

POWERHOUSE INS CONS
525 N CASCADE AVE 100
COLORADO SPRINGS, CO 80903

815477 13439 PBLLB12N 042 013439

Home Stagers Choice Ltd
3870 MALLOW RD
COLORADO SPRINGS, CO 80907



PROGRESSIVE®
COMMERCIAL

Home Stagers Choice Ltd

Policy Number: 992794089

Underwritten by:

Artisan and Truckers Casualty Co

Date of Mailing: March 21, 2025

Policy Period: Feb 6, 2025 - Feb 6, 2026

Page 1 of 2

POWERHOUSE INS CONS

1-719-201-6928

Online Service

progressiveagent.com

Customer Service

1-800-444-4487

Commercial Auto Insurance Bill

Total	\$1,392.00
Remaining balance	\$82.00
Payments remaining	0
Minimum amount due	\$82.00
Due date	April 6, 2025

Tired of writing checks? Save time and money with Electronic Funds Transfer (EFT)! Contact your agent for more information.

To maintain your coverage, please pay the minimum amount due by the due date. Any amount you pay above your minimum will be credited to your next payment.

If you've scheduled a payment, it is not reflected in the amount due.

Billing detail for February 6, 2025 - March 21, 2025

Payment on February 6 - thank you \$1,310.00

Minimum amount due \$82.00

Payments received after March 21 will appear on your next statement.

Please see the reverse side.



Continued on back

Payment Coupon

Remaining balance	\$82.00
Minimum amount due	\$82.00
Due date	April 6, 2025
Amount enclosed	\$

Policy Number: 992794089

Home Stagers Choice Ltd

For immediate payment, please go to progressiveagent.com or call 1-877-278-1615.

If you pay by check, please allow five to seven days for your payment to reach us. Write your policy number on the check and make it payable to Artisan and Truckers Casualty Co.



PROGRESSIVE
DEPT 0561
CAROL STREAM IL 60132-0561

Do not write below this section of coupon.
AU 03DFG Form 6266 (10/10)

Stay up-to-date while on the move with billing reminders and more by adding your email with just a few easy clicks! Visit progressive.com/login to access your policy, then click: "Commercial Auto." Select "Add, Edit, or Remove" underneath your address and follow the on-screen prompts to update. Please know that Progressive will not sell your email address.

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POWERHOUSE INS CONS
525 N CASCADE AVE 100
COLORADO SPRINGS, CO 80903

634297 1169 PPACA090 007 001169

Home Stagers Choice Ltd
3870 MALLOW RD
COLORADO SPRINGS, CO 80907

PROGRESSIVE
COMMERCIAL

Policy number: 992794089

Underwritten by:
Artisan and Truckers Casualty Co
February 7, 2025
Policy Period: Feb 6, 2025 - Feb 6, 2026



Welcome to Progressive

Your coverage began on February 6, 2025

Thank you for purchasing your policy from POWERHOUSE INS CONS. With the #1 Commercial Auto insurer, you can rest assured that we're here for you and your business anytime with the specialized service you deserve.

Enclosed you will find

- Your Commercial Auto Insurance Coverage Summary (Declarations Page)
- Your policy contract
- Your permanent identification (ID) cards

Contact POWERHOUSE INS CONS for personalized service at 1-719-201-6928

As an independent agency, POWERHOUSE INS CONS provides a high level of service and counsel that is personalized to your needs and lifestyle. Please contact your agency for servicing your policy or for other insurance needs. If you need service when your agency is not available call 1-800-444-4487, 24 hours a day, 7 days a week.

Access your policy online, anytime

Don't forget that you can always log in to your policy online to make changes, pay your bill, check the status of a claim, or access policy documents anytime. Just visit us at agent.progressive.com.

Call 1-800-274-4499 to report a claim

We get to work on your claim quickly, providing clear communication throughout the claim and repair process. A dedicated, commercial claims rep will help get you back on the road—and back to work—fast.

Form WELCLTRAGENCY (02/16)



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Your Policy Contract booklet is now available online

Your Policy Contract booklets and most endorsements shown on your declarations page are now available online. Others will be mailed to you. Access the applicable Policy Contract booklets, which contain your policy contract and most endorsements listed on your declarations page, that apply to your state and policy type by visiting <https://www.progressive.com/support/legal/policy-contracts/> and choose the booklet you'd like to review or print. If you'd like to request a mailed copy at no charge, please call customer service.

