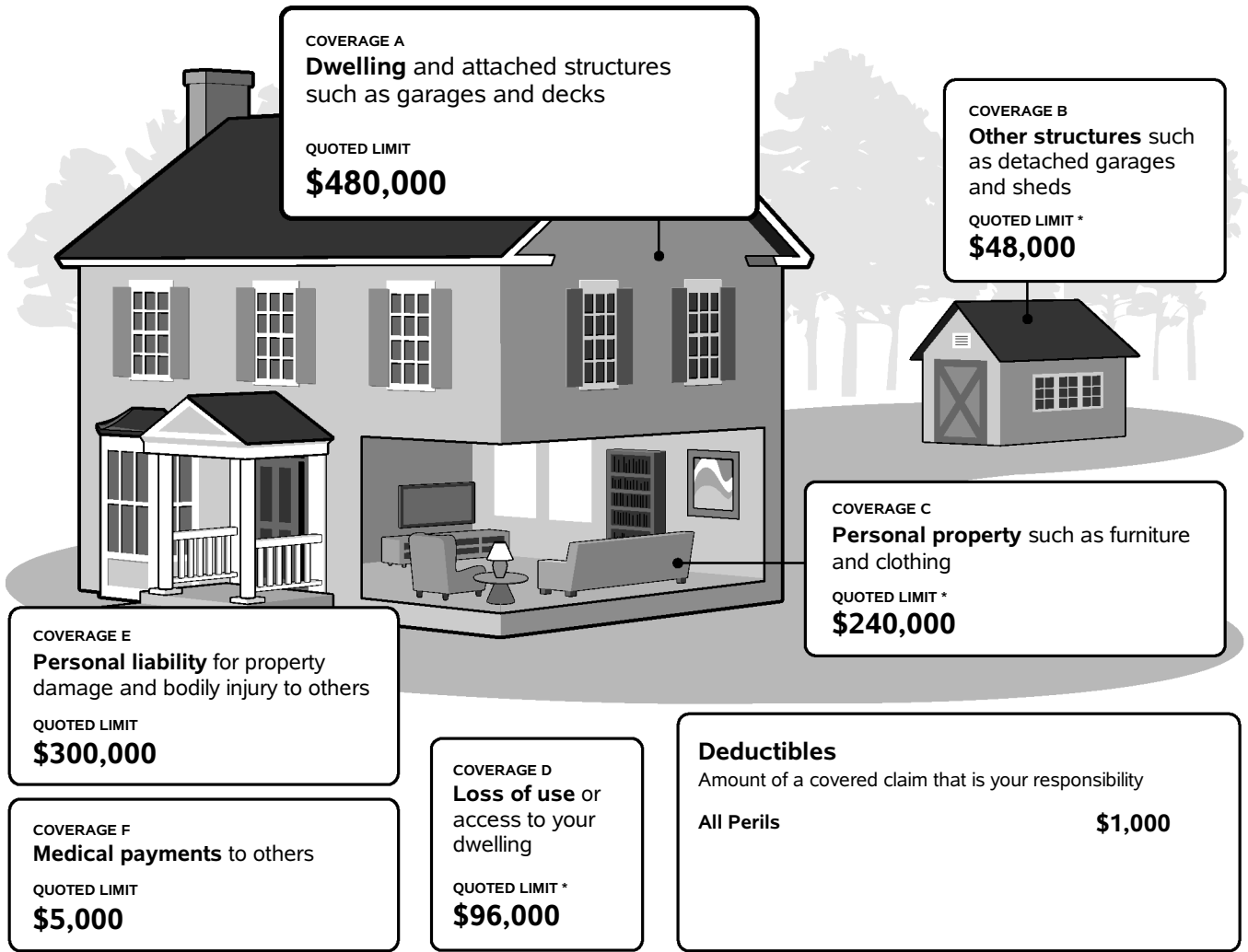
	EFT	RCC	Bill by Mail/Email
Monthly Installment Premium	\$132.42	\$132.42	\$132.42
Monthly Service Charge	\$2.00	\$2.00	\$5.00
Total Monthly Amount	\$134.42	\$134.42	\$137.42

Insurance is underwritten by TRAVELERS PERSONAL INSURANCE COMPANY, a subsidiary or affiliate of The Travelers Indemnity Company, One Tower Square, Hartford, CT 06183.

