

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 Home Insurance Quote

Prepared for:

JAMES VANDERMOLEN
1 LEVERTON LN
BELLA VISTA, AR 72715-6525


Quoted on: 01/21/2021


Property address:

Same as mailing address

Hanover Platinum Protection

For over 160 years, we have delivered on our promises, working with the very best independent agents to provide you quality insurance protection. Thank you for the opportunity to quote your business.

| HOME | QUOTE NUMBER | COVERAGE PERIOD | PREMIUM |
|---|--------------|-------------------------|----------------------|
|  | LH3504101 | 02/01/2021 - 02/01/2022 | \$612.00 (Full Term) |

| AUTO | |
|---|---|
|  | We look forward to quoting your auto insurance as well. |

| HOME INSURANCE QUOTE |
|----------------------|
| \$612.00 |

Did you know?

- The Hanover Insurance Group is rated "A" (Excellent) by A.M. Best
- Your Dwelling Coverage represents the cost to rebuild your home, which can be different than the market value or new construction cost.

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 about The Hanover visit our website at www.hanover.com.

©2018 The Hanover Insurance Group, Inc. All rights reserved.

| PROPERTY COVERAGES | LIMIT |
|-----------------------|---------------------------|
| Policy Form | HO3 - Owners Special Form |
| A - Dwelling | \$170,000 |
| B - Other Structures | \$17,000 |
| C - Personal Property | \$127,500 |
| D - Loss of Use | \$34,000 |

| LIABILITY COVERAGES | LIMIT |
|------------------------|-----------|
| E - Personal Liability | \$100,000 |
| F - Medical Payments | \$1,000 |

| DEDUCTIBLES | LIMIT |
|-----------------------|---------|
| Building and Contents | \$1,000 |

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) |
| Watercraft | \$1,500 | \$2,500 |
| Trailers Not Used with Watercraft | \$1,500 | \$2,500 |
| Firearms | \$2,500 | \$3,000 |

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 about The Hanover visit our website at www.hanover.com.

©2018 The Hanover Insurance Group, Inc. All rights reserved.

| COVERAGES INCLUDED <i>Continued</i> | PLATINUM SELECT | PLATINUM SELECT PLUS |
|--|------------------------------|------------------------------|
| 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 | \$612 | \$667 |

* 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 |
| Siding and/or Roof Restoration | \$20,000 | Included |

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

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 about The Hanover visit our website at www.hanover.com.

©2018 The Hanover Insurance Group, Inc. All rights reserved.

| 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 | |
|----------------------|----------|
| | \$612.00 |

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 | \$612.00 | n/a | \$612.00 |
| Monthly | \$122.40 | \$44.51 | \$612.00 |
| 2 Pay | \$306.00 | \$306.00 | \$612.00 |
| 4 Pay | \$153.00 | \$153.00 | \$612.00 |
| Equal Monthly (EFT only) | \$51.00 | \$51.00 | \$612.00 |

**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 about The Hanover visit our website at www.hanover.com.

©2018 The Hanover Insurance Group, Inc. All rights reserved.