Form A384 (02/23)

Provider Network Program

If you're hurt in an accident that's covered by your Progressive policy, you may have access to a network of medical providers in your area who can treat you. These providers may offer reduced rates through the network that could allow you to get more treatment if necessary.

Visit [progressive.com/providernetworks](https://www.progressive.com/providernetworks) anytime to find out what provider networks are available in your area. The claim representative handling your medical claim will also be able to provide this information if you're in an accident.

You are under no obligation to use any network referenced above. You're free to see a medical service provider of your choice. Using a provider within the network doesn't necessarily mean that we'll cover the cost of their services. If you're in an accident, always check with the claim representative handling your medical claim to confirm what's covered.

Form Z271 (01/12)

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Privacy Policy/Opt-Out

About this notice

We are committed to protecting your privacy and earning your trust. This Privacy Policy ("**notice**") describes the information we collect about you and how we use and protect it. It applies to our current and former customers and others who live in your state. It replaces earlier versions that we may have given to you.

Summary

This section summarizes our privacy practices. For more detail, please read the entire notice.

- We gather information from you, your transactions with us, and outside sources.
- We use your information only to provide insurance to you and otherwise conduct our business.
- We will share your information with your selected agent or broker and companies that provide certain products or services you request through us.
- We will not share your Nonpublic Personal Information with other companies for their independent marketing purposes without your consent.
- You can limit our use of some of this information for marketing purposes.
- We limit access to your information and use safeguards to help protect it.
- You may review and correct your information.

What information do you collect about me?

We collect information about you to create or obtain a quote for and to service your insurance policy and to process any insurance claims you make to us. This is called "**Nonpublic Personal Information**" or "**NPI**" if it identifies you and is not available to the public. We may collect it from some or all of the following sources. We have provided a few examples for each source, but not all may apply to you.

- **Application information:** You provide this on your application, through your agent or broker, by phone, or online. We may also obtain it from directories and other outside sources. It includes your name, street and e-mail addresses, phone number, driver's license number, Social Security number, date of birth, gender, marital status, and type of vehicle. It also includes information about other drivers.
- **Consumer reports:** We obtain these from consumer reporting agencies. Reports include your driving record, claims history with other insurers, and credit report information. The information is kept by the consumer reporting agencies and disclosed by them to others as permitted by law.
- **Health information:** If you seek life insurance from us or have an accident involving injuries, we obtain this from you, police reports, people involved in the accident, and health care providers. It includes facts about injuries and treatment, your physical or mental condition, medical history or medical claims history.
- **Transaction information:** This is information about your transactions with or through us. It includes your insurance coverages, limits and rates, and payment and claims history. It also includes information we need for billing and payment.

We also may collect "**Site Information**" about you. This relates to Internet activity. It may include how you linked to our website or mobile application. (We refer to websites and applications together in this notice as "**Sites**".) It also may include your IP address and information about your device, time of visit, and what areas you visit on our Site. When you visit our Sites, we use cookies, web beacons, and other technology to collect information about you and your activities on our Sites. We do this to provide services to you, enhance your online experience, and advertise our products and services. Some of our Sites contain more information about our internet privacy practices. Please read it when using the Sites.

Who might get information about me from you?

We will share nonpublic, personally identifiable information about you only if not prohibited by law. We will disclose NPI regulated under the Gramm-Leach-Bliley Act or your state's financial privacy law or regulation for insurance only as permitted by that law or regulation. We will do the same for commercial insurance products not subject to such law or regulation.

Examples of disclosures include those that we feel are required to provide insurance claims or customer service, prevent fraud, perform research, market our products or services, or comply with law. Recipients include, for example, other companies within our family of companies, claims representatives, service providers, consumer reporting agencies, insurance agents and brokers, law enforcement, courts and government agencies. They may disclose the information to others as permitted by law. For example, consumer reporting agencies may disclose Transaction Information received from us to other insurance companies with which you do business.

We may also disclose Application or Transaction Information to service providers that help us market our products. These service providers may include financial institutions with which we have joint marketing agreements.

Some products or services obtained through us will be provided by other companies. We may share your information with these companies. They will use the information per their privacy policies. These companies may share with us information about you and your transactions with them.

Can I limit use of my information for marketing?

We may share your NPI among our family of companies so they may offer products and services to you. You may limit the recipients' use of some of this NPI for their marketing purposes by calling us at 1-844-582-5040. Your choice will apply to all people listed on your policy. Your request to limit marketing use of NPI will apply indefinitely. If you previously informed us that you were exercising this right to limit marketing use of NPI, you do not need to act again to exercise that right.

