

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 Application



Prepared for:

GORDON BARKER
JANET BARKER
1007 W LINDEN ST
ROGERS, AR 72756-5852

Quoted on: 02/22/2021
Customer Number: 2129994067

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 #LN4700801	02/28/2021 - 02/28/2022	Full Pay	\$1,320
HOME				
	Quote #LN4700801	02/28/2021 - 02/28/2022		\$556

YOUR HANOVER ACCOUNT PREMIUM
\$1,876

Your Home Insurance Application

PROPERTY COVERAGES	LIMIT
Policy Form	HO3 - Owners Special Form
A - Dwelling	\$176,000
B - Other Structures	\$17,600
C - Personal Property	\$132,000
D - Loss of Use	\$35,200

LIABILITY COVERAGES	LIMIT
E - Personal Liability	\$300,000
F - Medical Payments	\$5,000

DEDUCTIBLES	LIMIT
Building and Contents	\$1,500

COVERAGES INCLUDED	PLATINUM SELECT
Coverage A - Dwelling	
Replacement Cost	125% of Dwelling
Coverage C - Personal Property	
Coverage C - Personal Property	75% of Cov A
Personal Property Replacement Cost	Included
Coverage D - Loss of Use	
Coverage D - Loss of Use	20% of Cov A
Civil Authority	2 weeks
Increased Special Limits	
Money, Bank Notes and Related Items	\$200
Securities, Records and Related Items	\$1,500
Silverware	\$2,500
Jewelry, Watches and Furs	\$1,500
Watercraft	\$1,500
Trailers Not Used with Watercraft	\$1,500

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
Firearms	\$2,500
Business Property - On Premises	\$2,500
Business Property - Off Premises	\$1,500
Additional Coverages - Increased Limits	
Debris Removal	5% of Damaged Property Limit
Debris Removal for Fallen Trees (total/per tree limit)	\$1,000/\$500
Loss Assessment	\$1,000
Trees & Shrubs, per Plant Limit	\$500
Fire Dept. Service Charge	\$1,000
Credit Card, Forgery, Counterfeit Money	\$500
Ordinance or Law	10% of Cov A
Damage to Property of Others	\$1,500
Included Optional Coverages	
Lock Replacement	\$500
Refrigerated Property Coverage	\$500
PREMIUM	\$556

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).

CREDITS & SAVINGS	INCLUDED
Account Discount	✓
New Home Discount	✓

*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.

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

TOTAL POLICY PREMIUM	
	\$556.00

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.

APPLICATION AND SIGNATURE PAGE

All information provided by the applicant during the quote process is considered part of this application.

Underwriting Information

1. During the last five years has either applicant been convicted of any degree of crime of fraud, bribery, arson or any other arson-related crime in connection with this or any other property? YES NO
2. Is the Fuel Tank Underground? YES NO

Note: An applicant will not be considered acceptable for new or renewal business if an individual fails to provide:

- Information necessary to determine eligibility under any of the underwriting guidelines; or
- Information necessary to establish the appropriate premium for the risk being insured or to be insured.

Fraud Statement

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Declination of Residential Earthquake Coverage

I have been advised about the availability of residential earthquake insurance through the Market Assistance Program (MAP) and/or the Arkansas Earthquake Authority and/or the Hanover Insurance Group or one of its affiliates.

I hereby choose NOT to purchase Earthquake Coverage in any form, from any of the above sources.

Insured Initials

Electronic Delivery

You are acknowledging that paperless delivery is available for your policy documents. To enroll in the Hanover Electronic Delivery Program go to www.myhanoverpolicy.com or download the Hanover Mobile App and consent to the Terms and Conditions under the paperless setting to activate eDelivery.

Insured Initials

Personal information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to help determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You may have the right to review your personal information in our files and request correction of any inaccuracies. You may also have the right to request in writing that we consider extraordinary life circumstances in connection with the development of your credit score. These rights may be limited in some states. Please contact your agent or broker to learn how these rights may apply in your state or for instructions on how to submit a request to us for a more detailed description of your rights and our practices regarding personal information.

Applicant Statement

I have read the above application and I declare that to the best of my knowledge and belief all of the foregoing statements are true. I understand that the coverage selection and limit choices indicated here or in any state supplement will apply to all future policy renewals, continuations and changes unless I notify you otherwise in writing.

APPLICANT'S SIGNATURE _____

DATE _____

Personal information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to help determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You may have the right to review your personal information in our files and request correction of any inaccuracies. You may also have the right to request in writing that we consider extraordinary life circumstances in connection with the development of your credit score. These rights may be limited in some states. Please contact your agent or broker to learn how these rights may apply in your state or for instructions on how to submit a request to us for a more detailed description of your rights and our practices regarding personal information.

