



Home Office • 100 Erie Insurance Place • Erie, Pennsylvania 16530 • 814.870.2000
Toll free 1.800.458.0811 • Fax 814.870.3126 • www.erieinsurance.com

Date prepared: 07/10/2025

Commercial Insurance Account Proposal

Customer and mailing address

MOR JEN HEATH, INC
DBA DEPOT GRILLE
42 MIDDLEBROOK AVE
STAUNTON, VA 24401-4258

Contact

Business (540) 885-7332

Email

ERINANDMASON@YAHOO.COM

Annual payroll

\$818,190

Annual sales

\$1,649,829

Number of employees

30

Agent

DD2089 VALLEY TRUST INSURANCE GROUP

Agent address and phone

VALLEY TRUST INSURANCE
GROUP
829 GREENVILLE AVE
STAUNTON, VA 24401-4941
(540)885-5531

Agency email address

JAKE@VALLEYTRUSTINSURANCE.COM

Agency website

<http://www.valleytrustinsurance.com>

Quote Summary**Product**

Business Auto

Proposed effective dates

07/11/2025 - 07/11/2026

Premium

\$1,782.00

Total premium for quote:

\$1,782.00

Above all in **SERVICE** – since 1925SM

This quotation is an estimate of premium based on the information provided by you. This quotation is valid for a period of sixty (60) days from the date the quotation was prepared. This quotation is subject to change, as a result of, but not limited to, additional or inaccurate information, occurrence of losses or a rate change. No coverage is provided by this quotation and it is not an insurance policy. Coverage is not in effect until coverage is bound by an ERIE Agent or ERIE. For specific terms, exclusions and limitations of coverage, refer to the final policy declarations and coverage forms.

Any change to the Municipal Tax Rate, or the Kentucky State Insurance Surcharge rate, may affect your total premium.

Thank you for considering Erie Insurance.

ERIE® insurance products and services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Co., Erie Insurance Property & Casualty Co., Flagship City Insurance Co. and Erie Family Life Insurance Co. (Erie, PA) or Erie Insurance Co. of New York (Rochester, NY). Go to erieinsurance.com for company licensure and product details.



the right business
insurance matters

One Agent. One Company. One Easy Choice.

The ERIE Difference

No matter what policy or suite of products you choose, every ERIE® business policy includes:

- A local, knowledgeable agent ready to answer all of your questions
- Customized coverage specific to your business
- Award-winning, local claims service
- Specially trained and dedicated support team for risk management and loss control
- Convenient payment plan options

Insurance that Fits

An Erie Insurance business policy gives you the flexibility to customize your coverage to be as unique as your business. We offer:

- Business Auto Insurance
- Business Property and Liability Coverage
- Business Umbrella
- Commercial and Contract Bonds
- Crime, Theft and Fraud Insurance
- Cyber Suite
- Employment Practices Liability
- Group Life Insurance
- Key Person Life Insurance and Business Continuation
- Professional Liability
- Workers' Compensation

Your Risks, Our Solutions

The ERIE Custom Collection® is a specially designed suite of products and services specific to your industry. Here are the current ERIE Custom Collection® programs:

- Auto Services
- Breweries, Wineries and Distilleries
- Contractors
- Manufacturers
- Professional Offices
- Religious Organizations
- Restaurants
- Retail
- Technology
- Vet/Pet Care
- Wholesaler-Distributors

Get to Know ERIE

ERIE's ranked second largest in business insurance based on market share in the 12 states and District of Columbia where we do business.* We're a top-ranked, regional insurer with more than 13,000 licensed agents, who are business owners just like you. Erie Insurance is rated A+ Superior by A.M. Best Company** and has the financial protection you and your business need. Visit our awards and ranking page found at erieinsurance.com/awards.

With ERIE on your side, you can rest easy knowing your business is secure. Contact me to learn more about an ERIE® business policy that fits your unique needs.

*ERIE's ranking is based on average commercial lines premium from S&P Global Market Intelligence 2022 data. Combined commercial lines premium includes commercial multi-peril, workers' compensation and commercial auto.
**A.M. Best Company is a global credit-rating agency with a focus on the insurance industry. ERIE® insurance products and services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Not all companies are licensed or operate in all states. Not all products and coverages are offered in all states. Policy issuance is subject to eligibility criteria. Go to erieinsurance.com for company licensure and territory information. Insurance products are subject to terms, conditions and exclusions not described in this flyer. The policy contains the specific details of the coverages, terms, conditions, and exclusions.

