

# CLIMAX INSURANCE AGENCY

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PORTAGE, MI 49002  
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## Your Home Insurance Quote

### Prepared for:

**MONICA YESH**  
10486 WILDWOOD DR  
RICHLAND, MI 49083-8519


Quoted on: 05/25/2023

### Property address:

10486 WILDWOOD DR  
RICHLAND, MI 49083-8519

## Citizens Platinum Protection

For over 160 years, we have delivered on our promises, working with the very best independent agents to provide you quality insurance protection. Thank you for the opportunity to quote your business.

HOME	QUOTE NUMBER	COVERAGE PERIOD	PREMIUM
	SK5201901	06/23/2023 - 06/23/2024	\$1,180.00 (Full Term)

AUTO	
	See your auto quote for details.

HOME INSURANCE QUOTE
\$1,180.00

### Did you know?

- The Hanover Insurance Group is rated "A" (Excellent) by A.M. Best
- Your Dwelling Coverage represents the cost to rebuild your home, which can be different than the market value or new construction cost.

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at [www.hanover.com](http://www.hanover.com).

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PROPERTY COVERAGES	LIMIT
Policy Form	HO3 - Owners Special Form
A - Dwelling	\$521,000
B - Other Structures	\$52,100
C - Personal Property	\$390,750
D - Loss of Use	\$104,200

LIABILITY COVERAGES	LIMIT
E - Personal Liability	\$500,000
F - Medical Payments	\$5,000

DEDUCTIBLES	LIMIT
Building and Contents	\$1,000

You have chosen **Platinum Select**. For approximately \$6 more per month, consider the benefits of **Platinum Select Plus**.

COVERAGES INCLUDED	PLATINUM SELECT	PLATINUM SELECT PLUS
<b>Coverage A - Dwelling</b>		
Replacement Cost	125% of Dwelling	150% of Dwelling
<b>Coverage C - Personal Property</b>		
Personal Property Replacement Cost	Included	Included
<b>Coverage D - Loss of Use</b>		
Coverage D - Loss of Use	20% of Cov A	30% of Cov A
Civil Authority	2 weeks	2 weeks
<b>Increased Special Limits</b>		
Money, Bank Notes and Related Items	\$200	\$750
Securities, Records and Related Items	\$1,500	\$5,000
Silverware	\$2,500	\$5,000
Jewelry, Watches and Furs	\$1,500	\$5,000 (not more than \$2,500 per item)
Theft of Rugs, Wall Hangings and Related Items	\$2,500	\$5,000
Comic Books and Trading Cards	\$2,500	\$5,000
Collectibles, Figurines and Related Items	\$2,500	\$5,000
Wine	\$2,500	\$5,000

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COVERAGES INCLUDED <i>Continued</i>	PLATINUM SELECT	PLATINUM SELECT PLUS
Theft of Tools and Related Items	\$2,500	\$5,000
Watercraft	\$1,500	\$2,500
Trailers Not Used with Watercraft	\$1,500	\$2,500
Firearms	\$2,500	\$3,000
Business Property - On Premises	\$2,500	\$5,000
Business Property - Off Premises	\$1,500	\$2,500
<b>Additional Coverages - Increased Limits</b>		
Debris Removal	5% of Damaged Property Limit	5% of Damaged Property Limit
Debris Removal for Fallen Trees (total/per tree limit)	\$1,000/\$500	\$1,000/\$500
Loss Assessment *	\$2,500	\$5,000
Trees & Shrubs, per Plant Limit	\$500	\$1,000
Fire Dept. Service Charge	\$1,000	\$1,500
Credit Card, Forgery, Counterfeit Money	\$500	\$5,000
Ordinance or Law	10% of Cov A	20% of Cov A
Damage to Property of Others	\$1,500	\$2,000
<b>Included Optional Coverages</b>		
Identity Fraud Expense *	Not Included	\$25,000
Lock Replacement	\$500	\$1,000
Personal Injury *	Not Included	Included
Refrigerated Property Coverage	\$500	\$500
Water Backup & Sump Pump Overflow *	Not Included	\$5,000
<b>PREMIUM</b>	<b>\$1,180</b>	<b>\$1,254</b>

\* Certain coverages may be purchased separately or in addition to the package selected.

OPTIONAL COVERAGES	TOTAL LIMIT	PREMIUM
Escaped Liquid Fuel and Property Remediation (Section I/Section II)	\$10,000/\$50,000	Included
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Section I/Section II)	\$10,000/\$50,000	Included
Platinum Total Household Rewards	✓	Included
Siding and/or Roof Restoration	\$20,000	Included

\*This limit represents total coverage limit (package selection plus additional coverage purchased).

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CREDITS & SAVINGS	INCLUDED
Account Discount	✓
Home Safety*	✓
Advanced Quote	✓
Group Affiliation	✓

\*Home Safety includes one or more of the following discounts (Fire Alarm, Burglar Alarm, Temperature Monitoring, Water Detection & Shut-Off, and/or Generators). Total discount may increase with each safety feature added to the home.

TOTAL POLICY PREMIUM	
(Includes state mandated charges if applicable)	\$1,180.00

Premium is subject to change based on verification of loss history and other customer information

PAYMENT PLAN	DOWN PAYMENT	EACH ADDITIONAL INSTALLMENT*	TOTAL COST
Full Pay/Mortgagee Billed	\$1,180.00	n/a	\$1,180.00
Monthly	\$236.00	\$85.82	\$1,180.00
2 Pay	\$590.00	\$590.00	\$1,180.00
4 Pay	\$295.00	\$295.00	\$1,180.00
Equal Monthly (EFT only)	\$98.33	\$98.33	\$1,180.00

\*Payment options do not include installment fees, which can apply to all payment plans other than Full Pay

**Manage your account online - pay your bill, file a claim, order ID cards, and more. Sign up today at [www.hanover.com](http://www.hanover.com) to register for your My Hanover Policy account and download the Hanover Mobile app in your app store.**

**Expert Advice. Unbeatable Value. Only from an Independent Agent.**

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