Your Auto Insurance Application

Driver(s)				
Name	Gender	Marital Status	Birth Date	Driver Status
GORDON BARKER	Male	Married	XX/XX/1939	Principal
JANET BARKER	Female	Married	XX/XX/1939	Principal

VEHICLE INFORMATION	VEHICLE 1	VEHICLE 2
Type	Private Passenger	Private Passenger
Year	2016	1998
Make	MAZD	FORD
Model	3 4D I	RANGER
VIN	3MZBM1W78GM282478	1FTZR15X5WPA51762
Garaging Zip Code	72756	72756

POLICY LEVEL COVERAGES	LIMITS	PREMIUM PER VEHICLE	
		VEHICLE 1	VEHICLE 2
Bodily Injury	\$100,000/\$300,000*	\$153	\$132
Property Damage	\$100,000	\$158	\$163
Personal Injury Protection		\$44	\$21
Medical Payments	\$5,000	Included	Included
Work Loss Coverage	✓	Included	Included
Accidental Death	\$5,000	Included	Included
Uninsured Limit	\$100,000/\$300,000*	\$34	\$34
Underinsured Limit	\$100,000/\$300,000*	\$42	\$42
Uninsured Property Damage	\$100,000	\$23	\$23

*Each person/Each accident

VEHICLE LEVEL COVERAGES	VEHICLE 1	VEHICLE 2
	DED PREMIUM	DED PREMIUM
Collision Deductible	\$500 \$370	n/a
Comprehensive Deductible	\$500 \$33	n/a
Optional Limits Transportation Expense	\$30/\$900 \$29	n/a
Platinum Auto Essential - Premium: \$5.00		

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
	DED PREMIUM	DED PREMIUM
Child Car Seat Replacement	✓	n/a
Original Equip. Mfr. (OEM) Parts, 3 yrs. (Current model yr. +2)	n/a	n/a
Mechanical Parts Replacement	✓	n/a
Ultimate Rental	✓	n/a
Vehicle Key Replacement	✓	n/a
Waiver of Deductible	✓	n/a
A La Carte Endorsements		
Roadside Assistance	\$14	n/a
Total Vehicle Premium	\$905.00	\$415.00

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	✓
Anti-Theft Discount	✓

Not all Safety Devices result in a premium discount

TOTAL POLICY PREMIUM	
	\$1,320.00

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

APPLICATION AND SIGNATURE PAGE

All information provided by the applicant during the quote process is considered part of this application.

Underwriting Information

1. Will any vehicles insured on this policy be utilized in ridesharing activities such as Uber, Lyft or Sidecar (all vehicle ridesharing activities are excluded from coverage)? YES NO
2. Does the insured rent their vehicle(s) for a fee as part of a peer-to-peer car sharing program? YES NO

Note: An applicant will not be considered acceptable for new or renewal business if an individual fails to provide:

- Information necessary to determine eligibility under any of the underwriting guidelines; or
- Information necessary to establish the appropriate premium for the risk being insured or to be insured.

Driver Statement

Applicant agrees to notify the insurance company if a person not listed in the quote or policy becomes a resident of the applicant's household or a regular or occasional driver of an insured vehicle during the policy period. Failure to disclose any such operator may result in denial of coverage and subject the policy to rescission.

Fraud Statement

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Consumer Reports

In making this application for insurance, it is understood that as part of our underwriting procedure, an investigative consumer report containing driving record information may be obtained for each driver in the household.

Electronic Delivery

You are acknowledging that paperless delivery is available for your policy documents. To enroll in the Hanover Electronic Delivery Program go to www.myhanoverpolicy.com or download the Hanover Mobile App and consent to the Terms and Conditions under the paperless setting to activate eDelivery.

Insured Initials

Personal information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to help determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You may have the right to review your personal information in our files and request correction of any inaccuracies. You may also have the right to request in writing that we consider extraordinary life circumstances in connection with the development of your credit score. These rights may be limited in some states. Please contact your agent or broker to learn how these rights may apply in your state or for instructions on how to submit a request to us for a more detailed description of your rights and our practices regarding personal information.

Applicant Statement

I have read the above application and I declare that to the best of my knowledge and belief all of the foregoing statements are true. I understand that the coverage selection and limit choices indicated here or in any state supplement will apply to all future policy renewals, continuations and changes unless I notify you otherwise in writing.

APPLICANT'S SIGNATURE _____

DATE _____

Personal information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to help determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You may have the right to review your personal information in our files and request correction of any inaccuracies. You may also have the right to request in writing that we consider extraordinary life circumstances in connection with the development of your credit score. These rights may be limited in some states. Please contact your agent or broker to learn how these rights may apply in your state or for instructions on how to submit a request to us for a more detailed description of your rights and our practices regarding personal information.

This authorization is provided to _____ for my benefit to enable the agency
(Agency Name)
to make my premium payment. By signing below, I authorize _____, upon
(Agency Name)
my request, to process the premium payments for my Hanover Insurance Company or Citizens Insurance
Company of America policy using the account information provided. This authorization does not permit
automatic recurring payments.

This authorization will remain in effect for one (1) year from the date the authorization is signed, unless
revoked earlier by me in writing.

Print Name _____

Date _____

Signature _____

For future revocation purposes only:

I revoke this authorization:

Print Name _____

Date _____

Signature _____



▶ **My Hanover Policy**

Manage your policy anywhere and anytime you want

We know convenience is important to you. That's why we provide a secure customer self-service portal—**My Hanover Policy**—which allows you to easily view your policy and pay your bill.

Here are just a few of the features you can take advantage of:

- **Personalized account profile**—where you can view all your policy information in one place and link your other policies to your customer profile
- **View and pay your bill online**—make a single payment, sign up for EFT or schedule monthly payments online. You also have access to view or print up to 24 months of billing history and change your EFT information at any time.
- **File and track a claim**—submit claim information for auto, home or watercraft and track the status along the way
- **Print/order ID cards**

- **Helpful FAQs and links** to contact us with any questions
- **Access partners in protection**—your Hanover account provides you with special access to high-quality services providers, often with special pricing and benefits.
- **Enroll in paperless**—choose our paperless option for additional convenience and avoid receiving policy documents by mail.



Get started today

Access **My Hanover Policy** today by visiting **Hanover.com** or through the **Hanover Mobile app**. Register in seconds with your policy number and zip code.