AC1407 10/2023 © 2023 Erie Indemnity Company



Above all in **Service**®—since 1925

Auto • Home • Business • Life



Business Auto Quotation

Quote provided by:

Erie Insurance Exchange

100 Erie Insurance Place Erie, PA 16530

www.erieinsurance.com

prepared for:

Depot Grille

**MOR JEN HEATH, INC D/B/A
STAUNTON VA**

Applicant and primary location

Depot Grille

MOR JEN HEATH, INC D/B/A

42 Middlebrook Ave

Staunton, VA 24401-4258

Mailing address

42 Middlebrook Ave

Staunton, VA 24401

Phone

Business (540) 885-7332

County

Staunton (city)

Agent Phone/Website/Email

DD2089

(540) 885-5531

Toll Free (540) 885-5531

Fax (540) 886-4057

<http://www.valleytrustinsurance.com>

JAKE@VALLEYTRUSTINSURANCE.COM

Proposed effective date of policy

07/11/2025 - 07/11/2026

Quote prepared on 07/10/2025 by

VALLEY TRUST INSURANCE GROUP

VALLEY TRUST INSURANCE GROUP

829 GREENVILLE AVE

STAUNTON, VA 24401-4941

Basic information**Describe applicant's operations**

Restaurant

Billing**option**



Applicant
Depot Grille
MOR JEN HEATH, INC D/B/A

Quote no.
002865862
**Proposed effective
date of policy**
07/11/2025 - 07/11/2026 m

ERIE agent
DD2089
(540) 885-5531
<http://www.valleytrustinsurance.co>

Policy Level Coverages

Coverage	Deductible	Limits	Premium
Hired auto liability: If any Combined single limit		\$1,000,000	\$42.00
Non-owned auto liability: 1-25 employees Combined single limit		\$1,000,000	\$60.00
Enhancement endorsement - Business auto		Included	\$75.00

Vehicles and coverages

Coverage	Deductible	Limits	Premium
Vehicle: 2025 GMC YUKON XL VIN: ...33366		Vehicle total premium	\$1,605.00
Combined single limit		\$1,000,000	\$398.00
Medical expense		\$5,000	\$11.00
Uninsured/underinsured motorists combined single limit		\$1,000,000	\$145.00
Comprehensive deductible	\$500		\$354.00
Collision deductible	\$500		\$697.00



Applicant
Depot Grille
MOR JEN HEATH, INC D/B/A

Quote no.
002865862
Proposed effective date of policy
07/11/2025 - 07/11/2026 m
ERIE agent
DD2089
(540) 885-5531
<http://www.valleytrustinsurance.co>

Quote premium summary

Coverage	Premium
Liability	\$398.00
Medical	\$11.00
Uninsured/underinsured motorists	\$145.00
Comprehensive	\$354.00
Collision	\$697.00
Miscellaneous	\$177.00
Total quote premium	\$1,782.00

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PREMIUM INSTALLMENT OPTIONS

Plan A - Full payment		Plan J* - 10 monthly installments (Only valid on account billed policies)	
\$1,782.00	Total Premium	Total premium for plan J -	\$1,782.00
Plan B - 1/3 down, 1/3 30 days, 1/3 60 days		\$178.20	Due 08/11/2025
Total premium for plan B -	\$1,782.00	\$178.20	Due 08/11/2025
\$594.00	Due 08/11/2025	\$178.20	Due 09/11/2025
\$594.00	Due 08/11/2025	\$178.20	Due 10/11/2025
\$594.00	Due 09/11/2025	\$178.20	Due 11/11/2025
		\$178.20	Due 12/11/2025
Plan C* - 1/4 down, 1/4 30 days, 1/2 6 months		\$178.20	Due 01/11/2026
Total premium for plan C -	\$1,782.00	\$178.20	Due 02/11/2026
\$445.50	Due 08/11/2025	\$178.20	Due 03/11/2026
\$445.50	Due 08/11/2025	\$178.20	Due 04/11/2026
\$891.00	Due 01/11/2026		
Plan D* - Quarterly		Plan K* - 11 monthly installments (Only valid on account billed policies)	
Total premium for plan D -	\$1,782.00	Total premium for plan K -	\$1,782.00
\$445.50	Due 08/11/2025	\$162.00	Due 08/11/2025
\$445.50	Due 10/11/2025	\$162.00	Due 08/11/2025
\$445.50	Due 01/11/2026	\$162.00	Due 09/11/2025
\$445.50	Due 04/11/2026	\$162.00	Due 10/11/2025
		\$162.00	Due 11/11/2025
Plan E* - Monthly		\$162.00	Due 12/11/2025
Total premium for plan E -	\$1,782.00	\$162.00	Due 01/11/2026
\$198.00	Due 08/11/2025	\$162.00	Due 02/11/2026
\$198.00	Due 08/11/2025	\$162.00	Due 03/11/2026
\$198.00	Due 09/11/2025	\$162.00	Due 04/11/2026
\$198.00	Due 10/11/2025	\$162.00	Due 05/11/2026
\$198.00	Due 11/11/2025		
\$198.00	Due 12/11/2025		
\$198.00	Due 01/11/2026		
\$198.00	Due 02/11/2026		
\$198.00	Due 03/11/2026		
Plan H* - True semi-annual (Only valid on account billed policies)		Plan L* - 12 monthly installments (Only valid on account billed policies)	
Total premium for plan H -	\$1,782.00	Total premium for plan L -	\$1,782.00
\$891.00	Due 08/11/2025	\$148.50	Due 08/11/2025
\$891.00	Due 01/11/2026	\$148.50	Due 08/11/2025
		\$148.50	Due 09/11/2025
Plan G - ERIExpressPay - 12 months		\$148.50	Due 10/11/2025
Total premium for plan G -	\$1,782.00	\$148.50	Due 11/11/2025
\$148.50	Due 08/11/2025	\$148.50	Due 12/11/2025
\$148.50	Due 08/11/2025	\$148.50	Due 01/11/2026
\$148.50	Due 09/11/2025	\$148.50	Due 02/11/2026
\$148.50	Due 10/11/2025	\$148.50	Due 03/11/2026
\$148.50	Due 11/11/2025		
\$148.50	Due 12/11/2025		
\$148.50	Due 01/11/2026		
\$148.50	Due 02/11/2026		
\$148.50	Due 03/11/2026		
\$148.50	Due 04/11/2026		
\$148.50	Due 05/11/2026		
\$148.50	Due 06/11/2026		

