

American Commerce Insurance Company

Property Insurance Quote

QUOTE NUMBER: 01 QUOT 7818084 HOMEOWNERS

2153298

QUOTE FOR: BRIAN CULLINAN
6934 E SANDRA TERRACE
SCOTTSDALE, AZ 85254

QUESTIONS?
If you have any questions
please call us at 602-443-0117

HOME PHONE: (000)000-0000

QUOTE PREPARED: JANUARY 18, 2012
QUOTE EXPIRATION DATE: FEBRUARY 17, 2012

QUOTE PREPARED BY: H GROUP INSURANCE
QUOTE EFFECTIVE DATE: JANUARY 25, 2012

***** THIS IS A RATE QUOTATION ONLY AND IT IS UNDERSTOOD THAT NO COVERAGE IS PROVIDED AT THIS TIME. *****
***** THIS QUOTE IS VALID FOR THIRTY DAYS FROM DATE PREPARED. *****
PLEASE NOTE, ANY CHANGES TO THIS QUOTE, INCLUDING CHANGE TO THE EFFECTIVE DATE COULD RESULT IN A NEW PREMIUM

Insured Location: 6934 E SANDRA TERRACE
Rated Based On: Territory: 013
Construction Type: F
Fire Protection Class: 03
Year Built: 1985
Multi-Policy Account: YES

<u>Policy Coverages</u>	<u>Limit/Deduct.</u>	<u>Premium</u>
CVA AMOUNT OF COVERAGE FOR DWELLING	\$200000/1000	\$507.00
CVB AMOUNT OF COVERAGE FOR OTHER STRUCTURES	\$20000	\$.00
CVC AMT OF COVERAGE FOR PERSONAL PROPERTY	\$140000	\$.00
CVD AMOUNT OF COVERAGE FOR LOSS OF USE	\$40000	\$.00
CVL AMT OF COVERAGE FOR PERSONAL LIABILITY	\$500000	\$32.00
CVM AMT OF COVERAGE FOR MED PYMTS TO OTHERS	\$2000	\$.00
216 PROTECTIVE DEVICES CREDIT		\$92.00-
500 HOMEMASTER PLUS ENDORSEMENT		\$75.00

* Note: All discounts do not apply to all coverages

TAXES/SURCHARGES	:	\$.00
TOTAL 12 MONTH PREMIUM	:	\$522.00

PAYMENT OPTIONS :

PAYMENT IN FULL	:	\$522.00
TWO PAY * FIRST PYMT:	:	\$261.00
FOUR PAY * FIRST PYMT:	:	\$130.50
ELEVEN PAY * FIRST PYMT:	:	\$65.25
. NEXT 10 PAYMENTS:	:	\$45.68

* A \$ 5.00 SERVICE CHARGE WILL BE ADDED TO ALL BUT THE FIRST PAYMENT.

DESCRIPTION OF COVERAGES*

COVERAGE A - DWELLING (CVA)

For homeowners this coverage insures the residence, additions, and built-in components and fixtures. For condominium owners, this coverage insures fixtures, alterations, decorations and additions that are part of the unit. Renters do not have Coverage A.

COVERAGE B - OTHER STRUCTURES (CVB)

This coverage insures unattached private structures on the insured premises, such as fences, driveways, sidewalks and unattached private garages. Condominium owners and renters do not have Coverage B.

COVERAGE C - PERSONAL PROPERTY (CVC)

This coverage insures personal property owned by or in the care of an insured.

COVERAGE D - LOSS OF USE (CVD)

This coverage helps pay for necessary and reasonable additional expenses the insured incurs to maintain the family's normal standard of living when the insured premises are made unfit for use following a covered loss.

COVERAGE L - PERSONAL LIABILITY (CVL)

This coverage helps cover damages the insured is legally obligated to pay as a result of bodily injury or property damage caused by a covered occurrence.

COVERAGE M - MEDICAL PAYMENTS TO OTHERS (CVM)

This coverage pays necessary medical expenses for injury to a person (other than the insured) on the insured premises with an insured's permission. It also pays for the medical expenses of others due to certain liability cases such as injury as a result of conditions on the insured premises.

DESCRIPTION OF DISCOUNTS*

You may qualify for one or more of our money saving discounts.

MULTI POLICY

In most states, you receive a 10% discount off of both your homeowner and auto premiums when you have both policies with us.

NEW HOME DISCOUNT

Save money if you own a newer home. Available on homes up to 7 years old.

PROTECTIVE DEVICES DISCOUNT

You can lower your premium if you have protective devices such as a smoke, fire or burglar alarms.

*The coverages and discounts may vary in some states. These brief descriptions are not meant to be complete definitions of insurance coverage offered under this program. Full descriptions are provided as part of your policy.