

# AADVANTAGE INSURANCE GROUP

78 S MAIN ST  
GLEN CARBON, IL 62034  
TEL: (618) 692-4440 | FAX: (618) 692-4447 | EMAIL: info@advantageins.net

## Your Personal Insurance Quote

### Prepared for:



**STEVEN KALLAL**  
**ALICIA KALLAL**  
6 JENNIFER DR  
GLEN CARBON, IL 62034-3055

Quoted on:

07/02/2021

## Hanover Platinum Protection

Getting the right protection that fits your needs is important. But having the convenience of all the protection you need in one place is even better. The coverage proposal below is a custom offering for your specific protection needs. Thank you for the trust you have placed in us to keep you protected.

AUTO		COVERAGE PERIOD	PAYMENT PLAN	PREMIUM
	Quote #MP1513101	07/29/2021 - 07/29/2022		\$1,475
HOME				
	Quote #MP1513101	07/29/2021 - 07/29/2022		\$1,435

### YOUR HANOVER QUOTED PREMIUM

\$2,910

## Your Home Insurance Quote

PROPERTY COVERAGES	LIMIT
Policy Form	HO3 - Owners Special Form
A - Dwelling	\$266,800
B - Other Structures	\$26,680
C - Personal Property	\$200,100
D - Loss of Use	\$80,040

LIABILITY COVERAGES	LIMIT
E - Personal Liability	\$500,000
F - Medical Payments	\$5,000

DEDUCTIBLES	LIMIT
Building and Contents	\$1,000

You have chosen **Platinum Select Plus**. For approximately \$4 more per month, consider the benefits of **Platinum Select Premium**.

COVERAGES INCLUDED	PLATINUM SELECT PLUS	PLATINUM SELECT PREMIUM
<b>Coverage A - Dwelling</b>		
Replacement Cost	150% of Dwelling	150% of Dwelling
<b>Coverage C - Personal Property</b>		
Coverage C - Personal Property	75% of Cov A	75% of Cov A
Personal Property Replacement Cost	Included	Included
<b>Coverage D - Loss of Use</b>		
Coverage D - Loss of Use	30% of Cov A	50% of Cov A
Civil Authority	2 weeks	2 weeks
<b>Increased Special Limits</b>		
Money, Bank Notes and Related Items	\$750	\$1,500
Securities, Records and Related Items	\$5,000	\$10,000
Silverware	\$5,000	\$10,000
Jewelry, Watches and Furs	\$5,000 (not more than \$2,500 per item)	\$10,000 (not more than \$5,000 per item)

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COVERAGES INCLUDED <i>Continued</i>	PLATINUM SELECT PLUS	PLATINUM SELECT PREMIUM
Watercraft	\$2,500	\$3,000
Trailers Not Used with Watercraft	\$2,500	\$3,000
Firearms	\$3,000	\$5,000
Business Property - On Premises	\$5,000	\$10,000
Business Property - Off Premises	\$2,500	\$5,000
<b>Additional Coverages - Increased Limits</b>		
Debris Removal	5% of Damaged Property Limit	10% of Damaged Property Limit
Debris Removal for Fallen Trees (total/per tree limit)	\$1,000/\$500	\$1,000/\$500
Loss Assessment *	\$5,000	\$10,000
Trees & Shrubs, per Plant Limit	\$1,000	\$1,500
Fire Dept. Service Charge	\$1,500	\$2,500
Credit Card, Forgery, Counterfeit Money	\$5,000	\$10,000
Ordinance or Law*	20% of Cov A	30% of Cov A
Damage to Property of Others	\$2,000	\$3,000
<b>Included Optional Coverages</b>		
Identity Fraud Expense *	\$25,000	\$25,000
Lock Replacement	\$1,000	\$1,000
Personal Injury *	Included	Included
Refrigerated Property Coverage	\$500	\$500
Service Line Coverage	\$10,000	\$20,000
Water Backup & Sump Pump Overflow *	Not Included	\$10,000
<b>Revised Deductible</b>		
Deductible Waiver - Loss > \$50,000	Not Included	Included
<b>PREMIUM</b>	\$1,435	\$1,482

\* Certain coverages may be purchased separately or in addition to the package selected.

