



### **Who Is Acuity?**

- We're an insurance company with heart
- We have the protection and service you need so you can feel confident in your purchase and get back to enjoying life
- Based in southeast Wisconsin, we've been providing insurance for nearly 100 years
- We provide property and casualty insurance products to individuals and businesses in 32 states

### **You Can Count on Us**

- We've been listed in the top 50 best-run property and casualty insurance carriers every year since 2000 by Ward Financial Group
- We have an A+ financial rating by both AM Best and Standard & Poor's

### **Best-in-Class Claims Handling**

- Our claims adjusters provide fast, friendly, and fair claims service
- We contact you within 24 hours of reporting a claim
- We're proud to have a 97% customer claims satisfaction rating

### **Superior Tools and Service**

You Can:

- Report claims by phone or online 24/7
- Pay a bill online, by mail, by phone, or by setting up an automatic payment plan
- Access your account online to view policy and claims information
- Obtain vehicle ID cards online

### **Independent Agent Professionalism**

- Our independent agents offer access to options you cannot receive from an agent who only represents one company
- Our agents view you as a neighbor, not just a policy number

## **Acuity, A Mutual Insurance Company**

2800 South Taylor Drive   Sheboygan, WI 53081   800.242.7666  
[acuity.com](http://acuity.com)

All coverages underwritten by Acuity, A Mutual Insurance Company with the exception of Personal Auto in the state of Texas, which is offered by Acuity TX MGA, Inc. and underwritten by Home State County Mutual Insurance Company. Home State County Mutual Insurance Company is not an affiliate of any Acuity company.



## Road and Residence Quotation

Applicant: **CARLEE KNOX**  
Date: 01/16/2025  
Policy Effective Date: 02/01/2025  
State: MT  
Quote Save Name: KNOX, CARLEE

Agency 8821: LEWISTOWN INSURANCE AGENCY  
520 W MAIN ST  
PO BOX 210  
LEWISTOWN, MT 59457  
Phone: (406) 538-5458

### **Total Annual Premium if Paid in Installments: \$6,060.00**

\$1,844.00 will be billed to the mortgagee.

### **Total Annual Premium if Full Pay: \$5,717.00**

\$1,812.00 will be billed to the mortgagee.

#### **Automatic Payment Options**

- *Save time and money, choose the 1-Pay option with no installment fees.*
- *Payment options other than the 1-Pay include a \$2 fee per installment for checking or savings and a \$5 fee per installment for credit card.*
- *To enroll, simply complete the Combined Automatic Payment Option Authorization form (S-628PL).*

#### **Checking or Savings:**

- 1-Pay - \$3,905.00 down and one installment for any changes thereafter
- 2-Pay - \$2,110.00 down and 1 installment of \$2,110.00 due in 5 months
- 4-Pay - \$1,056.00 down and 3 installments of \$1,056.00 due at 90-day intervals
- 5-Pay - \$845.20 down and 4 installments of \$845.20 due at 30-day intervals
- 12-Pay - \$353.32 down and 11 installments of \$353.33 due at 30-day intervals

#### **Credit Card:**

- 1-Pay - \$3,905.00 down and one installment for any changes thereafter
- 2-Pay - \$2,113.00 down and 1 installment of \$2,113.00 due in 5 months
- 4-Pay - \$1,059.00 down and 3 installments of \$1,059.00 due at 90-day intervals
- 5-Pay - \$848.20 down and 4 installments of \$848.20 due at 30-day intervals
- 12-Pay - \$356.32 down and 11 installments of \$356.33 due at 30-day intervals

#### **Direct Bill Payment Options**

- *Save time and money, choose the 1-Pay option with no installment fees.*
- *Payment options other than the 1-Pay include a \$5 fee per installment.*

- 1-Pay - \$3,905.00 down and one installment for any changes thereafter
- 2-Pay - \$2,113.00 down and 1 installment of \$2,113.00 due in 5 months
- 4-Pay - \$1,059.00 down and 3 installments of \$1,059.00 due at 80, 170, and 260 days
- 5-Pay - \$848.20 down and 4 installments of \$848.20 due at 30-day intervals
- 11-Pay - \$637.40 down and 10 installments of \$363.36 due at 30-day intervals

**Premiums and pay plan options shown are estimates and may be subject to change upon policy issuance. Payment due dates are approximate and may vary based on policy changes and state regulations.**

#### **Did you know?**

Based on the information provided, **Personal Umbrella** liability coverage could be added for as low as \$153.00.



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### Annual Road and Residence Premium

Acuity Auto	\$4,216.00
Acuity Homeowners	\$1,844.00
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<b>Total Annual Premium:</b>	<b>\$6,060.00</b>



## Road and Residence Personal Automobile Quotation

Applicant: **CARLEE KNOX**  
Date: 01/16/2025  
Policy Effective Date: 02/01/2025  
MT ACUITY Auto -- New Business  
Quote Save Name: KNOX, CARLEE  
Line Effective Date: 02/01/2025

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### Policy Coverage:

Uninsured Motorists - BI	\$300,000	<b>\$145.00</b>
Underinsured Motorists	\$300,000	<b>\$207.00</b>
Medical Payments-Auto	\$5,000	<b>\$83.00</b>

