



Finally, workers' compensation is as easy as pie.

Inside is your estimated policy premium



Custom made for small businesses

Save with pricing and coverage made exclusively for small business owners.



Financial strength

Pie offers coverage rated A- by AM Best and backed by Sirius Group—providing 75 years of insurance solutions.



Coverage that's as easy as pie

Pie is rated Excellent on Trustpilot by our customers for our simple experience and outstanding service.



Protection for your employees

If a workplace accident does happen, we offer an easy claims process to help your injured team member get back to work.

Workers' Compensation Insurance Made for Small Businesses

Let's Change How You Buy Insurance



PIE INSURANCE

1615 L St NW Ste 620
Washington DC 20036-5610
855-705-2716

Named Insured: Simon Salem

Insurance Company: SiriusPoint America Insurance Company

Primary State: IL

Quote Date: 2/2/2023

ZIP Code: 60620

Policy Effective Date: 2/3/2023

Employers' Liability Limits: 500/500/500

Total Estimated Policy Cost: \$1,624

Description	Class Code	Payroll	Base Rate	Net Rate	Loaded Net Rate	Premium
Classes						
STORE: RETAIL NOC	8017	\$180,000	\$1.36	\$0.76	\$0.90	\$2,448
Total class premium						\$2,448
Rating adjustments						
Employers' Liability Limits			500/500/500			\$100
Current Experience Modification Factor			0.0			\$0
Schedule Modifier			0.54			(\$1,172)
Premium Discount			0.0			\$0
Expense Constant						\$160
Terrorism			0.03			\$54
Catastrophe			0.01			\$18
Balance To Minimum Premium						\$1,536
Total estimated premium						\$1,608
Surcharges and taxes						
Workers' Compensation Commission Operations Fund						\$16
Total estimated policy cost						\$1,624

Base Rate: Premium per \$100 of payroll prior to discounts and surcharges.

Net Rate: Premium per \$100 of payroll, excluding state surcharges, taxes, & expense constant.

Loaded Net Rate: Total policy cost per \$100 of payroll.

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Payment Plan Schedules

All payments are set up on a recurring charge which means all payments will automatically be paid through your payment method on the date shown below. Taxes and Fees include any State Tax or Pie Insurance Installment Fees. Charges will appear on your statement as Pie Insurance Services.

Annual

Due Date	Premium	Taxes & Fees	Total
2/3/2023	\$1,608	\$16	\$1,624

Semi-Annual

Due Date	Premium	Taxes & Fees	Total
2/3/2023	\$804	\$8	\$812
8/2/2023	\$804	\$13	\$817

Monthly

Due Date	Premium	Taxes & Fees	Total
2/3/2023	\$268	\$3	\$271
3/3/2023	\$134	\$7	\$141
4/3/2023	\$134	\$7	\$141
5/3/2023	\$134	\$7	\$141
6/3/2023	\$134	\$6	\$140
7/3/2023	\$134	\$6	\$140
8/3/2023	\$134	\$6	\$140
9/3/2023	\$134	\$6	\$140
10/3/2023	\$134	\$6	\$140
11/3/2023	\$134	\$6	\$140
12/3/2023	\$134	\$6	\$140

Quarterly

Due Date	Premium	Taxes & Fees	Total
2/3/2023	\$402	\$4	\$406
5/3/2023	\$402	\$9	\$411
8/3/2023	\$402	\$9	\$411
11/3/2023	\$402	\$9	\$411

Note: Last installment may vary slightly due to rounding differences against whole dollar amounts for all previous installments. A \$5 installment fee is included for each remaining payment. No installment fee will be charged on the deposit.

Named Insured: Simon Salem
 Primary State: IL
 ZIP Code: 60620
 Employers' Liability Limits: 500/500/500

Insurance Company: SiriusPoint America Insurance Company
 Quote Date: 2/2/2023
 Policy Effective Date: 2/3/2023

Quote Terms and Conditions

This offer of coverage is subject to the following:

- <30% sub-contracted labor and all payroll for uninsured subs is reflected in ratable payroll
- Applicant has not operated under a different name within the last 5 years
- Insured does not own any other business that is not separately insured
- Insured does not have any gaps or lapses in current continuous coverage and has not been cancelled or non-renewed for any reason
- Insured's operations do not include any work at heights above 26ft or digging to depths greater than 4ft
- Hard copy loss runs for all historical loss periods within the last 3 years or a signed statement of continuous coverage and no losses (If applicable)
- Verification of information received through the submission process

If any of these conditions apply, please send request for underwriting approval to subs@pieinsurance.com or your underwriter

If coverage is desired please fill in the following information and email back to subs@pieinsurance.com. Please remember to send the following with the request to bind coverage: FEIN, Owner/Officer full names and % ownership, insured contact email, desired payment plan, and address for each insured location (if not already present on the submission). Upon receipt, we will issue an invoice notice for the deposit payment to the insured email and the agency email addresses.

I attest that the insured's operations do not include, even incidentally, any of the activities below, and that the information provided on this and previous pages is complete, true and an accurate representation of this business.

- Risks involving asbestos abatement or exposure to asbestos
- Risks involving any operation, even if incidental, subject to the Defense Base Act
- Wrecking or demolition
- Sewer, subway, or water main construction, shaft sinking, or tunneling
- Underground mining, strip mining or quarrying
- Caisson or coffer dam work, dam, dyke, lock, or revetment construction
- Explosives, substances intend for use as an explosive, ammunitions, fuses, arms, magnesium, propellant charges, detonation devices, fireworks, nitroglycerine, celluloid, or pyroxylin
- Amusement parks or devices, exhibitions (including fireworks), carnivals or circuses, or sports events and/or participants
- Chemical manufacturing
- Firefighters and police officers
- Railroad operations and construction
- Aircraft flight or ground operations of any kind
- Nuclear Regulatory Commission projects or operation conducted under license from Nuclear Regulatory Commission
- Maritime or federal employments, maritime work of any kind, operations of drydocks, or any U.S. Longshoremen's and Harbor Workers exposure
- Oil or gas operators, contractors, well works, pipeline construction or operations; oil rig and derrick work; onshore gas and/or oil drilling operators having annual revenue of \$20 million or more
- Off-shore or subaqueous work

THIS IS NOT A BINDER OF INSURANCE: Company must receive a written request to bind no later than 11:59 PM on the date prior to the requested effective date of the coverage for which this quote was created. No back dating is allowed without prior underwriting authorization. To purchase or bind coverage call 855-858-5988 or contact us at subs@pieinsurance.com.

This quote is based on the information submitted through the Pie quoting platform and is subject to verification upon request to bind coverage. Coverages are subject to the policy terms, conditions, and exclusions detailed in the insurance contract issued at purchase. Quotations on insurance are provided as estimates and are not an insurance contract. Your actual premium may be higher or lower based on the coverages, limits, and deductibles you request after this quote is generated. Deductibles are available in select states. If you would like to discuss deductible options please reach out to your agent or call 855-858-5988. This is not a binder and no coverage is afforded with this quote.

Note: Premium listed above includes any applicable local and state taxes and surcharges. Other charges may be included; please consult with your agent. Net rates and loaded net rates are estimates only and may change upon final audit.