

HOMEOWNERS POLICY

American National Property And Casualty Company
Georgia Proposal



Prepared For: **JOHN HOWARD &
GWENDOLYN CALLAWAY-
HOWARD**

Prepared By: **WODKINS & ASSOCIATES LLC**

Residence to Be Insured: 175 COVEY LN
ATHENS, GA 30606-1482

555 POPLAR ST
MACON, GA 31201-2741
(478) 245-0016
License # 220973

REWARDS & DISCOUNTS, OTHER ADJUSTMENTS

Cashback	For Qualifying Account
Auto-Home	For Qualifying Account
Claim Free Plus Discount	
Protective Device Credit	
Utilities/Roof Adjustment	

DEDUCTIBLES

Your All/Other Peril Deductible	\$1,000
Your Named Storm Deductible	\$1,000
Your Wind Hail Deductible	\$1,000

COVERAGE OVERVIEW

Discounts and adjustments other than Three Line and/or Auto-Home Discounts, if applicable, have been applied to premium in this section.

Coverage A: Dwelling	\$268,000	\$1,194
- Extended Replacement Cost	If Applicable	
Coverage B: Other Structures	\$26,800	
Coverage C: Contents/Personal Property	\$201,000	
Coverage D: Loss of Use	\$67,000	
Coverage E: Personal Liability	\$500,000	
Coverage F: Medical Payments to Others	\$5,000	

ENDORSEMENTS

Discounts and adjustments have not been applied to premium shown in the Endorsement section.

SH31213	Special Protection Package	Endorsed	\$10
SH91212	Ordinance or Law Coverage	Endorsed	\$59
SH92565	Identity Theft Protection	\$50,000	Included
SH9291	Contents Replacement Cost	Endorsed	\$152
SH3.10	GA HO Special Form 3	Endorsed	0
SH91135	Georgia Homeowners Amend End	Endorsed	0

Subtotal:		\$1,415
Auto-Home		(\$141)

Total Premium: 12-Month Policy Term **\$1,274**

IDENTITY THEFT COVERAGE - \$50,000

One of the fastest growing crimes in the U.S. - Thieves can use your identity to run up debts, damage your reputation, and compromise your financial security. This automatic enhancement reimburses costs from identity theft for any household member. It also provides services like internet monitoring for black market trafficking of your identity and alerts when your personal information is used to apply for credit.

Limitations apply to certain coverage features. There is no deductible for covered identity theft claims.

CASHBACK

You are automatically enrolled in exclusive, money-saving programs from American National, when your account qualifies. Cashback rewards you by refunding 25% of your combined first-year premiums when you remain claim-free for three consecutive years on both your auto and homeowners policies.

QUOTING DETAILS

Effective Date	1/9/2022	Rates Effective (NB)	1/9/2022	Zone	001
Building Size	Single Family	Year of Construction	1988	Construction Type	Frame
County	CLARKE	Prim Dwelling Roof Year	2020	Miles to Station	0 - 3.0
Fire Department ID	11413	Protection Class	01	Feet to Hydrant	Under 601
Fire Department Name	CLARKE CO FPSA				

THIS IS A PROPOSAL

This is a proposal, not a binder of coverage nor a recommendation of coverage. This is an example of some of the coverages and limits available. The premium shown is based upon the rating factors available at the time of the quote. Actual premium may increase or decrease from the premium shown. This notice contains only a general description of coverage and is not a statement of contract. All coverages are subject to the insuring agreements, exclusions, and conditions of the policy and applicable endorsements.

POLICY FEATURES

A per-item limit may apply on some of the coverages listed.

ADDITIONAL INCLUDED FEATURES

Identity Theft Protection	\$50,000
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CONTENTS & SPECIAL LIMITS FOR PERSONAL PROPERTY

Business Use Off Premises	\$1,000
Business Use On Premises	\$2,500
Computer Hardware and Software	\$5,000
Grave Markers	\$5,000
Money	\$300
Securities	\$1,500
Theft of Comic Books	\$2,500
Theft of Guns	\$3,000
Theft of Jewelry, Watches, Furs	\$2,500
Theft of Oriental Rugs, Wall Art	\$10,000
Theft of Silverware	\$2,680
Trailers Not With Watercraft	\$1,500
Watercraft	\$2,000

OTHER COVERAGE YOU MAY WANT TO CONSIDER

Earthquake Coverage	Not Included
Flood Insurance	Not Included
Recreational Vehicle Policy	Not Included
Watercraft Policy	Not Included

ENDORSEMENTS & OPTIONAL COVERAGE YOU MAY PURCHASE

SH9207	Add Res Prem-Rented to Others	SH9041	Additional Insured
SH92452	Blnkt Jewel Watch Fur \$5k	SH9401	Business Merchandise Coverage
SH9695	Child Care (4-6 Children)	SH9291	Contents Replacement Cost
SH9819	Contractor's Interest	SH9053	Credit Card Fund Transfer
SH9292	Dwelling Under Construction	SH92450	Equipment Breakdown Covg
SH9304	Fire Department Service Charge	SH9931	GA Theft Cov Dwell Under Const
SH9380	Home Day Care (1-3 Children)	SH91794	Home Hardware/Software
SH9072	Incid Farm and Animal Liab Cov	SH9071	Incidental Business Pursuits
SH91045	Increased Cov for Service Sets	SH91044	Increased Coverage for Guns
SH91272	Loss Settlement for Roofs-ACV	SH3975	Modified Replacement Cost
SH9818	Off Premises Structures	SH9042	Office Priv School Studio
SH91212	Ordinance or Law Coverage	SH9833	Other Structure Restriction
SH9050	Pers Property-Other Residence	SH9082	Personal Injury Coverage
SH9245	Scheduled Personal Property	SH31213	Special Protection Package
SH9807	Vacancy Coverage	SH9194	Windstorm and Hail Exclusion

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