

Dear Barbara Cherner,

Based on the information you provided to us for a **12 month** policy effective 05/14/2021 to 05/14/2022, your estimated total premium is

**\$2,464.00**

with an estimated down payment amount of **\$205.25**

**Mailing Address**

1725 E AZAFRAN TRL  
 QUEEN CREEK, AZ 85140-5113

\*This document should only be used for discussion purposes with your Travelers agent or representative. The premium shown is a preliminary estimate only inclusive of state/municipal taxes and fees if applicable as of 05/04/2021 using rates and rules in effect at that time. It is subject to change based on additional information we may receive later in the quoting process and the actual payment option selected. Coverage, discounts and other features are subject to state availability and individual eligibility.

**Coverages**

Coverages	Limits or Deductibles	2018 TOYOT CAMRY HYBR	2021 TOYOT HIGHLANDER
Liability	500,000/500,000	\$360.00	\$344.00
Property Damage	250,000	\$77.00	\$110.00
Uninsured Motorists	500,000/500,000	\$161.00	\$136.00
Underinsured Motorists	500,000/500,000	\$75.00	\$63.00
Medical Payments	5,000	\$51.00	\$44.00
Comprehensive	500   500	\$271.00	\$246.00
Glass Deductible	0   0	Incl	Incl
Collision	1,000   1,000	\$250.00	\$230.00
Personal Property Covg	500   500	Pkg	Pkg
Roadside Assistance Coverage	100   100	Pkg	Pkg
Trip Interruption Coverage		Pkg	Pkg
Premier Roadside Assistance		\$23.00	\$23.00
<b>TOTAL PER VEHICLE</b>		<b>\$1,268.00</b>	<b>\$1,196.00</b>

**Discounts & Advantages**

New Car	Hybrid	Early Quote
Continuous Ins	EFT	Good Payer
Multi-Car	Multi-Policy	
<b>Your Total Savings Reflected in Your Total Premium:</b>		<b>\$1818.00</b>

### Driver Quote Details

Driver Name	DOB	Marital Status	Driver Type	Defensive Driver	Driver Training	Good Student	Away at School
Barbara	06/25/1966	Married	Licensed			N	N
Elliot	03/20/1962	Married	Licensed			N	N

### Vehicle Quote Details

Vehicle & VIN	Use	Anti-Theft	Anti-Lock	Passive Restraint	Vehicle Premium
2018 TOYOT CAMRY HYBR 4T1B21HK6JU007345	Commute	N	Y	Y	\$1,268.00
2021 TOYOT HIGHLANDER 5TDYARAH1MS006126	Pleasure	N	Y	Y	\$1,196.00

### Accidents, Violations, and Losses

Driver	Description	Amount	Date
	Hail	\$1,437.00	03/21/2021
	Tow	\$87.00	06/20/2020
	Glass	\$987.00	08/13/2019
	Glass	\$691.00	02/28/2017
	Tow	\$67.00	08/02/2016



ASK INS SERVICES LLC  
1826 W BROADWAY RD STE 51  
MESA, AZ 85202  
Phone: 1.480.245.5048 | Fax: (928) 597-5144

**Name and Mailing Address**  
BARBARA CHERNER  
ELLIOT CHERNER  
1725 E AZAFRAN TRL  
QUEEN CREEK, AZ 85140-5113

The quote below is based on information you provided to us for a **12-month policy**, effective 05/14/21 to 05/14/22.

<p><b>YOUR HOME QUOTE</b></p>  <p><b>\$1,196.00</b> <small>estimated for 12 months</small></p> <hr/> <p>with an estimated down payment amount of \$99.63</p>	<p><b>Residence Premises</b></p> <p>1725 E Azafran Trl Queen Creek, AZ 85140-5113</p>
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### Coverages

Coverage	Limit
Coverage A – Dwelling	\$431,000
Coverage B – Other Structures	\$43,100
Coverage C – Personal Property	\$215,500
Coverage D – Loss of Use	\$86,200
Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$500,000
Coverage F – Medical Payments to Others (each person)	\$5,000

### Deductibles

Peril Deductible	Deductible
Property Coverage Deductible (All Perils)	\$1,500

### Coverage Level

Your coverage level is Travelers Protect<sup>®</sup>. If you have any questions, please contact your agent at 1.480.245.5048.

