



State Farm Fire and Casualty Company
A stock company with home offices in Bloomington, Illinois

Your State Farm Agent

Craig Evans
179 Handley Rd Ste A
Tyrone, GA 30290-2152
Bus: 770-486-1234
Prepared by: Tracy Foster

Business Insurance Quote

POLICY TYPE

Policy type: Businessowners
Prepared: 01/31/2023
Submission number: 0004758469
Quote effective date: 01/31/2023

APPLICANT(S)

Prepared for: DEBRA GRAY
Address:
290 CARRIAGE OAKS DR
TYRONE, GA 30290-1521
Phone:

POLICY PREMIUM

Premium: \$2,300.00
Total annual premium: \$2,300.00

Coverages	Cov applies	Limit	Premium
Coverage B - Business Personal Property	Loc 1	\$1,000	\$37.00
Replacement Cost			
Loss of Income and Extra Expense	Per Policy	18 Months Actual Loss Sustained	
Coverage L - Business Liability-Per Occurrence		\$1,000,000	\$3,193.00
Coverage L - Business Liability-General Aggregate		\$2,000,000	
Products/Completed Operations Liability-Annual Aggregate		\$2,000,000	
Damage to Premises Rented to You		\$300,000	
Coverage M - Medical Expenses		\$5,000	

POLICY DEDUCTIBLES

Deductible	Amount
Basic Deductible	\$1,000
Equipment Breakdown	\$1,000
Money and Securities	\$250

DISCOUNTS AND CHARGES

Discounts and Charges	Location	Amount
Business Experience Rating		(\$121.00)
Business in Residence Premises		(\$806.00)
Loss of Income and Extra Expense	Loc 1	\$1.00
Protective Devices	Loc 1	(\$4.00)

POLICY LEVEL-PREMIUMS

Coverages	Limit (Basis)	Premium
Equipment Breakdown	Included	
Personal Property Off Premises	\$15,000	

OTHER FORMS AND ENDORSEMENTS

Form or Endorsement	Premium
Exclusion - Corporal Punishment	

INLAND MARINE PREMIUM

Coverages	Limit (Basis)	Premium
Computer Property		
Computer Hardware / Software Limit	\$25,000	
Loss of Income and Extra Expense Limit	\$25,000	
Deductible	\$500	

OTHER FORMS AND ENDORSEMENTS

Computer Property Form

LOCATION(S)

Location: 1

Address:

290 Carriage Oaks Dr
Tyrone, GA 30290-1521

RATING INFORMATION

County: Fayette

Owner/occupancy: Business in Residence

Number of years the applicant has owned and operated the same type of insured business: 0

Is this address within city limits? Yes

Business/occupancy: Schools -Not Otherwise Classified

Construction type: Frame

Earthquake territory/zone: 4

Year built: 2006

Territory zone: 09 Subzone:

Coverages	Limit (Basis)	Premium
Accounts Receivable (On Premises)	\$10,000	

Coverages	Limit (Basis)	Premium
Accounts Receivable (Off Premises)	\$5,000	
Arson Reward	\$5,000	
Collapse	Included	
Damage to Non-owned Buildings from Theft, Burglary or Robbery	Coverage B Limit	
Debris Removal	25% of covered loss	
Fire Department Service Charge	\$2,500	
Fire Extinguisher Systems Recharge Expense	\$5,000	
Forgery or Alteration	\$10,000	
Glass Expenses	Included	
Increased Cost of Construction and Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%	
Money Orders and Counterfeit Money	\$1,000	
Money and Securities (On Premises)	\$5,000	
Money and Securities (Off Premises)	\$2,000	
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000	
Newly Acquired or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000	
Ordinance or Law - Equipment Coverage	Included	
Outdoor Property	\$5,000	
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500	
Pollutant Clean Up and Removal	\$10,000	
Preservation of Property	30 Days	
Property of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500	
Seasonal Increase - Business Personal Property	25%	
Signs	\$2,500	
Valuable Papers and Records (On Premises)	\$10,000	
Valuable Papers and Records (Off Premises)	\$5,000	
Water Damage, Other Liquids, Powder or Molten Material Damage	Included	

This is a sample quote that contains only a general description of some available coverages and limits with an approximate premium, subject to eligibility. It is not a contract, binder of coverage or coverage recommendation. All coverages are subject to the terms, provisions, exclusions, and conditions in the policy and its endorsements. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. If you have any questions, please contact my office.