We will not share your NPI with other companies for their independent marketing purposes without your consent. There is no need to "opt out" or tell us not to do this.

How do you protect my information?

We restrict access to your information to our employees and others whom we feel must use it to provide our products and services or otherwise run our business. Their use of the information is limited by law, our employee code of conduct, and written agreements where appropriate. We also use physical, electronic and procedural safeguards to protect your information.

How can I review and correct information you have about me?

To review information we have about you, send a written request to Customer Service, PO Box 94739, Cleveland, OH 44101. You must describe the kind of information you want to review and state that your request is in response to this notice. Include your full name, mailing address, and policy number (if applicable). Within 30 business days, we will describe what is available and how you may request corrections. We will also name anyone we show as having received the information within two years prior to your request. Finally, we will identify the companies that have provided Consumer Reports about you.

You may review the information at our offices or receive a copy of it for a fee to cover our costs. We will not provide information that we feel is privileged, such as information about insurance claims or lawsuits.

To correct information about you, send a written request as described above, explaining your desired correction. Within 30 business days, we will either make the requested correction or tell you why we will not. We cannot correct Consumer Report information. To do this, you must contact the consumer reporting agency that provided it.

If we make your requested correction, we will notify you in writing. We will also notify anyone you name who may have received the information within the previous two years. If required by law, we will also notify others who may have given it to or received it from us. If we refuse to make the requested correction, you may file with us a concise written statement about why you object. That statement should include the information you think is correct. We will include your statement in your file. We will send it to the same persons to whom we would send a copy of any correction or change.



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Our family of companies

This notice is from our family of companies. As of the date of this notice, this includes: Artisan and Truckers Casualty Company, Blue Hill Specialty Insurance Company, Drive New Jersey Insurance Company, Mountain Laurel Assurance Company, National Continental Insurance Company, Progny Agency, Inc., Progressive Adjusting Company, Inc., Progressive Advanced Insurance Company, Progressive Advantage Agency, Inc., Progressive American Insurance Company, Progressive Auto Pro Insurance Agency, Inc., Progressive Bayside Insurance Company, Progressive Casualty Insurance Company, Progressive Choice Insurance Company, Progressive Classic Insurance Company, Progressive Commercial Advantage Agency, Inc., Progressive Commercial Casualty Company, Progressive County Mutual Insurance Company, Progressive Direct Insurance Company, Progressive Express Insurance Company, Progressive Freedom Insurance Company, Progressive Garden State Insurance Company, Progressive Gulf Insurance Company, Progressive Hawaii Insurance Corp., Progressive Life Insurance Company, Progressive Marathon Insurance Company, Progressive Max Insurance Company, Progressive Michigan Insurance Company, Progressive Mountain Insurance Company, Progressive Next Inc., Progressive Northern Insurance Company, Progressive Northwestern Insurance Company, Progressive Paloverde Insurance Company, Progressive Preferred Insurance Company, Progressive Premier Insurance Company of Illinois, Progressive Security Insurance Company, Progressive Select Insurance Company, Progressive Southeastern Insurance Company, Progressive Specialty Insurance Company, Progressive Universal Insurance Company, United Financial Casualty Company, and 358 Ventures, Inc. See hellostretch.com for the privacy policy applicable to the product that Progressive Next Inc. offers at that site. See callcastle.com for the privacy policy applicable to the product that 358 Ventures, Inc. offers at that site. Progressive Next and 358 Ventures may create new websites with their own privacy policies from time-to-time. See progressive.com/copyright/#underwriting for any updates to the preceding list of companies or to the list of Progressive Next and 358 Ventures websites. Our family of companies also includes:

- American Strategic Insurance Corp., ASI Assurance Corp., ASI Preferred Insurance Corp., ASI Select Insurance Corp., Progressive Property Insurance Company, ASI Select Auto Insurance Corp., ASI Lloyds, Inc., ASI Lloyds, ASI Services, Inc., ASI Home Insurance Corp., Sunshine Security Insurance Agency, Inc., ASI Underwriters, Corp., and ASI Underwriters of Texas Inc. These companies follow the privacy policy on americanstrategic.com.
- Protective Insurance Corporation, Protective Insurance Company, Sagamore Insurance Company, Protective Specialty Insurance Company, B&L Brokerage Services, B&L Insurance, Ltd. (Bermuda), B&L Management, Inc., and Transport Specialty Insurance Agency, Inc. They follow the privacy policy on protectiveinsurance.com.
- Drive Insurance Company. It follows the privacy policy on driveinsurance.com.

