



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

11/16/2022

Katlyn Shulde
144 HOWARD ST
OLD FORGE, Pennsylvania 18518

Dear Katlyn Shulde,

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.



11/16/2022

Estimated for:

Katlyn Shulde
144 HOWARD ST
OLD FORGE, Pennsylvania, 18518

Estimated by:

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

Proposed Policy Period: 11/24/2022 - 11/24/2023

Issuing Company: Encompass Home and Auto Insurance Company

Application Control Number: 000186232006157

Property Product Type: Special Insurance Proposal

Auto Product Type: Special Insurance Proposal

The Property(1) 144 HOWARD ST, OLD FORGE, PA 18518 Premium includes the following discounts*:

The discount percentages below are for applicable coverages only.

Package Discount	22%
Property Premium Amount:	\$164.00

The Auto(1) 2016 HONDA CIVIC 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	4%
Encompass Easy Pay Plan Discount	5%
Future Effective Date Discount	18%
Good Payer Discount	5%
Connected Driver Discount	10%
Anti-Theft Discount	5%
Auto Premium Amount:	\$2,131.00

Total Premium Estimate: \$2,295.00

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: 000186232006157

**Residence Information: 144 HOWARD ST, OLD FORGE, PA 18518
Renters - Primary, Frame, Built in 1958, Tenant occupied**

Coverage	Premium	Special	Amount of Insurance
Contents Replacement Value	\$164	25,000	
Replacement Cost Contents (RCC)		COVERAGE	
Building Additions and Alterations		2,500	
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	
Identity Fraud	\$0	NO COVERAGE	
Mold Remediation		5,000 Included	
Loss Assessment		Included/1,000	
Personal Home Computers	\$0	NO COVERAGE	
Backup of Sewers and Drains	\$0	NO COVERAGE	
Additional Living Expense		Unlimited; Up to one year	
Building Ordinance Increased Costs	\$0	NO COVERAGE	
Credit Cards, Forgery & Counterfeit Money		1,000	
Theft of Jewelry & Furs		2,500	
Misplaced/Lost Jewelry		Included	
Theft of Silverware		2,500	
Money and Coins		200	
Business Property (at Home)		2,500	
Business Property (Away)		1,250	
Theft of Firearms		2,000	

Property Premium Discounts Applied:

Package Discount

Deductible:\$1,000.00

Your Premium for this Property is: \$164.00

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: 000186232006157

**Auto 1 Description and Coverage Information
2016 HONDA CIVIC LX**

Driver Number **Principal Driver**
1 Katlyn Shulde

Coverage	Premium	Special	Amount of Insurance
Bodily Injury	\$337	100,000/300,000	
Property Damage	\$387	100,000	
Full Tort Option		Optional	
UM - Bodily Injury Split Limits	\$37	100,000/300,000	
UIM - Bodily Injury Split Limits	\$110	100,000/300,000	
Stacked Uninsured Motorist		Optional	
Stacked Underinsured Motorist		Optional	
Comp w/Full Glass and Air Bag Deployment Deductible	\$217	500	
Collision Deductible	\$854	500	
Extended Transportation	\$45	40 day / 1200 max	
Towing and Labor	\$17	75	
Auto Emergency Transportation		20	
Auto Trip Interruption		\$100 day/\$500 maximum	
Enhanced Accident Forgiveness		Not Available	
Extended Non-Owned Auto		Not Available	
Windshield Repair		Included	
Combination First Party Benefits	\$127	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
Connected Driver Discount	Anti-Theft Discount	

Total Auto (1) Premium: \$2,131.00

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: 000186232006157

Final Premium :

Your Premium for property (1) is:	\$164.00
Your Premium for auto (1) is:	\$2,131.00

Total Annual Policy Premium:	\$2,295.00
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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.