



Karstens Financial LLC

1415 W 22nd Street Tower Floor  
Oak Brook, IL 60523  
(855) 657-8400

# Business Auto Policy

## Quote Proposal

Quote Date: 01/26/2023  
Quote Number: 171852335J  
Effective Date: 09/17/2022  
Expiration Date: 09/17/2023

### Total Policy Premium

**\$3,428.00**

**Named Insured:**  
Optic-Kleer South Austin

Contact your independent  
agent at (855) 657-8400.

Covered Auto Symbol	Description
02	Owned Vehicles Only
07	Specifically Described Vehicles
09	Non Owned Vehicles
19	Mobile Equipment Only

## Vehicle Coverages

Coverages	Covered Auto Symbols	Limit - The Most We Will Pay For Any One Accident Or Loss	Premium
Liability Insurance	07 09 19	\$300,000 Each Accident	\$2,030.00
Uninsured and Underinsured Motorists - TX	02	\$85,000 Each Accident	\$281.00
Uninsured Motorists Property Damage - TX	02	See Schedule	Included
Collision	07	See Schedule	\$762.00
Other than Collision	07	See Schedule	\$347.00
Taxes & Surcharges			\$8.00
<b>Total Premium</b>			<b>\$3,428.00</b>

## Schedule of Covered Autos You Own

	<i>Veh#1</i>	<i>Veh#2</i>
<b>Vehicle Information</b>	<b>Detail</b>	<b>Detail</b>
Year	2019	2016
Make	MERCEDES	MERCEDES-BENZ
Model	3500XD	C-CLASS
Business Use	Service	Personal Use or Farm Use - Nonfleet Vehicle
Radius	Local	N/A
VIN	xx7929	xx2725
Garage State	TX	TX
Cost Basis Type	SA	OCN
Cost Basis	\$23,000	\$45,166
Vehicle Size	Light Truck	N/A
<b>Coverages</b>	<b>Premium</b>	<b>Premium</b>
Liability	\$1,006.00	\$922.00
Uninsured And Underinsured Motorists Coverage	\$155.00	\$126.00
Uninsured Motorists - Property Damage	N/A	N/A
Collision	\$357.00	\$405.00
Other than Collision	\$144.00	\$203.00
<b>Taxes &amp; Surcharges</b>	<b>Premium</b>	<b>Premium</b>
Motor Vehicle Crime Prevention Authority	\$4.00	\$4.00
<b>Total Premium</b>	<b>\$1,666.00</b>	<b>\$1,660.00</b>
<b>Coverages</b>	<b>Deductible</b>	<b>Deductible</b>
Uninsured Motorists - Property Damage	\$250	\$250
Collision	\$1,000	\$1,000
Other than Collision	\$1,000	\$1,000
<b>Coverages</b>	<b>Limit</b>	<b>Limit</b>
Uninsured Motorists Coverage - Property Damage	N/A	N/A
<b>Discounts</b>	<b>Applied</b>	<b>Applied</b>
State Auto Fleet Safety 360	✓	✓

**\*\*Cost Basis Key: OCN= Original Cost New, SA=Stated Amount\*\***

## Schedule of Hired Autos

Schedule for Hired or Borrowed Covered Auto Coverage And Premiums Liability Insurance - Rating Basis, Cost of Hire

State	Cost of Hire - Primary	Cost of Hire - Excess	Premium
<b>Total Premium</b>			

## Item Five: Schedule for Non-Ownership Liability

Other Than a Garage Risk

Name Insured's Business	Rating Basis	Number	Premium
Other Than a Social Service Agency - TX	Number of Employees	1	Included
<b>Total Premium</b>			<b>\$102.00</b>

## Forms and Endorsements

### Forms and Endorsements

Form Number	Edition Date	Form Title (Only the titles are shown below, please review the form for a complete description of coverage)
CA 00 01	10/13	Business Auto Coverage Form
IL 00 03	09/08	Calculation Of Premium
IL 00 17	11/98	Common Policy Conditions
SI 90 01	05/17	Common Policy Jacket
BA 10 24	12/15	Comprehensive Coverage Deductible
CA 04 42	10/13	Exclusion Of Federal Employees Using Autos In Government Business
CA 23 84	10/13	Exclusion Of Terrorism
CA 23 01	10/13	Explosives
ILN001	09/03	Fraud Statement
IL 00 21	09/08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
CA 23 04	10/13	Rolling Stores
CA 23 94	10/13	Silica Or Silica-Related Dust Exclusion For Covered Autos Exposure
CA 01 96	10/13	Texas Changes
CA 02 43	11/13	Texas Changes - Cancellation And Nonrenewal
IL N 101	11/15	Texas Notice To Insurance Claimants For Motor Vehicle Repairs
ILLU071	01/11	Texas Personal Injury Protection Coverage Selection/Rejection

Form Number	Edition Date	Form Title (Only the titles are shown below, please review the form for a complete description of coverage)
CA 05 06	12/18	Texas Public Or Livery Passenger Conveyance, Transportation Network And On-demand Delivery Services Exclusion
CA 04 01	10/13	Texas Stated Amount Insurance
CA 21 09	10/13	Texas Uninsured/Underinsured Motorists Coverage
IL P 001	01/04	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders
CA 23 05	10/13	Wrong Delivery Of Liquid Products

**Notices**

Form Number	Edition Date	Form Title (Only the titles are shown below, please review the notices for additional information about your policy)
PN 02 23	05/20	Notice to All Texas Policyholders
PN 02 26	02/18	Texas - Risk Engineering Services Notice
PN 03 14	02/18	Texas Notice of Risk Engineering Services Services

The premium shown above is based on the data you have provided us and information we gathered from third parties. Please be advised the quoted premium is subject to change if any information is amended prior to issuing the policy.

The quote is valid for 30 days from the print date.

This is only a short example of Coverages and limits that are available. This is not a contract, policy, binder, nor a recommendation of coverages. The policy and endorsements provide a complete statement of the terms and conditions applicable to all coverages and limits. If you have any questions, please contact my office.

## Payment Options

Full Pay
  Quarterly Pay
  Monthly Pay