

State Farm Fire and Casualty Company

Applicant Name: GARCIA, MARCO

Binder Effective Date: 08-17-2023

LA

Renters
Application / Binder-Receipt

18-CQ-U048-5

NEW BUSINESS**APPLICANT:** GARCIA, MARCO**MAILING ADDRESS:** 777 BEN HUR RD APT 4218D
BATON ROUGE, LA 70820-5151**PROPERTY LOCATION:** 777 BEN HUR RD APT 4218D
BATON ROUGE, LA 70820-5151**COVERAGES / PREMIUM SECTION:**

Type: RENTERS

Policy Deductible:

500

Policy Coverage**Limit****Premium****Endorsements****Limit****Premium**

Personal Property (Coverage B)

4,500

191.00

Personal Liability (Coverage L) each
occurrence

100,000

Medical Payments (Coverage M) each
occurrence

1,000

Credit Card / Bank Card and Forgery

1,000

Damage to Property of Others (Each
Occurrence)

1,000

Loss of Use

4,050

Loss Settlement OptionsLoss Settlement Option - Personal
PropertyB1 - Limited
Replacement
Cost**Accepted Options**

Jewelry and Furs

1,000 included

Silver/Goldware Theft - Option SG

2,500 included

Business Property - Option BP

1,500 included

Firearms - Option FA

2,500 included

Declined Options / Endorsements

Addl Insured - Special Event

Back-Up Sewer/Drain - Contents

Only, 15% of Personal Property

Back-Up Sewer/Drain - Contents

Only, 30% of Personal Property

Business Property - Option BP

2,500

Business Property - Option BP

5,000

Business Pursuits - Option BU

Cyber Event, Identity Restoration, and

Fraud Loss Coverage

Earthquake Endorsement

Firearms - Option FA

5,000

Home Rental

Hurricane Duration Deductible

Incidental Business - Option IO

Increased Limits (Cov B Special

Limits & Tree/Shrubs)

Jewelry and Furs

1,500 / 2,500

Option JF

Jewelry and Furs

2,500 / 5,000

Option JF

Nurses' Professional Liability

Off Premises Structures

Personal Injury

Rented Personal Property

Silver/Goldware Theft - Option SG

5,000

Silver/Goldware Theft - Option SG

7,500

Silver/Goldware Theft - Option SG

10,000

Waterbed Liability

Windstorm or Hail Exclusion

Discounts / Charges

Claim Record

(29.00)

Citizens-FAIR emergency assmt

2.79

Policy deductible

(68.00)

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Total Premium: \$135.79
Amount Paid: \$0.00
Credit Amount:
Balance Due: \$0.00

UNDERWRITING:

Has applicant had any losses, insured or not, in the past 5 years: No

APPLICANT(S) ACKNOWLEDGEMENT:

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

By submission of this application, you agree that: (1) You have read this application, (2) your statements on this application are correct, (3) the coverages, including options and endorsements, and the amounts of coverage on this application are those chosen by you, and (4) the premium charged must comply with State Farm's rules and rates and may be revised.

BINDER:

State Farm will provide coverage to the applicant and his or her legal representative on the property described for up to sixty (60) days from the Effective Date, subject to all terms and conditions of the policy and endorsements for which application has been made. If no Effective Date is indicated, this Binder does not provide any coverage. This Binder will be void when the declarations page is issued on the policy for which application has been made or when coverage under this Binder is canceled in accordance with policy provisions.

The premium due State Farm for the coverage provided by this Binder will be the full annual premium for the policy for which application has been made, and will be pro-rated for the length of time coverage is provided under this Binder.

AGENT INFORMATION:

App date and time: 08-17-2023, 11:39 AM

Agent: Meagan Faulk

Agent / AFO Code: 2335 / 22FBCF

Agent Phone: (225)767-3540

Location Address: 8480 Bluebonnet Blvd Ste C
Baton Rouge, LA 70810-2879

IMPORTANT NOTICES**REGARDING CONSUMER REPORTS...**

Consumer reports, including credit and insurance loss history reports, may be ordered in conjunction with this application to help determine your eligibility for insurance and the price you are charged. In addition, consumer reports may be used to determine the price you are charged at renewal. We may also obtain and use a credit-based insurance score developed from information contained in these reports. We may use a third party in connection with the development of your insurance score. A brochure explaining how State Farm uses consumer reports is available upon your request. For additional information, please contact your State Farm agent.

REGARDING YOUR COVERAGE AMOUNT...

The State Farm replacement cost is an estimated replacement cost based on general information about your residence. It is developed from models assuming a variety of contents in a typical unit. The actual cost to replace your personal property may be significantly different. State Farm does not guarantee that this figure will represent the actual cost to replace your personal property. You are responsible for selecting the appropriate amount of coverage. Higher coverage amounts may be selected and will result in higher premiums.

REGARDING CLAIM RECORD RATING PLAN AND LOYAL CUSTOMER DISCOUNT PLAN

With our Claim Record Rating Plan and Loyal Customer Discount Plan, your savings will typically increase the fewer claims you have and the longer you're insured with State Farm. We adjust premiums based on the number of claims under the rating plan. Depending on your state, claims under the plan generally include those resulting in a paid loss and may include weather-related claims where permitted. In addition, any claims with your prior insurer resulting in property damage or injury may also influence your premium.

Our Loyal Customer Discount provides a premium discount based on the number of years that you have been with us.

For more information about whether the Claim Record Rating Plan applies in your state, the claims we consider for the plan, or whether the Loyal Customer Discount Plan is in effect in your state, please contact your State Farm agent.