**Optional Packages**

	<b>Endorsement</b>	<b>Limit</b>	<b>Premium</b>
<b>Enhanced Water Package</b>			Included*
Water Back Up and Sump Discharge or Overflow Coverage	HQ-208 CW (08-18)	\$50,000	
Limited Hidden Water or Steam Seepage or Leakage Coverage	HQ-209 CW (08-18)	\$20,000	
<b>Roof and Siding Matching Package</b>			Included*
Matching of Undamaged Roof Surfacing Additional Coverage	HQ-700 CW (05-18)	\$10,000	
Matching of Undamaged Siding Additional Coverage	HQ-701 CW (05-18)	\$10,000	
<b>Premier Additional Coverage Package</b>			Included*
Debris Removal Additional % of damaged covered property limit	Increased Limit	100%	
Tree Removal	Increased Limit	\$1,500	
Trees, Shrubs and Other Plants 10% of Coverage A - Dwelling Limit and \$1,000 Per Tree	Increased Limit	\$43,100	
Loss Assessment	Increased Limit	\$50,000	
Ordinance or Law 100% of Coverage A - Dwelling Limit	Increased Limit	\$431,000	
Special Personal Property Coverage	HQ-015 CW (05-17)		
Personal Injury Coverage	HQ-082 CW (02-19)		
Personal Property Replacement Cost Loss Settlement	HQ-290 CW (05-17)		
Additional Replacement Cost Protection Coverage 100% of Coverage A - Dwelling Limit	HQ-420 CW (11-18)	\$431,000	
Replacement Cost Loss Settlement for Certain Non-Building Structures on the Residence Premises	HQ-443 CW (11-18)		
Identity Fraud Expense Reimbursement Coverage	HQ-455 CW (05-18)	\$25,000	
Refrigerated Property Coverage	HQ-498 CW (05-17)	\$5,000	
Lock Replacement Coverage	HQ-851 CW (05-17)	\$1,000	
Reward Coverage	HQ-852 CW (05-17)	\$2,500	
Business Records and Data Replacement Coverage	HQ-853 CW (05-17)		
On the Residence Premises		\$15,000	
Off the Residence Premises		\$5,000	
Land Stabilization Coverage	HQ-854 CW (05-17)	\$10,000	
Home Settlement Benefit	HQ-901 CW (11-18)		
<b>Buried Utility Lines and Equipment Breakdown Package</b>			\$55.00
Equipment Breakdown Coverage	HQ-855 CW (05-17)	\$50,000	
Buried Utility Lines Coverage	HQ-856 CW (02-19)	\$20,000	

**Optional Coverages**

	<b>Endorsement</b>	<b>Limit</b>	<b>Premium</b>
<b>Valuable Items Plus Coverage</b>	HQ-61B CW (02-19)		\$144.00
Property Type: Jewelry		\$7,500	
Property Type: Firearms		\$2,500	

\*Note: The additional cost for any optional coverage or endorsement shown as "Included" is contained in the Estimated Home Premium.

**Estimated Home Premium** **\$1,196.00**

**Discounts**

The following discounts reduced your premium:

Multi-Policy	Early Quote	Loss Free
Good Payer	Fire Protective Device	

**Savings Reflected in Your Total Premium:** **\$382.00**

**Information Used to Determine Your Premium**

There are many factors that determine the premium on your quote, some of which are displayed below.

# of Families: 1 Family	Year Built: 2011	Construction Type: Frame
# of Stories: 1	Square Footage: 2565	Siding Type: Stucco
# of Bathrooms: 3	Age of Roof: 10	Roof Material Type: Clay or Concrete Tile
Garage - Number of Cars: 2	Garage Type: Attached	Foundation Type: Slab
# of Employees: 00		Finished Basement: 00



**Estimated Monthly Billing Options**

The following installment options are available for your Travelers policy. The actual monthly installment amount will be reflected on your first billing statement. Electronic Funds Transfer (EFT) and Recurring Credit Card (RCC) require enrollment in our automatic payment plans. Pay in Full billing options are also available.

	<b>EFT</b>	<b>RCC</b>	<b>Bill by Mail/Email</b>
Monthly Installment Premium	\$99.67	\$99.67	\$99.67
Monthly Service Charge	\$2.00	\$2.00	\$5.00
<b>Total Monthly Amount</b>	<b>\$101.67</b>	<b>\$101.67</b>	<b>\$104.67</b>

Insurance is underwritten by TRAVELERS PERSONAL INSURANCE COMPANY, a subsidiary or affiliate of The Travelers Indemnity Company, One Tower Square, Hartford, CT 06183.

