



Your commercial insurance proposal is ready to be reviewed.

We look forward to working with you.

PREPARED FOR:
SCHLOTZSKY CLEANING SERVICE

PREPARED BY:
KARSTENS FINANCIAL LLC

DATE PREPARED: **January 12, 2023**

PREPARED FOR:

SCHLOTZSKY CLEANING SERVICE

PREPARED BY:

KARSTENS FINANCIAL LLC

We offer a variety of tailored business solutions.

We work with businesses every day to help protect what they have worked so hard to build. It's why we're the #1 small business insurer¹ and a Fortune 100 company² that can help provide you with the right business insurance solutions, including:



BUSINESSOWNERS



BUSINESS AUTO



WORKERS' COMPENSATION



CYBER LIABILITY



COMMERCIAL UMBRELLA



**EMPLOYMENT PRACTICES
LIABILITY**

We support your business with superior loss control services.

When you choose Nationwide, one of the main benefits you will enjoy is exclusive access to loss control resources to help you manage risk and minimize losses.

You can learn more at **MyLossControlServices.com**.

Our claims professionals are always ready to help.

You can rest assured that one of our specially trained claims associates will provide a prompt resolution if you need to file a claim. They can also help combat fraud to control your insurance costs as well as help provide support during a catastrophe.



Nationwide®

¹ Conning Strategic Study: The Small Business Sector for Property/Casualty Insurance: Market Shift Coming, 2014. ² Fortune Magazine, 6/2016.



Nationwide®

NATIONWIDE MUTUAL INSURANCE COMPANY
ONE WEST NATIONWIDE BLVD
COLUMBUS, OH 43215-2220
1-877 On Your Side
1 (877) 669-6877

COMMERCIAL INSURANCE PROPOSAL

Account Number: ACP 3201183562
Named Insured: SCHLOTZSKY CLEANING SERVICE
Mailing Address: 643 HOLDERNESS ST SW
ATLANTA, GA 30310-1709
Telematics Solution: Decline
Telematics Email:
Agency: KARSTENS FINANCIAL LLC
Agency Number: 34520
Address: 1415 W 22ND ST TOWER FLOOR
OAK BROOK, IL 60523
Agency Phone Number: (855) 657-8400
Primary Operations State: Georgia



Premiums/Fees

Total Account Premium	\$1,420.00
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Date Prepared: 01-12-2023

Notice for all states not otherwise specified

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.



Contact us with questions: KARSTENS FINANCIAL LLC, (855) 657-8400,
SALES@KARSTENSFINANCIAL.COM



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SCHLOTZSKY CLEANING SERVICE

COMMERCIAL INSURANCE PROPOSAL

COMMERCIAL AUTO

Quote Number: ACP BA013201183562

Policy Period: From 01-12-2023 To 01-12-2024

ITEM 2: SCHEDULE OF COVERAGES AND COVERED AUTOS

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the COVERED AUTOS section of the Business Auto or Motor Carrier Coverage Form next to the name of the coverage.

Coverage	Covered Autos	Limit of Insurance	Deductible	Premium
Liability	7	\$75,000		\$1,006.00
Uninsured Motorists				No Coverage
Comprehensive	7	See Item 3 or Item 4		\$34.00
Collision	7	See Item 3 or Item 4		\$115.00
Other Coverages		See Schedule		\$0.00
Expense Constant Premium				\$265.00

Covered Auto Symbols:

- | | |
|--|---|
| (1) Any Auto Including Non-Owned and Hired, | (6) Owned Autos Subject to Compulsory U.M. Law, |
| (2) All Owned Autos, | (7) Autos Specified on Schedule, |
| (3) Owned Private Passenger Autos, | (8) Hired Autos, |
| (4) Owned Autos other than Private Passenger, | (9) Non-Owned Autos, |
| (5) All Owned Autos which require No-Fault Coverage, | (19) Mobile Equipment Subject to Auto Laws. |



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COMMERCIAL INSURANCE PROPOSAL