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Notice of underwriting and rating decision

Thank you for choosing a Progressive Insurance Group company for your insurance needs. Our goal is to provide you with an outstanding insurance experience at a competitive price.

When you quote, buy, renew or make changes to your policy, we obtain information from you and other sources. This may include information from your driving history, comprised of motor vehicle reports as well as credit reports. This allows us to give you a rate that better reflects your individual risk factors.

Under the federal Fair Credit Reporting Act, an insurer is required to send its customers a notice of "adverse action" if the insurer uses certain information from outside sources and, based on that information, the insurance is denied or cancelled, or there is an increase in the charge for the insurance. Some state laws require the notice when the customer is not placed in the insurer's very best rating category, even though this information may place a customer in an excellent rating category and, in many cases, actually improve the customer's rate.

We are providing this notice to comply with these legal requirements to notify you, and to help you understand better the information we use.

If you believe the information we used is incorrect or incomplete, or if you have questions about our use of this information, please refer to the procedures under the heading, "What should I do if I have a question?"

Description of the action taken:

You were not given our best underwriting or rating classification.

What was the effect of the action?

We did not give you our lowest premium due, in part, to information contained in your credit history. Even so, your premium may be lower than it otherwise would have been without our use of your credit history information. We look at credit history information that helps us to measure your insurance risk; this information does not necessarily reflect your credit worthiness. We evaluate your credit history information differently than a lender would. Therefore, it is possible to have a very good credit score, yet still not be eligible for our absolute lowest premiums.

We did not give you our lowest possible premium due to the following information that we evaluated from your credit history:

- You had a payment past due in the last 7 years.
- You have no open loans or accounts.
- You have 1 or more revolving trade accounts.
- You had 1 or more collection accounts in the last 7 years.

For more information about our review and use of credit, refer to "Why is credit history reviewed and used?"

Who took the action?

The action was taken by Artisan and Truckers Casualty Co, which underwrote, priced and issued the policy, using consumer reports obtained by Progressive Casualty Insurance Company.

Who provided the information?

Credit information for Lori Dailing
was provided by:

TransUnion
P.O. Box 2000
Chester, PA 19022
1-800-916-8800
<http://www.transunion.com>

What should I do if I have a question?

If you have a question about information in your credit report, please contact TransUnion. You may obtain a free copy of your credit report for 60 days after you receive this notice. You may also dispute the report's accuracy or completeness with TransUnion.

If you have questions about our use of credit history and insurance scores or need assistance obtaining a copy of your credit report, please call the Credit Information Team at 1-800-876-5411, Monday through Friday, 8:00 a.m. to 7:50 p.m. EST.

The consumer reporting agencies who provided us with information about you did not make the underwriting and rating decision described in this notice, and cannot explain why the action was taken. If the information in a report is incorrect, you may call Customer Service for a review of your premium after the report has been corrected by the consumer reporting agency.

Since information contained in your consumer reports affects your premium, it is important for you to ensure that information in the reports is accurate.

How can an insurance score be improved?

A consumer can improve his or her insurance score, or maintain a good score, by paying bills on time and keeping credit balances low. It is also a good practice to avoid numerous credit applications in a short period of time. Every consumer should also regularly review his or her credit report to ensure that it remains accurate.

Why is credit history reviewed and used?

Credit history information has proven to be a very powerful predictor of future losses. This is confirmed by company data and research undertaken by a number of groups including EPIC Actuaries; LLC; the University of Texas at Austin; Fair, Isaac & Company and the Texas Department of Insurance.

Using credit history information as an underwriting factor has allowed us to offer more accurate and lower premiums to more people. Frequently, consumers unable to meet more traditional underwriting guidelines are able to get a lower premium because a review of their credit history is a component of the underwriting process.

Form 648TC (08/24)

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Y
Z
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Agent compensation disclosure

The insurance producer that sold you this policy is a licensed independent insurance agent authorized by Artisan and Truckers Casualty Co and by other insurance companies to solicit business on their behalf. We believe that independent agents who represent more than one company can better assist you in finding the combination of coverage, price and service that meets your needs.

We will pay your agent a commission for placing your policy with us. We may also help your agent pay for advertising and marketing that is designed to attract new customers.

Your agent may also be eligible for additional compensation, based upon the volume and profitability of certain business he or she places with us.

Form Z181 (05/05)