



Please note that this is not
proof of insurance.

Renters Insurance Quote

Enhanced Plus

Quote Information

Prepared for
MICHAEL WOLVER

Mailing Address
16394 W MCKINLEY ST
GOODYEAR, AZ 85338-6276

Prepared by
JAMES ROGERS DBA CANYON LANDS
JAMES@ASKINSURANCEGROUP.COM

Quote ID #
0080242009

Date Quoted: 08/24/2021
Time Quoted: 04:14 PM

Policy Period
08/24/2021 - 08/24/2022

Deductibles
All Perils: \$500

Understanding your quote

- We are pleased to provide you this quote for your Renters insurance. The table below shows your quote at-a-glance based on your selections. You can choose your coverage based on your individual needs.
- You can find detailed coverage information on the next few pages.
- Please see the "Brief Descriptions" section for an explanation of the coverages you selected.
- Information in this quote can change based on the date you purchase the policy.

Your Proposed Policy Information

Residence Premises	16394 W MCKINLEY ST Goodyear, AZ 85338-6276
Total Annual Premium	\$ 361.00
Down payment	\$ 0.00
Discounts included	- \$ 45.00
<ul style="list-style-type: none">• Paperless• Claim Free• Payment Type	

What you need to do

- If you want to purchase this policy as it is quoted, contact your agent at 480-245-5048 and provide your Quote ID number.

Policy Coverages and Limits

Basic Policy Coverages

Your home policy includes the following basic coverages:

Coverage	Policy Limit	Brief Description
Coverage A – Dwelling <ul style="list-style-type: none"> • Covered Perils: Comprehensive • Loss Settlement: Replacement Cost 	\$ 3,000	For the unit you have rented as your home, we cover the alterations, appliances, fixtures, and improvements made or acquired at your expense which are part of the building and contained within your unit.
Coverage B – Private Structures <ul style="list-style-type: none"> • Covered Perils: Comprehensive • Loss Settlement: Replacement Cost 	\$ 1,000	We cover private structures owned and used exclusively by you (such as a shed you have purchased) that are separated from the main dwelling. We also cover the alterations, appliances, fixtures, and improvements made or acquired at your expense which are attached to the private structure.
Coverage C – Personal Property <ul style="list-style-type: none"> • Covered Perils: Comprehensive • Loss Settlement: Replacement Cost on Contents 	\$ 20,000	Protects your personal property such as appliances, household contents, and your own personal belongings. Some categories of personal property, like jewelry, are capped at a lower limit.
Coverage D – Loss of Use	\$ 10,000	Covers increased living expenses during the time required to repair or replace the damage to your home following an insured loss. This covers loss of rental income as a Landlord.
Coverage E – Personal Liability	\$ 300,000	Provides protection, including legal defense upon a lawsuit, for a covered loss involving bodily injury or property damage to others for which the law holds you responsible.
Coverage F – Medical Payments to Others	\$ 5,000	Pays the medical expenses when a person, other than someone insured under the policy, is injured by an accident on the insured premises.

Additional Coverages

The additional coverages below are either included with your policy, or you have selected them as an option.

Coverage	Policy Limit	Brief Description
Personal Injury	Refer to Coverage E Limit	Provides protection to household members against claims that their actions caused damage to the reputation of others or denied their rights (e.g., libel, slander, invasion of privacy, wrongful eviction, etc). Damage to a reputation could result from items such as posts on Facebook, Twitter, emails, blogs, items published in newspapers or verbally communicated.
Identity Theft and Credit Protection		We include personalized and confidential services, without any additional premium charge, to further protect you from fraudulent crimes that can disrupt your life and destroy your personal credit.
Identity Theft Protection and Resolution	Included	
Identity Theft Expenses	\$ 25,000	
Credit Card Protection	\$ 10,000	
Loss Assessment	\$ 5,000	This applies when your association requires you to pay an assessment to cover a loss to commonly owned property or for negligence attributed to the association.

Brief Descriptions (*Not a substitute for the policy language)

Covered Perils

- **Comprehensive Perils** - We provide coverage for direct physical loss or damage unless the cause of loss is excluded in the policy. This policy does not protect you against losses from flood, earthquake, volcanic eruption or effusion, landslide, mudslide, mudflow, debris flow, sediment, or avalanche. There are more causes of loss exclusions than these listed here. Read your policy carefully.

Loss Settlement

- **Replacement Cost** - Pays the cost to repair or replace your buildings, other than roofing materials, with new materials of like kind and quality. When replaced or repaired, this is without a deduction for depreciation and is up to the amount of insurance. Payment is subject to the deductible.
- **Replacement Cost on Contents** - Pays the full cost of repair or replacement less the deductible, up to the amount of insurance for eligible personal property, without any deduction for depreciation. This applies when the damaged or stolen items are repaired or replaced.

You May Want to Consider

To increase the protection provided, you may want to consider the following options:

- **Electronics Extra** - Provides all risk coverage unless excluded for portable electronic devices. Also contains a warranty provision for items that have been purchased new within three years prior to the date of the loss. A \$100 deductible applies.

- **Luxury Extra** - Provides all risk coverage unless excluded for all luxury items with a purchased new price of \$350 or more. A \$100 deductible applies.
- **Valuable Personal Property** - Provides additional coverage for higher value personal articles: Jewelry, Furs, Coin/Currency/Stamp Collections, Firearms, Memorabilia, Goldware and Silverware, Tools. Covered causes of loss are expanded and there is no deductible applied to the loss.

This quote is subject to change and verification by various consumer reports. This proposal does not constitute part of the insurance policy or binder of insurance and should not be construed to replace any provision of the policy itself. In the event of any conflict between the policy and this proposal, the provisions of the policy should prevail. It is therefore important that you read your policy carefully for complete details. Our policies have exclusions, limitations, reductions of benefits, and terms under which the policies may be continued in force or discontinued. For complete details of the coverage, visit us online, click to chat, or contact the company.

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