* The installment amount displayed excludes the installment service charge, which will be added at the time the invoice is mailed.

business auto

Enhancement Endorsement



Erie
Insurance®

Above all in SERVICE® – since 1925

ERIE's® Business Auto Enhancement Endorsement

In order to provide you with superior protection, ERIE offers our Business Auto Enhancement Endorsement. This endorsement bundles a variety of coverages together. By doing this ERIE is able to offer them to you at a lower cost.

The Enhancement Endorsement Provides

- **Blanket Additional Insured**—Eliminates the need to schedule additional insureds. Any person or organization with whom you enter into a written contract, agreement, or permit will automatically become an additional insured on your policy, but only with respect to an auto we insure.
- **Business Interruption Coverage**—Should your auto be damaged from a comprehensive or collision loss that results in the interruption of your business, we will pay up to \$200 per day for loss of income. Coverage does not exceed 30 days from the time our payment begins.
- **Employees as Insureds**—Your employees are persons we protect when they use an auto you do not own, borrow or hire in your business or your personal affairs.
- **Fellow Employee Liability Coverage**—The fellow employee liability exclusion in your policy is removed and does not apply if all employees are covered under a Workers' Compensation and Employers Liability policy. (This does not apply in NY or VA.)
- **\$100,000 Hired Auto Physical Damage Coverage**—Should your hired, rented or borrowed auto be damaged from a comprehensive or collision loss, we provide up to \$100,000 on an excess basis to pay for physical damage, if you insure an auto with physical damage coverage on your policy. A \$500 deductible will apply per loss.
- **Medical Evacuation for Injury Outside of the United States**—If you sustain an injury outside of the United States resulting from a covered accident, we will reimburse up to \$50,000 for your emergency evacuation back to the states.
- **Repatriation Benefits**—We will reimburse you up to \$25,000 for expenses associated with transporting your body back to the United States if you perish due to injuries sustained in an accident outside the United States.
- **Towing & Labor**—We will pay reasonable towing and labor costs, should these autos become disabled.
- **Vehicle Lease/ Loan Coverage**—Lease or Loan GAP coverage is provided for all automobiles on your policy. We will pay the lease or loan gap that exists between the vehicles present value and the remaining balance on the lease or loan, when a total loss occurs.
- **Vehicle Replacement Cost**—We will provide full replacement cost of your new vehicle within 90 days of the purchase date if the vehicle is totaled by a covered loss.
- **Hired Auto Liability Coverage Outside of the United States**—We will provide up to 45 days of hired auto coverage anywhere in the world.
- **Waiver of Subrogation**—We will waive any right of recovery we may have against a person or organization identified as an Additional Insured for payments arising out of the ownership, maintenance or use of an auto under a contract with that Additional Insured.

The policy deductible applies to coverage in the endorsement unless a separate deductible is noted. ERIE Insurance products and services are offered by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (Erie, Pennsylvania) or Erie Insurance Company of New York (Rochester, New York). Not all companies are licensed to operate in all states. Go to erieinsurance.com/states-of-operation for company licensure information. The insurance product and rates described in this advertisement are in effect as of September 2018 OH; October 2018 DC, IL, IN, KY, MD, NC, NY, PA, TN, VA, WI, WV and may be changed at any time. Not all products are offered in all states. Insurance products are subject to terms, conditions, and exclusions not described in this advertisement. Eligibility will be determined at the time of application based upon applicable underwriting guidelines and rules in effect at that time. See policy or your ERIE Agent for details.