

# 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:

**GERALD DEMORY**

**KAREN DEMORY**



2700 NW LINEBARGER LN

BENTONVILLE, AR 72712-3902

**Quoted on:**

01/22/2021

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 #LH5982801	01/31/2021 - 01/31/2022		\$1,739
HOME				
	Quote #LH5982801	01/31/2021 - 01/31/2022		\$839

**YOUR HANOVER QUOTED  
PREMIUM**

\$2,578

*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.*

## Your Home Insurance Quote

PROPERTY COVERAGES	LIMIT
Policy Form	HO3 - Owners Special Form
A - Dwelling	\$250,000
B - Other Structures	\$25,000
C - Personal Property	\$187,500
D - Loss of Use	\$50,000

LIABILITY COVERAGES	LIMIT
E - Personal Liability	\$300,000
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
<b>Coverage A - Dwelling</b>		
Replacement Cost	125% of Dwelling	150% of Dwelling
<b>Coverage C - Personal Property</b>		
Coverage C - Personal Property	75% of Cov A	75% of Cov A
Personal Property Replacement Cost	Included	Included
<b>Coverage D - Loss of Use</b>		
Coverage D - Loss of Use	20% of Cov A	30% of Cov A
Civil Authority	2 weeks	2 weeks
<b>Increased Special Limits</b>		
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)

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.

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
<b>Additional Coverages - Increased Limits</b>		
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
<b>Included Optional Coverages</b>		
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
<b>PREMIUM</b>	<b>\$839</b>	<b>\$896</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
Platinum Total Household Rewards	✓	Included

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.

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.*

LOSSES	
Description	Date
Wind/Hail	05/03/2020

TOTAL POLICY PREMIUM
\$839.00

*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	\$839.00	n/a	\$839.00
Monthly	\$167.80	\$61.02	\$839.00
2 Pay	\$419.50	\$419.50	\$839.00
4 Pay	\$209.75	\$209.75	\$839.00
Equal Monthly (EFT only)	\$69.92	\$69.92	\$839.00

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

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

*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.*

## Your Auto Insurance Quote

Driver(s)				
Name	Gender	Marital Status	Birth Date	Driver Status
GERALD DEMORY	Male	Married	XX/XX/1950	Principal
KAREN DEMORY	Female	Married	XX/XX/1951	Principal

VEHICLE INFORMATION	VEHICLE 1	VEHICLE 2
Type	Private Passenger	Private Passenger
Year	2016	2016
Make	GMC	MAZD
Model	CANYON	CX-9 4D
VIN	1GTG6DE30G1377942	JM3TCACY6G0116378
Garaging Zip Code	72712	72712

POLICY LEVEL COVERAGES	LIMITS	PREMIUM PER VEHICLE	
		VEHICLE 1	VEHICLE 2
Bodily Injury	\$250,000/\$500,000*	\$171	\$164
Property Damage	\$100,000	\$134	\$125
Personal Injury Protection		\$38	\$41
Medical Payments	\$5,000	Included	Included
Work Loss Coverage	✓	Included	Included
Accidental Death	\$5,000	Included	Included
Uninsured Limit	\$250,000/\$500,000*	\$49	\$49
Underinsured Limit	\$250,000/\$500,000*	\$67	\$67
Uninsured Property Damage	\$100,000	\$28	\$28

\*Each person/Each accident

VEHICLE LEVEL COVERAGES	VEHICLE 1	VEHICLE 2
	DED   PREMIUM	DED   PREMIUM
Collision Deductible	\$500   \$285	\$500   \$263
Comprehensive Deductible	\$500   \$78	\$500   \$56
Optional Limits Transportation Expense	\$30/\$900   \$29	\$30/\$900   \$29
<b>Platinum Auto Essential - Premium: \$10.00</b>		

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.

VEHICLE LEVEL COVERAGES <small>continued</small>	VEHICLE 1	VEHICLE 2
	DED   PREMIUM	DED   PREMIUM
Child Car Seat Replacement	✓	✓
Original Equip. Mfr. (OEM) Parts, 3 yrs. (Current model yr. +2)	n/a	n/a
Mechanical Parts Replacement	✓	✓
Ultimate Rental	✓	✓
Vehicle Key Replacement	✓	✓
Waiver of Deductible	✓	✓
<b>A La Carte Endorsements</b>		
Roadside Assistance	\$14	\$14
Total Vehicle Premium	\$898.00	\$841.00

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	✓
Homeowner Discount	✓
Advanced Quote	✓
Group Affiliation	✓

Not all Safety Devices result in a premium discount

ACCIDENTS/CONVICTIONS/LOSSES		
Name	Description	Date
GERALD DEMORY	Accident - Not at Fault	10/26/2019
GERALD DEMORY	Comprehensive Loss	03/05/2017

TOTAL POLICY PREMIUM	
	\$1,739.00

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	\$1,648.00	n/a	\$1,648.00
Monthly	\$347.80	\$126.47	\$1,739.00
2 Pay	\$869.50	\$869.50	\$1,739.00
4 Pay	\$434.75	\$434.75	\$1,739.00
Equal Monthly (EFT only)	\$144.92	\$144.92	\$1,739.00

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.

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

*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.*