

TENANTS POLICY

American National Property And Casualty Company
Georgia Proposal



Prepared For: **RICKELA KING**
Residence to Be Insured: 5801 ZEBULON RD
MACON, GA 31210-2378

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
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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	\$185
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	\$45
SH4.10	Georgia Tenants HO Policy	Endorsed	0
SH91135	Georgia Homeowners Amend End	Endorsed	0

Subtotal:		\$230
Auto-Home		(\$22)

Total Premium:	12-Month Policy Term	\$208
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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	1/13/2022	Rates Effective (NB)	1/13/2022	Zone	017
Building Size	Apartment Complex	Year of Construction	2015	Construction Type	Frame
County	BIBB	Prim Dwelling Roof Year	2015	Miles to Station	0 - 3.0
Fire Department ID	11349	Protection Class	01	Feet to Hydrant	Under 601
Fire Department Name	MACON BIBB 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	\$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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