### 2015 JEEP GRAND CHEROKEE LIMITED UT

### Liability

\$500,000 Combined Single Limit \$1,486.00

### Vehicle Damage

Other than Collision **\$500 Ded**  
\$1,325.00

Collision **\$500 Ded**  
\$942.00

Towing & Labor **\$500 Limit**  
Includes Roadside Assistance \$28.00

### Optional Coverages

Uninsured Motorists - PD **\$10,000 Limit**  
Included

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**Vehicle Premium \$3,781.00**

**Total Vehicle Premium: \$4,216.00**

### Rating Information:

Age of Oldest Driver - 46  
Number of Drivers age 20 and Under - 1  
Number of Drivers age 21 and Older - 1  
Total number of carriers in the last 5 years - 2  
Most Recent Bodily Injury (BI) Limits - MID

### 2015 JEEP GRAND CHEROKEE LIMITED UT

Territory 140  
Business Miles 0  
Symbol 315/480/030/022



## Road and Residence Personal Automobile Quotation

Applicant: **CARLEE KNOX**  
Date: 01/16/2025  
Policy Effective Date: 02/01/2025  
MT ACUITY Auto -- New Business  
Quote Save Name: KNOX, CARLEE  
Line Effective Date: 02/01/2025

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**2015 JEEP GRAND  
CHEROKEE LIMITED**

UT

Miles to Work	2.0
Days per Week	5
Annual Mileage	17160
Class Code	121100
Driver's Birth Date	XX/XX/2007
Sex	Male
Marital Status	Single
Principal Operator	No
Level	1
Responsibility Discount	Yes
Accident Avoidance Features	Yes
Incident Free Discount	Yes
Permissive Use Claims	----
Pay in Full Discount	----
Valued Customer Credit	Yes
Lapse History	No Lapses
Advance Quote Date	01/16/2025
Driver History	----

**Version 283/BI/00**  
**L6.5/PEXP18.95**



## Road and Residence Homeowners Quotation

Applicant: **CARLEE KNOX**  
Date: 01/16/2025  
Policy Effective Date: 02/01/2025  
MT Acuity Homeowners -- New Business  
Quote Save Name: KNOX, CARLEE  
Line Effective Date: 02/01/2025

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### Dwelling 1: Acuity HO-3 - Special

240 MAPLE ST , LEWISTOWN MT 59457

Dwelling Value: Guaranteed Replacement Cost	\$280,000	Other Structures:	\$42,000
Personal Property:	\$210,000	Loss of Use:	\$168,000
Personal Liability:	\$500,000	Medical Payments:	\$5,000
Personal Injury Aggregate Limit of Liability:	\$500,000		

### Blanket limit applying to Other Structures, Personal Property, and Loss of Use coverages: \$420,000

Deductible: \$1,000  
Windstorm or Hail Deductible: \$2,500

#### Dwelling Information:

Type of Dwelling: **Primary**

Territory: **140**

Construction: **Frame**

Wood or Coal Stove: **None**

Responsibility Discount: **Yes**

Year Roof Installed: **2023**

Roof Type: **Asphalt Architectural Shingles**

Mature Homeowners Discount: **No**

Insurance to Value: **100%**

Year Constructed: **1959**

Protection Class: **003**

Number of Residence Employees:

Number of Families: **1**

Age of Oldest Named Insured: **46**

Swimming Pool: **No**

Trampoline: **No**

Claims Surcharge: **0%**

Pay in Full Discount: **----**

Marital Status: **Single**

Valued Customer Credit: **Yes**

Advance Quote Date: **01/16/2025**

Dwelling Premium: \$1,622.00

#### Additional Coverages

##### **Coverage Enhancements Plus\***

Personal Injury coverage (aggregate)  
\$250 door lock replacement  
\$250 to recharge fire extinguishers  
\$500 tree debris removal  
\$500 for loss to refrigerated contents from power interruption  
\$1,000 arson reward  
\$1,000 property damage to others  
All-risk personal property, unless excluded  
Ordinance or law exclusion is deleted  
\$2,000 for credit cards, fund transfer, etc.  
\$3,000 for securities, accounts, deeds, evidences of debt, etc.  
\$2,500 for theft, misplacing or losing of jewelry (\$1,000 limit per article)  
\$3,500 for theft, misplacing or losing of silverware and goldware

#### Premium

\$60.00



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\$3,000 for theft, misplacing or losing of firearms

\*This list is intended to provide a basic summary of the coverages and limits of insurance available under the Coverage Enhancements Plus endorsement. Only the policy, if issued, will contain the actual coverages, limits, terms, and conditions that will apply.

<b>Limited Fungi, Wet or Dry Rot, or Bacteria Coverage</b>	Included
Section I - Property \$10,000	
Section II - Liability \$50,000	
<b>Guaranteed Replacement Cost or Cash Out Option for Coverage A - Dwellings</b>	Included
<b>Mechanical Breakdown:</b> \$50,000 Limit	\$28.00
<b>Personal Property - Replacement Cost Service Line</b>	Included
	\$68.00
<b>Sewer and Drain Backup-Broad:</b> \$5,000 Limit - \$1,000 Deductible	
Basement Type - Basement/Partial Basement	\$31.00
	Additional Coverage Premium: \$187.00
	<b>Total Dwelling Premium: \$1,809.00</b>
<b><u>Policy Optional Coverages</u></b>	
<b>Identity Fraud Expense and Cyber Protection Coverage with Resolution Services</b>	\$35.00
	<b>Total Policy Optional Coverages Premium: \$35.00</b>
	<b>Total Home Premium: \$1,844.00</b>

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L6.0/001 - EXP32.66