This document should only be used for discussion purposes with your Travelers agent or representative. The premium shown is a preliminary estimate only inclusive of state/municipal taxes and fees if applicable, as of 09/24/2020 using rates and rules in effect at that time. It is subject to change based on additional information we may receive later in the quoting process. Coverage, discounts and other features are subject to state availability and individual eligibility.

Choosing the coverage that's right for you

Here's your customized home quote overview, based on a policy effective **October 1, 2020** to **October 1, 2021**. It is intended to help you make the best decision for your insurance coverage, and we hope you find it useful. Please refer to your home quote for additional information.



COVERAGES

- COVERAGE A**
Dwelling and attached structures such as garages and decks
 QUOTED LIMIT
\$480,000
- COVERAGE B**
Other structures such as detached garages and sheds
 QUOTED LIMIT *
\$48,000
- COVERAGE C**
Personal property such as furniture and clothing
 QUOTED LIMIT *
\$240,000
- COVERAGE D**
Loss of use or access to your dwelling
 QUOTED LIMIT *
\$96,000
- COVERAGE E**
Personal liability for property damage and bodily injury to others
 QUOTED LIMIT
\$300,000
- COVERAGE F**
Medical payments to others
 QUOTED LIMIT
\$5,000

Deductibles
 Amount of a covered claim that is your responsibility

All Perils	\$1,000
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Your quote includes five discounts for a total savings of \$753.00

- Multi-Policy
- Early Quote
- Loss Free
- Good Payer
- Fire Protective Device
- Theft Protective Device
- Water Protective Device
- Green Home

12-month total estimated premium

\$1,589.00

* Quoted Coverage B, C, and D limits are maintained as a percentage of the Coverage A limit. If the Coverage A limit changes, the Coverage B, C, and D limits will be adjusted accordingly.

What does a homeowners policy typically cover?

A homeowners policy helps protect you from a number of things that can go wrong. Here are some of the most common:



Weather

Hail, lightning, and other weather events can damage your roof, windows, siding, and more – so can falling branches and other debris.



Fire

Whether it's smoke damage from a small kitchen fire or extensive damage from a large, accidental fire, a homeowners policy can help you repair or rebuild your property.



Theft or vandalism

A homeowners policy typically covers theft or vandalism of your property. Policies typically include special limits on things such as collectibles, jewelry, and money.

What isn't covered?

A homeowners policy covers you for many types of loss or damage, but it can't protect you from everything. Some examples:



Floods are not covered

The quoted homeowners policy does not cover flood damage.



Earthquake coverage is optional

Damage from earthquakes is not covered, unless you specifically purchase coverage for it. Check under the Optional Coverages and Packages section of your home quote. If you do not see this coverage listed and think you need it, please contact your agent or Travelers representative.



It's not for home maintenance

Repairs due to wear and tear or lack of upkeep are not typically covered under a homeowners policy.

If you have any questions about your quote, please contact your agent or Travelers representative.

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Quantum Home 2.0®: Flexible coverage. Competitive pricing.

TRAVELERS DWELLING COVERAGE COMPARISON CHART

Work with your agent or Travelers representative to understand your home insurance needs and customize a policy that meets your coverage and budget needs.

Step 1: SCALE up or down the base policy coverage.

Step 1a: Choose your base policy coverage limits.

Coverage A: Dwelling	Coverage B: Other Structures	Coverage C: Personal Property	Coverage D: Loss of Use	Coverage E: Personal Liability	Coverage F: Medical Payments to Others
Estimated cost to repair, replace or rebuild your dwelling and attached structures	Minimum: 1% of Coverage A Maximum: 100% of Coverage A Common Limit: 10% of Coverage A	Minimum: 25% of Coverage A Maximum: 100% of Coverage A Common Limit: 50% of Coverage A	Minimum: 0% of Coverage A Maximum: 100% of Coverage A Common Limit: 20% of Coverage A	Limits: \$100,000 \$300,000 \$500,000	Limits: \$1,000 \$2,000 \$5,000 \$10,000

Step 1b: Choose your base policy coverage level.

