



PREMIER INSURANCE GROUP, INC
8089 S LINCOLN ST STE 300
LITTLETON, CO 80122

11/15/2022

William Tamanini
503 W SHAMOKIN ST
TREVORTON, Pennsylvania 17881

Dear William Tamanini,

Re: Your Personal Insurance Quote

Thank you for discussing your personal insurance needs with us. Choosing the insurance coverage that fits your needs requires your careful consideration.

Based on the insurance needs you described, I'm pleased to offer you a proposal for an EncompassOne® Policy¹. The EncompassOne Policy offers the convenience of combining your home and auto insurance into one benefit-rich package policy. In addition to the convenience of **one policy, one bill, and one renewal date**, you also can get:

- The special package discount by insuring both your auto and home with Encompass — means you can **save more**
- Coverage that pays to replace your home at the **full replacement cost — guaranteed**
- **One deductible – only one deductible² is applied** if your home and auto are damaged at the same time.
- **Hassle-free** claim service — available 24/7/365
- The **peace of mind** of knowing that you can be protected by an experienced, financially stable provider

Encompass Insurance is only available through independent insurance agents who, like you, have a choice in insurance carriers. We're pleased to be able to offer you a policy from Encompass, one of the largest personal insurance carriers in the country.

The attached proposal is a summary of key coverages of an EncompassOne Policy. If you have any questions regarding this quote proposal, please do not hesitate to ask. I look forward to serving your insurance needs and helping you choose a plan that matches your unique needs.

Sincerely,

PREMIER INSURANCE GROUP, INC

¹ EncompassOne® Policy is the marketing name for the Encompass Universal Security Policy.

² With an EncompassOne Policy only one deductible (the highest deductible) is applied if more than one category of property is damaged in the same loss.



11/15/2022

Estimated for:

William Tamanini
503 W SHAMOKIN ST
TREVORTON, Pennsylvania, 17881

Estimated by:

PREMIER INSURANCE GROUP, INC
8089 S LINCOLN ST STE 300
LITTLETON, CO 80122

Proposed Policy Period: 11/22/2022 - 11/22/2023

Issuing Company: Encompass Home and Auto Insurance Company

Application Control Number: 000186231975798

Property Product Type: Deluxe Insurance Proposal

Auto Product Type: Deluxe Insurance Proposal

The Property(1) 503 W SHAMOKIN ST, TREVORTON, PA 17881 Premium includes the following discounts*:

The discount percentages below are for applicable coverages only.

Claim Free Discount	6%
Package Discount	22%
Property Premium Amount:	\$1,159.00

This proposal reflects the policy information currently stored. This is not a final quote. Changes may have been made but not rated. A final rating will be required before policy issuance. The Total Annual Premium listed above reflects any state required surcharge (when applicable based on state).*The discount percentages above are for applicable coverages only.



The Auto(1) 2007 TOY. TRUCKS TACOMA Premium includes the following discounts*:

The discount percentages below are for applicable coverages only.

Passive Restraint Discount	30%
Anti-Lock Brake Discount	5%
Package Discount	18%
Encompass Easy Pay Plan Discount	5%
Future Effective Date Discount	18%
Good Payer Discount	5%
Preferred Protection Discount	11%
Connected Driver Discount	10%
Homeownership Discount	4%

Auto Premium Amount: \$601.00

The Auto(2) 2013 FORD TRUCKS F150 4WD Premium includes the following discounts*:

The discount percentages below are for applicable coverages only.

Homeownership Discount	4%
Passive Restraint Discount	30%
Anti-Lock Brake Discount	5%
Package Discount	18%
Encompass Easy Pay Plan Discount	5%
Future Effective Date Discount	18%
Good Payer Discount	5%
Preferred Protection Discount	11%
Connected Driver Discount	10%
Anti-Theft Discount	5%

Auto Premium Amount: \$1,091.00

Total Premium Estimate: \$2,851.00

This proposal reflects the policy information currently stored. This is not a final quote. Changes may have been made but not rated. A final rating will be required before policy issuance. The Total Annual Premium listed above reflects any state required surcharge (when applicable based on state).*The discount percentages above are for applicable coverages only.



Application Control Number: 000186231975798

Residence Information: 503 W SHAMOKIN ST, TREVORTON, PA 17881
 Dwelling - Primary, Frame, Built in 1940, Owner occupied

Coverage	Premium	Deluxe	Amount of Insurance
Residence Replacement Value	\$1,044	239,000	
Property Location Limit (200% Residence Value)		478,000	
Dwelling Replacement Cost Extended Limit		Included	
Other Structures (Included)		Included in Property Location Limit	
Replacement Cost Contents (RCC)		Included	
Tangible Personal Property		Included in Property Location Limit	
Covered Perils Tangible Personal Property		Named Perils	
Personal Liability		300,000	
Medical Coverage		5,000	
Personal Injury Liability Coverage		Included	
Home Systems Protection	\$0	NO COVERAGE	
Service Line Coverage	\$0	NO COVERAGE	
Identity Fraud	\$0	NO COVERAGE	
Mold Remediation		10,000 Included	
Loss Assessment		Included/5,000	
Association Loss Assessment		Included/5,000	
Deductible Coverage			
Personal Home Computers		Provided up to \$10,000 plus \$1,000 to recreate data	
Backup of Sewers and Drains	\$115	COVERAGE /\$10,000	
Additional Living Expense		Unlimited; Up to one year	
Building Ordinance Increased Costs		Included (up to 5% above property location limit)	
Credit Cards, Forgery & Counterfeit Money		2,500	
Trees and Shrubs		\$2,500 limit; \$500 per item	
Land Restoration		7% of covered property loss to residence	
Theft of Jewelry & Furs		5,000	
Misplaced/Lost Jewelry		Included	
Theft of Silverware		5,000	
Money and Coins		500	
Business Property (at Home)		5,000	
Business Property (Away)		2,500	
Theft of Firearms		2,500	
Mine Subsidence		No Coverage	

