



# VALLEY TRUST INSURANCE

*Professional Policy Analysis & Summary*

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## BUSINESS AUTO POLICY

*Comprehensive Coverage Analysis*

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**Prepared for:** Erin Boyle

**Analysis Date:** July 14, 2025

### STRATEGIC PROTECTION EXCELLENCE

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Your Business Auto policy with Erie Insurance Exchange, policy number 002865862, effective from July 11, 2025, to July 11, 2026, provides Depot Grille MOR JEN HEATH, INC D B A with a robust shield against operational risks, ensuring financial protection and business continuity. With a \$1,000,000 combined single limit for Hired, Non-owned, and general Liability, this policy safeguards your business against potential claims arising from accidents involving company vehicles or employees driving their own cars for business purposes. The \$5,000 Medical Expense coverage and \$1,000,000 Uninsured/Underinsured Motorists protection further enhance your financial security, allowing you to focus on growth without the fear of catastrophic losses. For instance, should an employee cause an accident while delivering catering services, the policy's comprehensive coverage would mitigate the financial impact, preserving your reputation and customer confidence. The \$500 deductibles for Comprehensive and Collision coverage ensure that minor incidents do not disrupt your operations. The removal of the fellow employee liability exclusion, provided all employees are covered by Workers' Compensation, offers strategic insight into managing internal risks effectively, particularly outside of NY and VA. This policy not only

positions Depot Grille for confident expansion but also provides a competitive advantage by demonstrating a commitment to comprehensive risk management. To maximize these benefits, verify your legal entity name and review the final policy details. Your partnership with Valley Trust Insurance, contactable at (540) 885-5531 or [www.valleytrustinsurance.com](http://www.valleytrustinsurance.com), ensures ongoing support and expert guidance to navigate your business's evolving needs.

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## YOUR INSURANCE AGENT

*Best Regards,  
Mason Wyatt  
Owner / Evero Consulting*

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**Firm:** Valley Trust Insurance

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### Valley Trust Insurance

829 Greenville Avenue | 540-885-5531

<https://valleytrustinsurance.com>

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***Anchoring You Through Life's Tough Storms***

***There is no insurance solution we cannot solve, and no customer we cannot help.***