	Travelers Protect®	Travelers Protect Plus®	Travelers Protect Premier®
Special Limits of Liability			
Money, bank notes, coins, stored value cards	\$250	\$1,000	\$2,000
Securities, accounts, passports, tickets, stamps	\$1,500	\$3,500	\$5,000
Comic books and trading cards	\$1,000	\$2,500	\$5,000
Collectibles, figurines, glassware, marble, porcelains, statuary	\$1,000	\$2,500	\$5,000
Theft of jewelry, watches, precious stones	\$1,500	\$3,000	\$5,000
Theft of furs	\$1,500	\$3,000	\$5,000
Theft of silverware, goldware, pewterware	\$1,500	\$5,000	\$10,000
Theft of firearms and related equipment	\$1,500	\$5,000	\$10,000
Theft of tools and their accessories	\$1,500	\$2,500	\$5,000
Theft of rugs, tapestries and wall hangings	\$1,500	\$2,500	\$5,000
Business property on/away from the residence premises	\$3,000 On Premises / \$1,500 Away from Premises	\$10,000 On Premises / \$5,000 Away from Premises	\$15,000 On Premises / \$5,000 Away from Premises
Trailers or semitrailers not used for watercraft	\$1,500	\$3,500	\$5,000
Motor vehicle parts or equipment not attached to motor vehicle	\$500	\$1,000	\$2,500
Electronic apparatus while upon a motor vehicle or watercraft	\$1,500	\$3,500	\$5,000
Property Additional Coverages			
Fire Department Service Charge	\$500	\$1,000	\$2,500
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$1,000	\$10,000	\$10,000
Personal Records and Data Replacement	\$1,500	\$3,500	\$5,000
Liability Additional Coverages			
Damage To Property of Others	\$1,000	\$5,000	\$10,000

Step 2: STRENGTHEN with an optional coverage bundle.

Coverage available individually unless otherwise indicated.

	Additional Coverage Package	Premier Additional Coverage Package
Additional Replacement Cost Protection Coverage	25% or 50% of Coverage A	100% of Coverage A
Special Personal Property Coverage (All Risk)	Included	Included
Personal Property Replacement Cost Loss Settlement	Included	Included
Loss Assessment Coverage	\$5,000 - \$50,000	\$50,000
Refrigerated Property Coverage	\$500	\$5,000
Personal Injury Coverage	Included	Included
Replacement Cost Loss Settlement for Certain Non-Building Structures on The Residence Premises	Not included	Included
Identity Fraud Expense Reimbursement Coverage	Not included	\$25,000
Lock Replacement Coverage*	Not included	\$1,000
Reward Coverage*	Not included	\$2,500
Business Records and Data Replacement Coverage*	Not included	\$15,000 On Premises / \$5,000 Away from Premises
Land Stabilization Coverage*	Not included	\$10,000
Home Settlement Benefit*	Not included	Included
Ordinance or Law (10% of Coverage A included in base policy)	No increase	100% of Coverage A
Debris Removal (5% of covered damaged property limit included in base policy)	No increase	100% of covered damaged property limit
Tree Removal (\$1,000 maximum / \$500 per tree included in base policy)	No increase	\$1,500 maximum / \$1,500 per tree
Trees, Shrubs and Other Plants (5% of Coverage A maximum / \$500 per item included in base policy)	No increase	10% of Coverage A maximum / \$1,000 per item

*Coverage only available as part of a package.

Step 3: SUPPLEMENT with specialty options.

Decreasing Deductible and Loss Forgiveness Package	
Decreasing Deductible	Included
Loss Forgiveness Coverage	Included

Roof and Siding Matching Package	
Matching of Undamaged Roof Surfacing Additional Coverage	\$10,000 or \$20,000
Matching of Undamaged Siding Additional Coverage	\$10,000 or \$20,000

Enhanced Water Package	
Water Back Up and Sump Discharge or Overflow Coverage	\$5,000 - \$50,000
Limited Hidden Water or Steam Seepage or Leakage Coverage	\$5,000 - \$20,000

Enhanced Security Package	
Identity Fraud Expense Reimbursement Coverage	\$25,000
Lock Replacement Coverage*	\$500
Reward Coverage*	\$1,000
Personal Records and Data Replacement Coverage	\$5,000

Buried Utility Lines and Equipment Breakdown Package	
Buried Utility Lines Coverage	\$10,000 or \$20,000
Equipment Breakdown Coverage	\$50,000

Additional Endorsements (Available individually)	
Home-Sharing Coverage	
Refrigerated Property Coverage	
Roof Systems Payment Schedule Windstorm or Hail Losses	

*Coverage only available as part of a package.

If you have specific needs not listed here, speak to your agent or Travelers representative about additional optional coverages that may be available.



This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages, limits, packages, discounts and other features are subject to individual insureds meeting our underwriting qualifications and to state availability. Not all features available in all areas. Not all available features are listed.

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