

CARLOS GUZMAN
EMILY MONACELLI GUZMAN
1702 HARVEY AVE
KALAMAZOO, MI 49006

Underwritten by:
Progressive Michigan Ins Company
July 7, 2023
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Customer: Carlos Guzman

Auto Insurance Quote

Thank you for contacting me about your auto insurance needs.

Quote for a 6 month policy period

If you pay your premium in full, you will receive a discount as shown.

Total policy premium	\$1,849.00
Paid in full discount	-349.00
Policy premium if paid in full	\$1,500.00

If you select a paid in full bill plan, you will not be charged an installment fee.

Payment plans

Automatic Payments by Electronic Funds Transfer (EFT) assures that your payment is on time. Each payment (excluding the initial payment) includes an installment fee of \$1.00.

Payment plan	Total premium	Initial payment	Payments
5 Payments	\$1,738.00	\$579.29	4 payments of \$290.68

To purchase insurance

Please review the information on your quote for accuracy; incomplete and inaccurate information could affect your rate. These rates are subject to verification of information. If you have any questions or would like to purchase a Progressive policy, please call me at **1-269-246-7873**. Your coverage will begin when all required forms are completed and returned to the company and your initial payment has been received. Thanks again for the opportunity to work with you.

Drivers and resident relatives

The applicant, spouse and all resident relatives 14 years of age or older, all regular drivers of the vehicles described in this application, and all children who live away from home who drive these vehicles, even occasionally, are listed below. Your total policy premium can be affected by all persons of driving age. While designating drivers as List Only or Excluded may increase policy premium, the violation and accident history of Excluded and List Only drivers does not affect premium.

Carlos Guzman

Date of birth: Dec 8, 1981 Relationship: Insured
Eligible for PIP Medical Expense Coverage: Yes
Driver status: Rated
License type: Operator - Personal Auto

Emily Monacelli Guzman

Date of birth: Sep 19, 1986 Relationship: Spouse
Eligible for PIP Medical Expense Coverage: Yes

Driver status: Rated

License type: Operator - Personal Auto

Total residents: 03

The total number of resident relatives and other drivers eligible for PIP Medical Expense Coverage currently residing in your household. This count should include eligible individuals listed in the Driver section above, and any other relatives, like young children, living in the home for 60 days or more during the next 12 months.

Outline of coverage

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle.

2019 HONDA ODYSSEY W/SENSING SPORT VAN

VIN: **5FNRL6H52KB032535**

Garaging ZIP Code: 49006

Rating city: Kalamazoo

Primary use of the vehicle: Commute

Annual miles: 8,000 - 9,999

Length of vehicle ownership when policy started or vehicle added: At least 1 year but less than 3 years

	Limits	Deductible	Premium
Liability To Others			\$76
Bodily Injury Liability	\$250,000 each person/\$500,000 each accident		
Property Damage Liability	\$100,000 each accident		
Uninsured/Underinsured Motorist	\$250,000 each person/\$500,000 each accident		47
Property Protection Insurance	\$1,000,000	\$0	8
Comprehensive	Actual Cash Value	\$100	101
Broad Form Collision	Actual Cash Value	\$500	267
Rental Reimbursement	up to \$50 each day/maximum 30 days		36
Limited Property Damage	\$3,000		5
Roadside Assistance			5
Personal Protection Insurance (PIP)	Unlimited		225
Medical Expense			
Work Loss and Replacement Services	Selected		11
Total premium for 2019 HONDA			\$781

2019 HONDA PILOT 4 DOOR WAGONVIN: **5FNYP6H60KB008908**

Garaging ZIP Code: 49006

Rating city: Kalamazoo

Primary use of the vehicle: Commute

Annual miles: 8,000 - 9,999

Length of vehicle ownership when policy started or vehicle added: At least 3 years but less than 5 years

	Limits	Deductible	Premium
Liability To Others			\$74
Bodily Injury Liability	\$250,000 each person/\$500,000 each accident		
Property Damage Liability	\$100,000 each accident		
Uninsured/Underinsured Motorist	\$250,000 each person/\$500,000 each accident		44
Property Protection Insurance	\$1,000,000	\$0	8
Comprehensive	Actual Cash Value	\$100	124
Broad Form Collision	Actual Cash Value	\$500	248
Rental Reimbursement	up to \$50 each day/maximum 30 days		36
Limited Property Damage	\$3,000		5
Roadside Assistance			5
Personal Protection Insurance (PIP)	Unlimited		205
Medical Expense			
Work Loss and Replacement Services	Selected		10
Total premium for 2019 HONDA			\$759
Subtotal policy premium			\$1,540.00
Statutory assessment recoupment			76.00
MCCA Full Recoupment Fee			74.00
MCCA Deficiency Recoupment Fee			48.00
Total 6 month policy premium and fees			\$1,738.00

*\$10,000 Accidental Death Coverage is included.

Premium discounts

Policy	
	Continuous Insurance: Platinum, Paperless, Multi-Car and Electronic Funds Transfer (EFT)
Vehicle	
2019 HONDA ODYSSEY W/SENSING	Smart Technology Discount, Anti-theft Device and Driver and Passenger-side Airbag
2019 HONDA PILOT	Smart Technology Discount, Anti-theft Device and Driver and Passenger-side Airbag

Collision Insurance Authorization

Michigan Law (Section 3037 of Public Act 145 of 1979) requires you be provided with an explanation of Collision Coverage options. This is a summary explanation only, and is not intended to extend any coverage.

Limited Collision Coverage

If you purchase Limited Collision insurance, the Company will pay for collision damage, subject to the deductible you have selected and the Limit of Liability, when you or a relative driving a vehicle, or the driver of a covered vehicle, is not substantially at-fault for the accident. A no deductible option is available. If you or a relative driving a vehicle, or the driver of a covered vehicle, is substantially at-fault for the accident, the Company will not pay for collision damages.

Standard Collision Coverage

If you purchase Standard Collision insurance, the Company will pay for collision damage, subject to the deductible you have selected and the Limit of Liability, regardless of who is responsible for the accident.

Broad Form Collision Coverage

If you purchase Broad Form Collision insurance, the Company will pay for collision damage, subject to the Limit of Liability, when you or a relative are driving a vehicle or when a person is driving your covered vehicle, regardless of who is responsible for the accident. However, if the person driving the vehicle is substantially at-fault for the accident, you must pay the deductible you have selected.

No Collision Coverage

If you do not purchase Collision insurance, the Company will not pay for collision damage to any covered vehicle or non-owned vehicle operated by you or a relative. If the driver of another vehicle was substantially at-fault for the accident, you may sue that driver to recover up to \$3000 in collision damages. You must bring a lawsuit against the other driver in small claims court, the Conciliation Division of the Common Pleas Court of Detroit, or municipal court. If the other driver is found to be substantially at-fault for the accident or less than 100% at-fault for the accident, the award to you may be reduced by the percentage you were at-fault for the accident. The Company is not responsible for filing suit on your behalf, and the other driver's insurance company may not be responsible to pay any award to you on behalf of the other driver.

Form QUOTE MI (05/19)