COMMERCIAL AUTO

Quote Number: ACP BA013201183562

Policy Period: From 01-12-2023 To 01-12-2024

FORMS AND ENDORSEMENTS SUMMARY

Form Number	Title
NCA 86 GA 06 18	Georgia Uninsured Motorists Bodily Injury and Property Damage Coverage Selection/Rejection
Acord 50 GA 11 08	Georgia Insurance Policy Information Card
BADRSCHED 01 18	Business Auto Driver Schedule
BADS01 01 18	Business Auto Declarations
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 02 62 02 15	Georgia Changes - Cancellation And Nonrenewal
CA 00 01 10 13	Business Auto Coverage Form
CA 01 09 10 13	Georgia Changes
NCA 70 07 01 18	Business Auto Extension Endorsement
NCA 99 54 01 18	Amendment of Covered Auto Symbol 7

IMPORTANT NOTICES

Form Number	Title
NI2026 01 18	Uninsured Motorists Coverage
NI2035 01 18	Important Notice Fair Credit Reporting Act



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COMMERCIAL INSURANCE PROPOSAL

COMMERCIAL AUTO

Quote Number: ACP BA013201183562

Policy Period: From 01-12-2023 To 01-12-2024

ITEM 2 (CONTINUED): SCHEDULE OF COVERAGES AND COVERED AUTOS

SCHEDULE OF COVERAGES - GA

Coverage	Limit of Insurance	Deductible	Premium
Uninsured Motorists			No Coverage



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SCHLOTZSKY CLEANING SERVICE

COMMERCIAL INSURANCE PROPOSAL

COMMERCIAL AUTO

Quote Number: ACP BA013201183562

Policy Period: From 01-12-2023 To 01-12-2024

ITEM 3: SCHEDULE OF COVERED AUTOS YOU OWN

Vehicle:	1	Class Code:	7391
Description:	2007 DODGE CHARGER4DR BASE/SE 2.7	Original Cost New:	\$20,900
VIN Number:	2B3KA43RX7H895172		
Garaging Location:	643 HOLDERNESS ST SW ATLANTA, GA 30310-1709	Territory:	101

Coverage	Limit of Insurance	Deductible	Premium
Liability	See Item 2		\$1,006.00
Comprehensive	Actual Cash Value	\$1,000	\$34.00
Collision	Actual Cash Value	\$1,000	\$115.00
Estimated Vehicle Premium			\$1,155.00



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SCHLOTZSKY CLEANING SERVICE

COMMERCIAL INSURANCE PROPOSAL

ACCOUNT SUMMARY

Account Number: ACP 3201183562

Nationwide would like to thank you for giving us the opportunity of providing you with a quotation for your Commercial insurance needs. Through the information provided from your insurance professional, Nationwide has developed your Commercial Portfolio. This Portfolio contains the following coverages at the premiums shown below:

ACCOUNT TYPE

Line of Business	Company	Premium
Commercial Auto	Nationwide General Insurance Company	\$1,420.00
Total Account Premium:		\$1,420.00

Nationwide offers flexible payment plans to meet your needs.

DIRECT BILL PAYMENT OPTIONS:

Payment Plan	Down Payment Needed To Issue	Additional Installments
Monthly - 12 pay plan	1/6 of the policy premium (\$236.67)	10
Monthly - 9 pay plan	25% of the policy premium (\$355.00)	8
Quarterly - 4 pay plan	25% of the policy premium (\$355.00)	3
Annual - 1 (full) pay plan	100% of the policy premium (\$1,420.00)	0
Semi-Annual - 2 pay plan	50% of the policy premium (\$710.00)	1

Note that in states where required by law, the down payment will include the full amount of all taxes, surcharges, and fees.

Nationwide also offers you the flexibility of paying for your insurance installments using your American Express®, Visa® or MasterCard®, or with monthly electronic funds transferred from the bank account you designate.

Attention Agent

Please send customer down payment to the following address:

Nationwide
One Nationwide Gateway Dept 5307
Des Moines, IA 50391-5307



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SCHLOTZSKY CLEANING SERVICE

COMMERCIAL INSURANCE PROPOSAL

ISSUANCE CONDITIONS

Account Number: ACP 3201183562

Coverage is not bound and no coverage will be provided by this quotation. This insurance quote is not a part of the insurance policy. Issuance of this proposal is subject to completed applications and company approval. If there is any discrepancy in the coverages shown in this quote and that of the actual policy issued, the policy coverages will prevail.

