

# CRIBB INSURANCE GROUP INC

1601 SW REGIONAL AIRPORT BLVD

BENTONVILLE, AR 72713

TEL: (479) 286-1066 | FAX: (479) 286-1069 | EMAIL: [service@cribbinsurance.com](mailto:service@cribbinsurance.com)

## Your Personal Insurance Quote

### Prepared for:

**PHILLIP PECK**

28 MELINDA LN



BELLA VISTA, AR 72714-4813

Quoted on:

01/19/2021

## 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 #LG9060101	02/01/2021 - 02/01/2022	Full Pay	\$1,093
HOME				
	Quote #LG9060101	02/01/2021 - 02/01/2022		\$949

### YOUR HANOVER QUOTED PREMIUM

\$2,042

## Your Home Insurance Quote

PROPERTY COVERAGES	LIMIT
Policy Form	HO3 - Owners Special Form
A - Dwelling	\$200,000
B - Other Structures	\$20,000
C - Personal Property	\$150,000
D - Loss of Use	\$100,000

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

DEDUCTIBLES	LIMIT
Building and Contents	\$1,000

COVERAGES INCLUDED	PLATINUM SELECT PREMIUM
<b>Coverage A - Dwelling</b>	
Replacement Cost	150% of Dwelling
<b>Coverage C - Personal Property</b>	
Coverage C - Personal Property	75% of Cov A
Personal Property Replacement Cost	Included
<b>Coverage D - Loss of Use</b>	
Coverage D - Loss of Use	50% of Cov A
Civil Authority	2 weeks
<b>Increased Special Limits</b>	
Money, Bank Notes and Related Items	\$1,500
Securities, Records and Related Items	\$10,000
Silverware	\$10,000
Jewelry, Watches and Furs	\$10,000 (not more than \$5,000 per item)
Watercraft	\$3,000

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COVERAGES INCLUDED <i>Continued</i>	PLATINUM SELECT PREMIUM
Trailers Not Used with Watercraft	\$3,000
Firearms	\$5,000
Business Property - On Premises	\$10,000
Business Property - Off Premises	\$5,000
<b>Additional Coverages - Increased Limits</b>	
Debris Removal	10% of Damaged Property Limit
Debris Removal for Fallen Trees (total/per tree limit)	\$1,000/\$500
Loss Assessment *	\$10,000
Trees & Shrubs, per Plant Limit	\$1,500
Fire Dept. Service Charge	\$2,500
Credit Card, Forgery, Counterfeit Money	\$10,000
Ordinance or Law*	30% of Cov A
Damage to Property of Others	\$3,000
<b>Included Optional Coverages</b>	
Identity Fraud Expense *	\$25,000
Lock Replacement	\$1,000
Personal Injury *	Included
Refrigerated Property Coverage	\$500
Service Line Coverage	\$20,000
Water Backup & Sump Pump Overflow *	\$10,000
<b>Revised Deductible</b>	
Deductible Waiver - Loss > \$50,000	Included
<b>PREMIUM</b>	<b>\$949</b>

\* 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

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OPTIONAL COVERAGES	TOTAL LIMIT	PREMIUM
Limited Roof Loss Settlement	✓	Included
Platinum Total Household Rewards	✓	Included
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	✓
Home Buyer 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.*

LOSSES	
Description	Date
Wind/Hail	03/11/2020

TOTAL POLICY PREMIUM
\$949.00

*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	\$949.00	n/a	\$949.00
Monthly	\$189.80	\$69.02	\$949.00
2 Pay	\$474.50	\$474.50	\$949.00
4 Pay	\$237.25	\$237.25	\$949.00
Equal Monthly (EFT only)	\$79.08	\$79.08	\$949.00

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

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

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## Your Auto Insurance Quote

Driver(s)				
Name	Gender	Marital Status	Birth Date	Driver Status
PHILLIP PECK	Male	Single	XX/XX/1948	Principal

VEHICLE INFORMATION	VEHICLE 1
Type	Private Passenger
Year	2018
Make	JEEP
Model	RENEGAD
VIN	ZACCJBBB4JPH69195
Garaging Zip Code	72714

POLICY LEVEL COVERAGES	LIMITS	PREMIUM PER VEHICLE
		VEHICLE 1
Bodily Injury	\$100,000/\$300,000*	\$195
Property Damage	\$100,000	\$179
Personal Injury Protection		\$38
Medical Payments	\$5,000	Included
Work Loss Coverage	✓	Included
Accidental Death	\$5,000	Included
Uninsured Limit	\$100,000/\$300,000*	\$51
Underinsured Limit	\$100,000/\$300,000*	\$62
Uninsured Property Damage	\$100,000	\$34

\*Each person/Each accident

VEHICLE LEVEL COVERAGES	VEHICLE 1
	DED   PREMIUM
Collision Deductible	\$500   \$421
Comprehensive Deductible	\$500   \$55
Optional Limits Transportation Expense	\$40/\$1,200   \$39
<b>Platinum Auto Essential - Premium: \$5.00</b>	

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VEHICLE LEVEL COVERAGES <small>continued</small>	VEHICLE 1
	DED   PREMIUM
Child Car Seat Replacement	✓
Original Equip. Mfr. (OEM) Parts, 3 yrs. (Current model yr. +2)	n/a
Mechanical Parts Replacement	✓
Ultimate Rental	✓
Vehicle Key Replacement	✓
Waiver of Deductible	✓
<b>A La Carte Endorsements</b>	
Roadside Assistance	\$14
<b>Total Vehicle Premium</b>	<b>\$1,093.00</b>

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	✓
Paid in Full Discount	✓
Homeowner Discount	✓
Anti-Theft Discount	✓
Advanced Quote	✓
Group Affiliation	✓

Not all Safety Devices result in a premium discount

TOTAL POLICY PREMIUM	
	\$1,093.00

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	\$1,093.00	n/a	\$1,093.00
Monthly	\$233.00	\$84.73	\$1,165.00
2 Pay	\$582.50	\$582.50	\$1,165.00
4 Pay	\$291.25	\$291.25	\$1,165.00
Equal Monthly (EFT only)	\$97.08	\$97.08	\$1,165.00

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