

TENANTS POLICY

American National Property And Casualty Company
Georgia Proposal



Prepared For: **COLTON BROWN**
Residence to Be Insured: 5200 PEACHTREE RD, APT 3123
ATLANTA, GA 30341-2740

Prepared By: **WODKINS & ASSOCIATES LLC**
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 | |

DEDUCTIBLES

| | |
|---------------------------------|-------|
| Your All/Other Peril Deductible | \$500 |
|---------------------------------|-------|

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 C: Contents/Personal Property | \$15,000 | \$142 |
| Coverage D: Loss of Use | \$3,000 | |
| 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.

| | | | |
|---------|------------------------------|----------|----------|
| SH92565 | Identity Theft Protection | \$50,000 | Included |
| SH9291 | Contents Replacement Cost | Endorsed | \$32 |
| SH4.10 | Georgia Tenants HO Policy | Endorsed | 0 |
| SH91135 | Georgia Homeowners Amend End | Endorsed | 0 |

| | | |
|-----------|--|--------|
| Subtotal: | | \$174 |
| Auto-Home | | (\$16) |

| | | |
|----------------|----------------------|--------|
| Total Premium: | 12-Month Policy Term | \$158* |
|----------------|----------------------|--------|

* Indicates that the minimum premium has been applied.

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 | 013 |
| Building Size | Single Family | Year of Construction | 2001 | Construction Type | Frame |
| County | DEKALB | Prim Dwelling Roof Year | 2001 | Miles to Station | 0 - 3.0 |
| Fire Department ID | 11247 | Protection Class | 02 | Feet to Hydrant | Under 601 |
| Fire Department Name | DEKALB 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 |
|---------------------------|----------|

CONTENTS & SPECIAL LIMITS FOR PERSONAL PROPERTY

| | |
|----------------------------------|---------|
| Business Use Off Premises | \$1,000 |
| Business Use On Premises | \$1,000 |
| Computer Hardware and Software | \$3,000 |
| Grave Markers | \$1,000 |
| Money | \$200 |
| Securities | \$1,000 |
| Theft of Comic Books | \$1,000 |
| Theft of Guns | \$2,500 |
| Theft of Jewelry, Watches, Furs | \$1,000 |
| Theft of Oriental Rugs, Wall Art | \$5,000 |
| Theft of Silverware | \$2,500 |
| Trailers Not With Watercraft | \$1,000 |
| Watercraft | \$1,000 |

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

| | | | |
|---------|--------------------------------|---------|-------------------------------|
| SH4074 | 3 or 4 Family Dwell Prem Liab | 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 | SH9053 | Credit Card Fund Transfer |
| SH9304 | Fire Department Service Charge | SH9380 | Home Day Care (1-3 Children) |
| SH91794 | Home Hardware/Software | SH9071 | Incidental Business Pursuits |
| SH91045 | Increased Cov for Service Sets | SH91044 | Increased Coverage for Guns |
| SH9042 | Office Priv School Studio | SH9050 | Pers Property-Other Residence |
| SH9082 | Personal Injury Coverage | SH9245 | Scheduled Personal Property |
| SH4780 | Tenants Waterbed Liability | SH9194 | Windstorm and Hail Exclusion |

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