



Dsb Insurance Agency LLC
 16 Health Drive
 Chillicothe, OH 45601
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Grange Insurance PinPoint Renters® Quote Proposal

Terry Ackley
 & Phyllis Jensen
 2 Walnut St
 Frankfort, OH 45628

Here's your Renters Quote

Total Policy premium: **\$287.00**

Quote Date: 07/26/2022

Effective Date: 07/27/2022

Expiration Date: 07/27/2023

Thank you for the opportunity to prepare this quote for your business. The following PinPoint Renters® quote has been tailored for you.

Payment Plan

The following outlines your installment schedule for the payment plan that best suits your needs. Amounts below are subject to change based on policy revisions.

Plan	Down Payment	Installment Amount	Service Charge	Total Due	Minimum Due	Due Date
Insured Direct Bill - one month down	\$23.91					
		\$23.92	\$6.00	\$29.92		08/27/2022
		\$23.92	\$6.00	\$29.92		09/27/2022
		\$23.92	\$6.00	\$29.92		10/27/2022
		\$23.92	\$6.00	\$29.92		11/27/2022
		\$23.92	\$6.00	\$29.92		12/27/2022
		\$23.92	\$6.00	\$29.92		01/27/2023
		\$23.92	\$6.00	\$29.92		02/27/2023
		\$23.92	\$6.00	\$29.92		03/27/2023
		\$23.91	\$6.00	\$29.91		04/27/2023
		\$23.91	\$6.00	\$29.91		05/27/2023
		\$23.91	\$6.00	\$29.91		06/27/2023

This premium quotation reflects the rates and eligibility requirements in effect on the date quoted and is subject to verification of information submitted and underwriting approval. Unless amended or modified, the premium quotation shall be valid for a period of ten (10) days from the effective date referenced above. Under no circumstances shall any premium quotation provided by Grange Insurance Companies be construed as an offer of insurance, a binder or evidence of coverage. The total policy premium does not include service charges.



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Applicant Information

Relationship	Marital Status	Date of Birth
Insured	Single	**/**/1946
Not Related	Single	**/**/1962

Renters Quote Proposal

2 Walnut St Frankfort, OH 45628

Coverages	Deductible	Limits of Liability
Section I - Property Protection		
Building Additions and Alterations		\$5,000
Coverage B - Other Structures		N/A
Coverage C - Personal Property		\$80,000
Coverage D - Loss of Use		\$16,000
Section I - Loss Deductible	\$500, Unless Otherwise Stated	
Section II - Personal Liability Protection		
Coverage E - Personal Liability		\$500,000 Each Occurrence
Coverage F - Medical Payments to Others		\$5,000 Each Person / \$25,000 Each Occurrence

Renters Boost

Theft of Jewelry, Watches, or Furs	\$1,500	Money	\$200
Theft of Silverware	\$1,500	Data Coverage	\$500
Theft of Guns	\$1,500	Refrigerated Goods	\$500 w/\$100 Ded
Securities	\$1,500	Lock Replacement	\$500 w/\$50 Ded
Loss Assessment	\$1,500	Business Property - Off Premises	\$500
Credit Card Forgery	\$1,500	Business Property - On Premises	\$3,000
Landlord Furnishings	N/A	Trailers, Non-Watercraft	\$3,000
Grave Markers	\$1,500	Watercraft	\$3,000
Fire Department Service Charge	\$1,500	Loss of Use	12 Months
Electronic/Accessories in Motor Vehicle	Up to \$1,500	Ordinance or Law	N/A
Reward (Theft/Arson)	Up to \$5,000	Trees, Plants and Shrubs	5% Cov C/\$500 per Plant

Description of Additional Coverages (Policy deductible applies unless otherwise noted)

Coverages	Premium
HM536 (04-2015) Back-Up of Sewer and Drains Amount of Coverage \$10,000	\$7.00
HM542 (04-2015) Fungi, Wet or Dry Rot or Bacteria Section I - Property Protection Limit is: \$25,000 Section II - Personal Liability Protection Limit is: Coverage E - Limit of Liability, \$25,000 each occurrence, Coverage F - Limit of Liability, \$1,000 each person, \$25,000 each occurrence	\$25.00
HM511 (04-2015) Personal Property Replacement Cost	\$34.00



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Grange Insurance

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Description of Additional Coverages (Continued)

Coverages	Premium
HM538 (04-2015) Identity Theft Amount of Coverage \$10,000; Deductible is \$250	\$16.00
HM716 (09-2016) Renters Boost	\$20.00
HM150 (08-2018) Home Cyber Protection Amount of Coverage \$25,000, Deductible is \$500	\$33.00
MU01 (01-2019) Mutual Conditions	No Charge
NM01 (01-2019) Company Name Change – Grange	No Charge
	Renters Premium \$287.00

Discounts

Claim Free



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Renters Coverages

Your PinPoint Renters® Policy Offers:

Coverage A - Covers building additions and alterations that you have made to your residence, such as carpeting or cabinets.

Coverage C - Covers the cost of damaged personal and household belongings.

Coverage D - Pays for additional living expenses when you're unable to live in your residence due to a covered loss.

Personal Liability - Covers legal fees, court-ordered payments and even settlement amounts should you or your pet injure someone, or cause damage to someone's property.

Medical Payments - Provides protection for medical expenses for people who are accidentally injured, either at your residence or injured by you elsewhere.

