



# Your commercial insurance proposal is ready to be reviewed.

We look forward to working with you.

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PREPARED FOR:  
**DAVID HARTLEY**

PREPARED BY:  
**KARSTENS FINANCIAL LLC**

DATE PREPARED: **February 14, 2023**

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**DAVID HARTLEY**

PREPARED BY:  
**KARSTENS FINANCIAL LLC**

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### **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 insurer<sup>1</sup> and a Fortune 100 company<sup>2</sup> that can help provide you with the right business insurance solutions, including:



**BUSINESSOWNERS**



**BUSINESS AUTO**



**WORKERS' COMPENSATION**



**CYBER LIABILITY**



**COMMERCIAL UMBRELLA**



**EMPLOYMENT PRACTICES  
LIABILITY**

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### **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](https://www.nationwide.com/MyLossControlServices.com)**.

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### **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.



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



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

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## COMMERCIAL INSURANCE PROPOSAL

Account Number: ACP 3201253900  
Named Insured: DAVID HARTLEY  
Mailing Address: 1250 BALDRIDGE DR  
LAWRENCEVILLE, GA 30044-2593  
Telematics Solution:  
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*

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<b>Total Account Premium</b>	<b>\$951.00</b>
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**Date Prepared: 02-14-2023**

### **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



**Nationwide®**

**DAVID HARTLEY**  
**COMMERCIAL INSURANCE PROPOSAL**  
**GENERAL LIABILITY**

Quote Number: ACP CG013201253900

Policy Period: From 02-17-2023 To 02-17-2024

<b>Limits Of Insurance - Premises/Operations and Products/Completed Operations</b>		<b>Limit</b>	<b>Deductible</b>
Each Occurrence Limit	Per Occurrence	\$1,000,000	
Personal and Advertising Injury Limit	Per Person Or Organization	\$1,000,000	
General Aggregate Limit	All Occurrences	\$2,000,000	
Products/Completed Operations Aggregate Limit	All Occurrences	\$2,000,000	
Damage To Premises Rented To You Limit	Per Occurrence	\$100,000	
Medical Payments Limit	Per Person	\$5,000	
Premises/Operations BI Deductible			No Deductible
Premises/Operations PD Deductible			No Deductible
Premises/Operations BI and PD Deductible			No Deductible
Products/Completed Operations BI Deductible			No Deductible
Products/Completed Operations PD Deductible			No Deductible
Products/Completed Operations BI and PD Deductible			No Deductible
Coverage Form	Occurrence		



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**DAVID HARTLEY**  
COMMERCIAL INSURANCE PROPOSAL  
GENERAL LIABILITY

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Quote Number: ACP CG013201253900

Policy Period: From 02-17-2023 To 02-17-2024

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**SCHEDULE OF LOCATIONS**

Location	Location ID	Location Address
001		1250 BALDRIDGE DR, LAWRENCEVILLE, GA 30044-2593



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**FORMS AND ENDORSEMENTS SUMMARY**

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<b>Form Number</b>	<b>Title</b>
BR 99 55 06 15	Premium Audit Notice
GLDS01 01 18	Commercial General Liability Declarations
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement
IL 02 62 02 15	Georgia Changes - Cancellation And Nonrenewal
IL 09 85 12 20	Disclosure Pursuant To Terrorism Risk Insurance Act
CG 00 01 04 13	Commercial General Liability Coverage Form
CG 20 17 10 93	Additional Insured - Townhouse Associations
CG 21 06 05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability - With Limited BI Exception
CG 21 47 12 07	Employment-Related Practices Exclusion
CG 21 70 01 15	Cap On Losses From Certified Acts Of Terrorism
CG 32 01 12 04	Georgia Limited Fungi Or Bacteria Coverage - Small Businesses
NCG 71 05 12 10	Non-Pyramiding Of Limits
NCG 78 28 01 20	Exclusion - Asbestos, ElectroMagnetic Radiation, Lead, Radon Or Silica
NCG 79 00 01 20	Cyber Suite Coverage Endorsement
NCG 79 09 01 20	Georgia Changes Amendatory Endorsement

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**IMPORTANT NOTICES**

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<b>Form Number</b>	<b>Title</b>
NI0062 01 21	Notice of Terrorism Insurance Coverage
NI0035 01 17	Data Breach & Identity Recovery Services
NI0075 01 17	Consumer Report Inquiry Notice



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**General Liability Coverages**

