

Local locksmith services llc

Thank you for providing biBERK the opportunity to quote your General Liability insurance. Our mission is to protect your business so you have the peace of mind to do what you do best.

General Liability Quote: N9BP974282

\$24.92

10 monthly payments
\$27.69 10% down
\$276.93 total cost

Policy Start Date 01/05/2023 Coverage for one year.
Quote pricing is valid for 10 days from the policy start date.

Save \$3.00 per payment by selecting autopay or by paying the total policy cost.

COVERAGES

General Liability


DEDUCTIBLE

Property	\$250
Liability Property Damage Deductible	None

Questions?

Your licensed team is here to help.

 experts@biberk.com

 **1-844-472-0967**
Mon-Fri, 7AM-9PM EST

Why biBERK insurance?

Part of Berkshire Hathaway, a company led by Warren Buffett, and one of the world's largest insurance groups, paying over \$35 billion a year to resolve claims.

- Outstanding customer service
- Online certificates of insurance
- Affordable plans

Customer Reviews

★★★★★ 4.8 / 5

Calculated from customer reviews over the past 12 months.

Your General Liability Policy Quote: N9BP974282

Quote Pricing Expires 01/15/23

Details of Your General Liability Policy

Coverages

Specific events trigger coverage by this policy.

General Liability Policy

A General Liability policy addresses the typical issues a business may encounter. Coverage provides general liability and medical expense protection against third-party claims or lawsuits, including judgments for covered losses your business is held liable for up to the policy limits, plus defense costs.

Common general liability claims include:

- Bodily injury
- Property damage
- Personal and advertising injury

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Benefits

This policy provides specific benefits in the event of a covered loss.

✔ Policy Limits

Liability Limits

- General Liability & Medical Expenses - Each Occurrence \$2,000,000
- General Aggregate \$4,000,000
- Products & Completed Operations Aggregate \$4,000,000
- Medical Expenses - Each Person \$5,000

Deductibles

- Liability Property Damage Deductible None

Business Information

- Total Annual Sales/Rental Receipts \$80,220
- IMPORTANT NOTE PLEASE ENSURE ACCURACY. SALES MAY BE SUBJECT TO AUDIT.

✔ Damage To Premises Rented To You

- Limit \$50,000

✔ Terrorism

- Certified Acts Exclude Coverage

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LOCATION-LEVEL COVERAGE

General Liability

- IMPORTANT NOTE
- Limit See Section II
- Full Time Employee Payroll \$0
- Part Time Employee Payroll \$0

Premium

The premium is the amount you pay monthly or yearly to purchase this policy.

Monthly	\$24.92	10 monthly payments
Due Now	\$27.69	10% down
Yearly	\$276.93	

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Why You Need General Liability Insurance

General Liability insurance is helpful in many instances.

Substantiated Lawsuits

General Liability insurance is highly recommended for your industry due to the possibility of costly lawsuits.

Groundless Lawsuits

We provide legal counsel even if a lawsuit is groundless, saving you money and providing peace of mind.*

Obtaining Contracts

Many clients in your industry will require that you have a Certificate of General Liability Insurance before they will sign a contract with you.

Part of Berkshire Hathaway

You can insure your business with confidence when you work with biBERK. We're part of Berkshire Hathaway, a company led by Warren Buffett, and one of the world's largest insurance groups, paying over \$35 billion a year to resolve claims. From jargon-free policies providing affordable, comprehensive coverage for your operations, people, and property, to attentive customer service, it's easy to understand why more businesses are turning to biBERK.

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Cancellation Policy

To cancel your policy, please call one of our insurance consultants at 1-844-472-0967. Please note that policies cannot be cancelled by voicemail or email. Please be aware that state regulations or policy language may affect when we are able to offer cancellation.

Terms & Conditions:

I agree that I am the applicant or an authorized representative of the applicant and represent that reasonable inquiry has been made to obtain the answers to questions on this application. I agree that I fully read and understand the terms of this application. I certify and represent that the answers are true, correct and complete to the best of my knowledge.

Personal information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to help determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You may have the right to review your personal information in our files and request correction of any inaccuracies. You may also have the right to request in writing that we consider extraordinary life circumstances in connection with the development of your credit score. These rights may be limited in some states. Please contact your agent or broker to learn how these rights may apply in your state or for instructions on how to submit a request to us for a more detailed description of your rights and our practices regarding personal information. (Not applicable in AZ, CA, DE, KS, MA, MN, ND, NY, OR, VA, or WV.)

If you cancel the policy, the final premium may be calculated on an other than pro rata basis. In that case, the amount of premium due to the insured will be 90% of the unearned premium and the final premium will not be less than the full minimum premium.

Recurring Direct Draft Program:

The biBERK Recurring Direct Draft Program ("Direct Draft") may be offered to certain customers. If you select to enroll in Direct Draft, you must agree that the following Direct Draft terms apply. After enrolling in Direct Draft, we will automatically deduct payment when it is due. We will continue to send you Billing Statements as a courtesy, but cannot guarantee that you will receive any specific notice, or that notices will arrive prior to the

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Quote Pricing Expires 01/15/23

date that the direct draft is made. Enrollment in Direct Draft does not change your obligations to make payments under the policy terms. By enrolling in Direct Draft, you also agree that Direct Draft will renew automatically if you renew your policy. You may rescind Direct Draft at any time by emailing salesupport@biberk.com.

AutoPay - Recurring Credit Card Program:

By enrolling in AutoPay by clicking the Purchase button on the payment page, you agree to allow biBERK to automatically debit future insurance payments from your account. You also agree to allow your financial institution to debit your account for these payments, and you understand changes to your policy or premium may change the amount debited. You can discontinue automatic insurance payments at any time by calling us at .

Applicable in AL, AR, DC, LA, MD, NM, RI and WV:

Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

*Applies in MD Only.

Applicable in CO:

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK:

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)*. *Applies in FL Only.

Applicable in KS:

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for

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personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

[Applicable in KY, NY, OH and PA:](#)

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 (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

[Applicable in ME, TN, VA and WA:](#)

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and denial of insurance benefits. *Applies in ME Only.

[Applicable in NJ:](#)

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

[Applicable in OR:](#)

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

[Applicable in PR:](#)

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

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Application Questions & Answers

Answers I provided to biBERK are true, correct and complete to the best of my knowledge.

Multiple Buildings?

No

How many liability claims have you had in the past 3 years?

0

Do you currently have a general liability policy in effect?

No

When was your last policy in effect?

Never

Are any automobiles used in the course of business which are not owned by the business?

**Answering yes will give you the option to purchase hired or non-owned auto liability coverage for these vehicles. Answer no if this doesn't apply or if you already have a commercial auto policy covering your autos. Any autos owned by your business would require their own commercial auto policy.*

No

Are there specific parts of the building you occupy which you are required to repair, replace or insure as part of your lease?

**This could include HVAC units, fixtures, lighting, carpets, gas station pumps and canopies, etc.*

No

Gross Sales

\$ 80,220