

# Indiana Farmers

MUTUAL INSURANCE COMPANY



## Commercial Insurance Proposal

**Prepared For:**  
DON TEST DBA (PH)  
123 TEST STREET  
INDIANAPOLIS, IN 46227-0000

Friday, May 24, 2013

BREWTON INSURANCE AGENCY, INC.  
BREWTON INSURANCE  
21797 OMEGA COURT  
GOSHEN, IN 46528-0000  
(574)875-8506



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## Commercial Insurance Quote Summary

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### Total Quote Premiums

#### Commercial Policy Package - QCPP012107

##### Commercial Property

Building Coverage	\$2,244.00
Personal Property Coverage	\$2,044.00
Personal Property Of Others	\$2,880.00
Business Income Coverage	\$2,228.00
Property in the Open	\$0.00
Enhancement Endorsement	\$150.00
Equipment Breakdown	\$530.00
Earthquake	\$433.00
Property Total Premium	\$10,509.00

<b>Commercial General Liability</b>	
Enhancement Endorsement	\$100.00
Premises/Operations	\$105.00
Products/Completed Operations	\$132.00
Optional Coverages	\$850.00
Amount to Equal Minimum Premium (Premises) - (\$225.00)	\$120.00
Amount to Equal Minimum Premium (Products) - (\$340.00)	\$208.00
General Liability Total Premium	\$1,515.00
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<b>Total Package Premium Due</b>	<b>\$12,024.00</b>

**Total Combined Premium: \$12,024.00**

- This quotation has been developed based on the information provided to Indiana Farmers Mutual Insurance Company and does not bind or provide actual coverage. It is subject to final underwriting approval, acceptable loss experience and favorable loss control inspection.
- This quotation is valid for 60 days, until Tuesday, July 23, 2013
- Additional coverages, exposures, or increased limits may be added for additional premium.

CPP - Property

General	Premium
Equipment Breakdown	\$530
<b>Total</b>	<b>\$530</b>

Location #1, Building #1 - 123 TEST STREET, INDIANAPOLIS, IN 46227

Coverage	Cause of Loss	Valuation	Coinsurance
Building	Broad Form	Replacement Cost	60%
Business Income	Basic Form	n/a	n/a
Personal Property	Special Form Including Theft	Replacement Cost	70%
Personal Property of Others	Special Form Excluding Theft	Functional Replacement Cost	80%
Coverage	Limit	Deductible	Premium
Building	\$120,000	\$500	\$2,270
Business Income	\$117,000	n/a	\$2,254
Personal Property	\$110,000	\$2,500	\$2,221
Personal Property of Others	\$127,000	\$5,000	\$3,084
<b>Total</b>			<b>\$9,829</b>

CPP - General Liability

General Aggregate	\$1,000,000
Products/completed Operations	\$1,000,000
Personal and Adverting Inquiry	\$500,000
Occurrence Liability Limit	\$500,000
Damages to Premises Rented to Others	\$100,000
Medical Expenses	\$5,000

Policy Coverages

Coverage	Detail	Premium
Additional Insured	n/a	\$85
Employee Benefits Liability	5 Employees	\$150
Liquor Liability	Sales of \$30,000	\$250
Professional Liability	100 Burials, 200 Bodies, 5 Clergy	\$295
<b>Total</b>		<b>\$535</b>
Description	Detail	Premium
Additional Charges/Fees	n/a	<b>\$743.00</b>

Policy Classifications

Classification	Exposure	Premium
50017 - ABRASIVES OR ABRASIVE PRODUCTS MFG.	10,000	\$41
51741 - CANDLE MFG	20,000	\$124
<b>Total</b>		<b>\$165</b>

Location #1 - 123 TEST STREET, INDIANAPOLIS, IN 46227

Classification	Exposure	Premium
96611 - INTERIOR DECORATORS	5,000	\$60
57997 - PHOTO FINISHING LABS	30,000	\$12
<b>Total</b>		<b>\$72</b>

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Payment Schedule

Plan	Down Payment	Remaining Installments	Installment Amount
Direct/Agent Bill Annual	\$12,024.00	N/A	N/A
Direct/Agent Bill Semi Annual	\$6,012.00	1	\$6,012.00
Direct/Agent Bill Quarterly	\$3,006.00	3	\$3,006.00
Direct Bill Monthly	\$1,002.00	11	\$1,005.00
EFT Monthly	\$1,002.00	11	\$1,002.00

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