Any changes to the information submitted, made for any reason, including but not limited to underwriting actions, loss control, verification and validation of information or changes initiated at the time of submission, may result in a change in the final premium offered. The premiums quoted are subject to underwriting and may change at policy issuance if revisions are made. Revisions that may impact premium include:

- ◆ **Business operations**
- ◆ **Claim history**
- ◆ **Legal entity type**
- ◆ **Lines of business quoted**
- ◆ **Number and type of vehicles**
- ◆ **Number of drivers**
- ◆ **Driver characteristics**
- ◆ **Motor vehicle violations**

Issuance is also subject to the conditions listed below:

- ◆ **Underwriting Review and Approval**
- ◆ **Acceptable Inspection of Operations**
- ◆ **Favorable Loss Runs**
- ◆ **Complete Drivers List**
- ◆ **Acceptable MVR's**
- ◆ **Receipt of complete VIN information and verification**

Thank you for choosing Nationwide for your Commercial Insurance needs.



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More about our loss control services.

Many of our loss control consultants have earned engineering and other technical degrees, and most hold one or more industry certifications. As a Nationwide policyholder, you can access this expertise 24/7 via **MyLossControlServices.com**, a public resource with added features available exclusively to Nationwide customers. Once registered online, you can:

- Review articles, technical bulletins and videos on a variety of safety and risk management topics
- Register for our seminars and webinars held throughout the year, which are free to Nationwide customers
- Schedule virtual visits with our consultants

More about our claims services.

- Thousands of claims associates are spread across the country and support centers are open 24/7 to provide prompt claims assistance
- Claims associates are specialized and trained in specific areas, whether it be in general liability, workers' compensation, material damage, commercial auto or property
- Our special investigative unit combats fraud to control your insurance costs
- Our national catastrophe team works within catastrophe response 365 days a year; they're prepared for deployment in the event of a natural disaster

More about our business solutions.

We have expertise in many areas that can help benefit your business, including:

- Employee Benefits
- Investment
- Banking
- Retirement

We look forward to working with you
to help protect your business.





Empower your clients. Grow your business.

Talk to your clients about self-service.

Give your clients and yourself more time to focus on what matters. Our self-service options allow business and farm & ranch policyholders to perform simple account transactions anytime, anywhere — so you can get back to building your business.

Take advantage of our online capabilities and show each new client how to set up an online account, download the Nationwide Mobile app and enroll in paperless.

The benefits



For your clients

Convenient bill-pay options,
including recurring EFT

24/7 account access with the new
Nationwide Mobile app

Policy documents and ID cards at
their fingertips



For you

More time to focus on your business

Increased client loyalty and retention

Reduced agency spending on
service calls



Clients can sign up for online account access at:

- NWsignup.com
- NWfarmsignup.com

Discuss setting up **online account access** with commercial policyholders using the new point-of-sale pieces on Marketing Central.

SELF-SERVICE CAPABILITY	ONLINE	ONE-TIME TEXTS*	AUTO PHONE SYSTEM	MOBILE APP
Billing				
Pay a bill	X		X	X
Quick pay	X			
View current billing (amt. due date)	X		X	X
Billing alerts/notifications		X	X	
Payment confirmations	X	X	X	X
Get a copy of a bill	X		X	X
Change bill due date			X	
Enroll in REFT/request form	X			
Suspend REFT/bank card payments	X			
Payment address	X	X	X	X
Get an annual payment statement for tax purposes (CL only)			X	
Policy				
ID card access	X		X**	
Declaration page access	X		X	
View policy information	X			X
Claims				
Start a claim	X			X
Claim tracking	X			X
General account maintenance				
Paperless policy preferences	X			
Get agent contact information	X			X

* Within the automated phone system, customers can choose to receive a one-time text with certain information they heard over the phone (noted with an "X" in the grid above).
** Will be mailed to the customer.