Optional Coverages Available to Add to Your Policy:

Special Personal Property - Provides expanded protection to your personal property for any accidental loss or damage.

Identity Theft - Covers expenses and lost wages you incur to protect your finances if you become a victim of identity theft.

Home Cyber Protection - Protects against computer and home system attacks, cyber extortion, online fraud and data breach.

Prompt Payer - Simply pay your bill on time and continue to receive a lower rate.

GRANGE PINPOINT RENTERS® INSURANCE

Customized coverage chosen by you.



Buying renters insurance is more than protecting your apartment and the things inside it. You're protecting the memories you've made within your four walls. A cookie-cutter approach to insurance is never the right fit, so our insurance can be tailored to your unique needs.

Base: Simple protection for your belongings, plus additional benefits in coverage limits.

Boost: Everything from Base, plus additional benefits in coverage limits.

Advanced: Available if you're insuring \$35,000 in contents – includes everything from Boost, but with even higher coverage limits.

MOST POPULAR COVERAGE OPTIONS:



Loss of Use: If you can't live in your apartment due to a covered cause of loss such as smoke damage (whether the fire was in your apartment or a neighboring unit), we'll pay the increased costs associated with relocation. If you have to relocate out of your apartment for a couple months and are required to pay rent, we will help pay for the potential increase in your normal monthly costs while the repairs are completed.



Theft of Jewelry, Watches or Furs: We'll provide financial support if a thief steals your jewelry, watches or furs.



Talk to your agent today about the best coverage for your needs.

Exclusions may apply. See your policy terms for complete details. If the policy coverage descriptions herein conflict with the language in the policy, the language in the policy applies. Products not available in all states.



Special Limit Policy Options

RENTERS BASE HM-715

RENTERS BOOST HM-716

RENTERS ADVANCED HM-717

PERSONAL PROPERTY SPECIAL LIMITS

Theft of Jewelry, Watches or Furs	\$500	\$1,500	\$5,000
Theft of Silverware	Included	Included	Included
Theft of Guns	\$500	\$1,500	\$5,000
Securities	\$500	\$1,500	\$5,000
Loss Assessment	\$500	\$1,500	\$5,000
Credit Card Forgery	\$500	\$1,500	\$5,000
Grave Markers	\$500	\$1,500	\$5,000
Fire Department Service Charge	\$500 No less than \$250 for volunteer fire departments	\$1,500 No less than \$250 for volunteer fire departments	\$5,000 No less than \$250 for volunteer fire departments
Electronic/Accessories in Motor Vehicle	Up to \$500 for tapes	Up to \$1,500 for tapes	Up to \$5,000 for tapes

ADDITIONAL BENEFITS

Reward (Theft/Arson)	Up to \$5,000	Up to \$5,000	Up to \$5,000
Money	\$200	\$200	\$500
Data Coverage	\$250	\$500	\$750
Refrigerated Goods Coverage	\$250 w/\$100 deductible	\$500 w/\$100 deductible	\$750 w/\$100 deductible
Lock Replacement	\$250 w/\$50 deductible	\$500 w/\$50 deductible	\$750 w/\$50 deductible
Business Personal Property Off Premise	\$250	\$500	\$750
Business Personal Property On Premise	\$3,000	\$3,000	\$3,000
Trailers, Non-Watercraft	\$3,000	\$3,000	\$3,000
Watercraft	\$3,000	\$3,000	\$3,000
Loss of Use	12 months	12 months	24 months
Trees, Shrubs, Plants	5% of Coverage C \$500 per plant	5% of Coverage C \$500 per plant	5% of Coverage C \$1,000 per plant
Tree Removal*	Requires damage to structure or driveway obstruction	Requires damage to structure or driveway obstruction	Requires damage to structure or driveway obstruction
Total Tree/Debris Removal Amounts*	5% of Coverage C \$500 per occurrence \$500 per tree	5% of Coverage C \$1,000 per occurrence \$500 per tree	10% of Coverage C \$1,000 per occurrence \$500 per tree

*Coverages will not print on dec.



GRANGE ID THEFT & HOME CYBER PROTECTION



Peace of mind for a digital life.

You're more connected than ever, and with technology comes increased threats of cyber attacks and identity theft. We offer ID Theft and Home Cyber Protection coverage to help you if you're the victim of a cyber crime.

ID THEFT

We provide restoration services, along with coverage that helps pay for expenses incurred from identity theft, including lost wages and costs required to repair damage done to your reputation.

HOME CYBER PROTECTION

We provide cyber coverage for:

- **Computer attack:** removes malware and reprograms computers, tablets Wi-Fi routers or other internet access points.
- **Home systems attack:** restores devices connected to the internet, including smart phones, thermostats, smart appliances and security and monitoring systems.
- **Cyber extortion:** provides professional assistance on how to respond to a ransomware attack and makes payment of ransom when approved.
- **Online fraud:** assists in losses due to identity theft, phishing schemes, illegal bank and credit card transfers, forgery, counterfeit currency and other deceptions.
- **Data breach:** includes forensic IT and legal reviews, as well as notification and recovery services when private non-business data entrusted to an individual



Ask your agent to add ID Theft and Home Cyber Protection today.

If the policy coverage descriptions herein conflict with the language of the policy, the language in the policy applies. Products not available in all states. (17-0626_PL0020)