Coverage	Limit	Deductible	Premium
Cyber Coverage			\$289.00
Cyber Suite Annual Aggregate	\$50,000		
Cyber Coverage Deductible (Does Not Apply to Identity Recovery)		\$1,000	
Data Compromise Response Expense	\$50,000		
Forensic IT Sublimit	\$25,000		
Legal Review Sublimit	\$25,000		
Notification to Affected Individuals	\$50,000		
Services to Affected Individuals	\$50,000		
Data Compromise Public Relations Sublimit	\$5,000		
Regulatory Fines and Penalties Sublimit	\$25,000		
PCI Fines and Penalties Sublimit	\$25,000		
Computer Attack	\$50,000		
Data Restoration	\$50,000		
Data Recreation	\$50,000		
System Restoration	\$50,000		
Loss of Business Sublimit	\$25,000		
Computer Attack Public Relations Sublimit	\$5,000		
Extortion Sublimit	\$10,000		
Misdirected Payment Fraud Sublimit	\$10,000		
Computer Fraud Sublimit	\$10,000		
Data Compromise Liability & Defense Expense	\$50,000		



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GENERAL LIABILITY

Quote Number: ACP CG013201253900

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Coverage	Limit	Deductible	Premium
Network Security Liability & Defense Expense	\$50,000		
Electronic Media Liability & Defense Expense	\$50,000		
Identify Recovery	\$25,000		
Premises/Operations Premium To Reach Minimum			\$326.00
Expense Constant Premium			\$250.00
<b>General Liability Subtotal</b>			<b>\$865.00</b>

**Exposure**

Location	Description of Hazards	Code No	Premium Basis Type	Premium Basis	Rates		Advance Premium		
					Other	PR/CO	Other	PR/CO	
001	Sales or Service Organizations	47367	Payroll	80000	0.452		\$36.00		
<b>Exposure Subtotal</b>								<b>\$36.00</b>	



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**DAVID HARTLEY**  
**COMMERCIAL INSURANCE PROPOSAL**  
**ACCOUNT SUMMARY**

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Account Number: ACP 3201253900

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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
General Liability	Nationwide General Insurance Company	\$951.00
<b>Total Account Premium:</b>		<b>\$951.00</b>

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 (\$158.50)	10
Monthly - 9 pay plan	25% of the policy premium (\$237.75)	8
Quarterly - 4 pay plan	25% of the policy premium (\$237.75)	3
Annual - 1 (full) pay plan	100% of the policy premium (\$951.00)	0
Semi-Annual - 2 pay plan	50% of the policy premium (\$475.50)	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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**Nationwide®**

**DAVID HARTLEY**  
COMMERCIAL INSURANCE PROPOSAL  
ISSUANCE CONDITIONS

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Account Number: ACP 3201253900

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**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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## DAVID HARTLEY

### COMMERCIAL INSURANCE PROPOSAL

## NOTICE OF TERRORISM INSURANCE COVERAGE

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Account Number: ACP 3201253900

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### NOTICE - DISCLOSURE OF PREMIUM

**Applies to all Commercial Policies, except for Farmowners Multiperil, Business Auto and Crime**

**(This disclosure notice does not provide coverage, and it does not replace any provisions of your policy. You should read your policy for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.)**

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government pays the following percentage of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

- 85%, for insured losses occurring before January 1, 2016;
- 84%, for insured losses occurring during the 2016 calendar year;
- 83%, for insured losses occurring during the 2017 calendar year;
- 82%, for insured losses occurring during the 2018 calendar year;
- 81%, for insured losses occurring during the 2019 calendar year; and
- 80%, for insured losses occurring on or after January 1, 2020.

The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurer's liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Other than for Workers Compensation, the portion of your annual premium that is attributable to coverage for acts of terrorism is \$0, and does not include any charges for that portion of losses covered by the United States Government under the Act.

For Workers Compensation, the portion of your annual premium that is attributable to coverage for acts of terrorism is shown on your declarations page, and does not include any charges for the portion of losses covered by the United States government under the Act.

We appreciate your business and look forward to continuing to serve you. If you have any questions, or would like to learn about additional coverage options, please contact your Nationwide agent.



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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](http://NWsignup.com)
- [NWfarmsignup.com](http://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
<b>Billing</b>				
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	
<b>Policy</b>				
ID card access	X		X**	
Declaration page access	X		X	
View policy information	X			X
<b>Claims</b>				
Start a claim	X			X
Claim tracking	X			X
<b>General account maintenance</b>				
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.