



## Personal Umbrella Rater

Rates Effective 8/15/2009

Client Name:	Chelsie & Justin Ernst
Location Description:	14248 S Cholla Canyon Dr, Phoenix, AZ 85044
Territory:	Arizona - Phoenix
Limit of Liability:	\$1,000,000 per occurrence
Self-Insured Retention:	\$250

Residential Liability

	Units	Premium		Units	Premium
Owner-Occupied Residences:	1	\$80	Swimming Pools:	0	

Automobile Liability

	Units	Premium		Units	Premium
Autos & Light Trucks:	3	\$230	Antique Vehicles:	0	
Trailers 25 ft. or Greater in Length:	1	-	Trailer Hitches:	1	\$45
Motorcycles:	0		Youthful Operators Under Age 25:	0	
Motorhomes:	0		Apply UM/UIM Coverage:	Yes	\$225

Recreational Vehicle & Watercraft Liability

	Units	Premium
Recreational Vehicles:	0	
<i>Boats Under 26 ft in length &amp; max speed of 40 mph/35 knots</i>		
Outboard motors in excess of 25 hp but less than 50 hp:	0	
Inboard, outboard or inboard/outboard motors (50 - 200 hp):	0	

Business Liability

	Units	Premium
Number of Other Business Pursuits:	0	
Incidental Business Occupancies		
Number of professional offices located in applicant's home:	0	
Number of residence units rented, leased, held for rental, or leased to others:	0	
Does the applicant own farm land for which they are compensated, but do not farm personally?	No	

Available Credits *(Not applicable when required as minimum limits.)*

Does the applicant have \$500,000 or higher underlying limits for residential liability?	Yes
Does the applicant have \$500,000 or higher per occurrence combined single limit or split limits of \$500,000 or higher per person bodily injury for private passenger and light truck liability?	No

Credits Applied:	-\$10	Personal Liability Higher Underlying Limits
Subtotal Premium:	\$570	
Higher Limit Liability Charge:	\$0	
<b>Total Premium:</b>	<b>\$570</b>	

**To complete an application click on the Application tab below.**

Comments:

Actual premium calculations may vary, as this is an informational quoting tool only. No coverage can be bound through this tool. Insurance coverage will not be provided until the policy application procedure is completed. All items quoted in this tool may not be available in all situations. Details regarding eligibility, procedures and binding authority are defined in the agents' manual.