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### Policy Detail

Named Insured: **Barbara Cherner**  
Auto Liability Limits: **500/500/250**

### Limits

Umbrella Liability Limit: 1 Million  
Uninsured Motorist: UMBI

### Travelers Companion Policies

Auto  Homeowners

### Total Exposures

#### Motor Vehicles

Automobiles including Motorhomes: 2  
Recreational Vehicles: 1  
Motorcycles: 0  
All Terrain Vehicles: 0  
Watercraft:  Yes  No

#### Drivers

Youthful Drivers under 25: 0

#### Homes/Properties

Residences occupied: 1  
Residential property rented to others: 0  
Incidental office, school or studio:  Yes  No  
Swimming pool on premises:  Yes  No  
Business pursuits:  Yes  No  
Insured performing incidental farming on premises:  Yes  No

Cancel

Rate

**Customer Information**

Elliot Cherner  
Barbara Cherner  
1725 E AZAFRAN TRL  
QUEEN CREEK, AZ 85140-5113

**Date Prepared:** 05/04/2021

**Proposed Policy Period:** 05/14/2021 to 05/14/2022

**Agent Information**

ASK INSURANCE SERVICES LLC  
1826 W BROADWAY RD STE 51  
MES, AZ 85202-1106

Phone Number: (480) 245-5048

Email: info@askinsurancegroup.com

Agent #: 132244

**Call or email ASK INSURANCE SERVICES LLC to start your protection with a monthly EFT down payment of \$19.33.**

**PREMIUM SUMMARY**

Vehicle Coverages	<b>Premium</b>
Discounts	\$208.00
Your total policy premium for 12 months is	Included
Your total policy premium for 12 months with the Paid in Full Discount is	\$208.00
	\$173.00

**DISCOUNTS**

Advance Quoting      Homeowners      Garaging

**DRIVER SUMMARY**

Elliot Cherner      Barbara Cherner

<b>VEHICLE COVERAGES</b>	<b>Limits / Deductibles</b>	<b>2015 Othr Golf Cart</b>
Bodily Injury w/ Guest Liability	\$250,000/\$500,000	\$36.00
Property Damage Liability	\$100,000	\$14.00
Medical Payments	\$5,000	\$22.00
Uninsured Motorist Bodily Injury	\$250,000/\$500,000	\$37.00
Underinsured Motorist Bodily Injury	\$250,000/\$500,000	\$31.00
Comprehensive	\$500	\$19.00
Collision	\$500	\$36.00
Custom Parts & Equipment	\$3,000	Included
Roadside Assistance	Roadside Assistance	\$12.00
Theft Prevention Assessment	Yes	\$1.00
<b>Total Vehicle Premium</b>		<b>\$208.00</b>

This quote is provided without cost or obligation. It is not a contract or binder of coverage.



Payment Options:

Automatic Deduction (EFT)

- |                 |          |  |
|-----------------|----------|--|
| 1. Full Payment | \$173.00 | (Total Premium, no Installment Fee)              |
| 2. 2-Pay        | \$106.00 | (50% down payment + \$2.00 Installment Fee)      |
| 3. 4-Pay        | \$54.00  | (3 months down payment + \$2.00 Installment Fee) |
| 4. Monthly Pay  | \$19.33  | (1 month down payment + \$2.00 Installment Fee)  |

Recurring CC (RCC)

- |                 |          |  |
|-----------------|----------|--|
| 1. Full Payment | \$173.00 | (Total Premium, no Installment Fee)              |
| 2. 2-Pay        | \$109.00 | (50% down payment + \$5.00 Installment Fee)      |
| 3. 4-Pay        | \$57.00  | (3 months down payment + \$5.00 Installment Fee) |
| 4. Monthly Pay  | \$22.33  | (1 month down payment + \$5.00 Installment Fee)  |

Bill By Mail

- |                 |          |  |
|-----------------|----------|--|
| 1. Full Payment | \$173.00 | (Total Premium, no Installment Fee)              |
| 2. 2-Pay        | \$109.00 | (50% down payment + \$5.00 Installment Fee)      |
| 3. 4-Pay        | \$57.00  | (3 months down payment + \$5.00 Installment Fee) |
| 4. Monthly Pay  | \$39.67  | (2 months down payment + \$5.00 Installment Fee) |