Property Premium Discounts Applied:

Claim Free Discount Package Discount

Deductible: \$1,000.00

Your Premium for this Property is: \$1,159.00

This Policy offers higher limits and special features most ordinary policies do not include. Please talk to your agent for additional information about the coverages included in the policy.

See contract after issuance for limits.

This is only an estimate of the 1-year premium. No coverage is provided by this document.



Application Control Number: 000186231975798

**Auto 1 Description and Coverage Information
2007 TOY. TRUCKS TACOMA REG CAB**

Driver Number **Principal Driver**
1 William Tamanini

Coverage	Amount of Insurance	
	Premium	Deluxe
Bodily Injury	\$199	100,000/300,000
Property Damage	\$192	50,000
Full Tort Option		Optional
UM - Bodily Injury Split Limits	\$25	50,000/100,000
UIM - Bodily Injury Split Limits	\$78	50,000/100,000
Stacked Uninsured Motorist		Applies
Stacked Underinsured Motorist		Applies
Comprehensive Deductible	\$0	NO COVERAGE
Collision Deductible	\$0	NO COVERAGE
Extended Transportation	\$0	NO COVERAGE
Towing and Labor	\$0	NO COVERAGE
Auto Emergency Transportation		NO COVERAGE
Auto Trip Interruption		NO COVERAGE
Enhanced Accident Forgiveness		Not Available
Extended Non-Owned Auto		Not Available
Combination First Party Benefits	\$107	100,000 - 2,500 Funeral - 10,000 Accidental Death

Auto Premium Discounts Applied:

- | | | |
|----------------------------------|--------------------------------|------------------------|
| Passive Restraint Discount | Anti-Lock Brake Discount | Package Discount |
| Encompass Easy Pay Plan Discount | Future Effective Date Discount | Good Payer Discount |
| Preferred Protection Discount | Connected Driver Discount | Homeownership Discount |

Total Auto (1) Premium: \$601.00

This Policy offers higher limits and special features most ordinary policies do not include. Please talk to your agent for additional information about the coverages included in the policy.

See contract after issuance for limits.

This is only an estimate of the 1-year premium. No coverage is provided by this document.



Application Control Number: 000186231975798

**Auto 2 Description and Coverage Information
2013 FORD TRUCKS F150 4WD SUPSTYXL145**

Driver Number **Principal Driver**
1 William Tamanini

Coverage	Amount of Insurance	
	Premium	Deluxe
Bodily Injury	\$221	100,000/300,000
Property Damage	\$207	50,000
Full Tort Option		Optional
UM - Bodily Injury Split Limits	\$31	50,000/100,000
UIM - Bodily Injury Split Limits	\$94	50,000/100,000
Stacked Uninsured Motorist		Applies
Stacked Underinsured Motorist		Applies
Comp w/Full Glass and Air Bag Deployment Deductible	\$110	500
Collision Deductible	\$304	500
Extended Transportation	\$0	NO COVERAGE
Towing and Labor	\$17	75
Auto Emergency Transportation		NO COVERAGE
Auto Trip Interruption		NO COVERAGE
Enhanced Accident Forgiveness		Not Available
Extended Non-Owned Auto		Not Available
Windshield Repair		Included
Combination First Party Benefits	\$107	100,000 - 2,500 Funeral - 10,000 Accidental Death

Auto Premium Discounts Applied:

- | | | |
|------------------------|----------------------------------|--------------------------------|
| Homeownership Discount | Passive Restraint Discount | Anti-Lock Brake Discount |
| Package Discount | Encompass Easy Pay Plan Discount | Future Effective Date Discount |
| Good Payer Discount | Preferred Protection Discount | Connected Driver Discount |
| Anti-Theft Discount | | |

Total Auto (2) Premium: \$1,091.00

This Policy offers higher limits and special features most ordinary policies do not include. Please talk to your agent for additional information about the coverages included in the policy.

See contract after issuance for limits.

This is only an estimate of the 1-year premium. No coverage is provided by this document.



Application Control Number: 000186231975798

Final Premium :

Your Premium for property (1) is:	\$1,159.00
Your Premium for auto (1) is:	\$601.00
Your Premium for auto (2) is:	\$1,091.00

Total Annual Policy Premium:	\$2,851.00
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This Policy offers higher limits and special features most ordinary policies do not include. Please talk to your agent for additional information about the coverages included in the policy.

See contract after issuance for limits.

This is only an estimate of the 1-year premium. No coverage is provided by this document.