OPTIONAL COVERAGES	TOTAL LIMIT	PREMIUM
Earthquake Coverage - deductible	10%	\$157
Earthquake Loss Assessment	\$5,000	\$0
Escaped Liquid Fuel and Property Remediation (Section I/Section II)	\$10,000/\$50,000	Included

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OPTIONAL COVERAGES	TOTAL LIMIT	PREMIUM
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Section I/Section II)	\$10,000/\$50,000	Included
Lead Exclusion	✓	Included
Mine Subsidence - Residence and Other Structures	✓	\$91
Platinum Total Household Rewards	✓	Included
Siding and/or Roof Restoration	\$20,000	Included
<b>Water Backup and Sump Overflow*</b>	<b>\$10,000</b>	<b>\$100</b>

\*This limit represents total coverage limit (package selection plus additional coverage purchased).

CREDITS & SAVINGS	INCLUDED
Account Discount	✓
Advanced Quote	✓
Group Affiliation	✓

\*Home Safety includes one or more of the following discounts (Fire Alarm, Burglar Alarm, Temperature Monitoring, Water Detection & Shut-Off, and/or Generators). Total discount may increase with each safety feature added to the home.

TOTAL POLICY PREMIUM	
	\$1,435.00

Premium is subject to change based on verification of loss history and other customer information

PAYMENT PLAN	DOWN PAYMENT	EACH ADDITIONAL INSTALLMENT*	TOTAL COST
Full Pay/Mortgagee Billed	\$1,435.00	n/a	\$1,435.00
Monthly	\$287.00	\$104.36	\$1,435.00
2 Pay	\$717.50	\$717.50	\$1,435.00
4 Pay	\$358.75	\$358.75	\$1,435.00
Equal Monthly (EFT only)	\$119.58	\$119.58	\$1,435.00

\*Payment options do not include invoice fees, which can apply to all payment plans other than Full Pay or EFT

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**Expert Advice. Unbeatable Value. Only from an Independent Agent.**

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## Your Auto Insurance Quote

Driver(s)				
Name	Gender	Marital Status*	Birth Date	Driver Status
STEVEN KALLAL	Male	Married	XX/XX/1989	Principal
ALICIA KALLAL	Female	Married	XX/XX/1991	Principal

\* The selection of 'Married' includes an operator who is legally married, granted a Civil Union by the State of Illinois, or who is deemed married by state law.

VEHICLE INFORMATION	VEHICLE 1	VEHICLE 2
Type	Private Passenger	Private Passenger
Year	2014	2020
Make	BUIC	GMC
Model	LACROSS	ACADIA
VIN	1G4GE5G34EF235844	1GKKNULS0LZ209242
Garaging Zip Code	62034	62034

POLICY LEVEL COVERAGES	LIMITS	PREMIUM PER VEHICLE	
		VEHICLE 1	VEHICLE 2
Bodily Injury	\$250,000/\$500,000*	\$203	\$165
Property Damage	\$100,000	\$115	\$102
Medical Payments	\$5,000	\$21	\$19
Uninsured/Underinsured Limit	\$250,000/\$500,000*	\$76	\$69

\*Each person/Each accident

VEHICLE LEVEL COVERAGES	VEHICLE 1	VEHICLE 2
	DED   PREMIUM	DED   PREMIUM
Collision Deductible	\$500   \$202	\$500   \$241
Comprehensive Deductible	\$500   \$60	\$500   \$80
Full Coverage Glass	✓	✓
Optional Limits Transportation Expense	\$40/\$1,200   \$35	\$40/\$1,200   \$35
<b>Platinum Auto Essential - Premium: \$10.00</b>		
Child Car Seat Replacement	✓	✓
Original Equip. Mfr. (OEM) Parts, 3 yrs. (Current model yr. +2)	n/a	✓

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VEHICLE LEVEL COVERAGES <small>continued</small>	VEHICLE 1	VEHICLE 2
	DED   PREMIUM	DED   PREMIUM
Mechanical Parts Replacement	✓	✓
Ultimate Rental	✓	✓
Vehicle Key Replacement	✓	✓
Waiver of Deductible	✓	✓
<b>A La Carte Endorsements</b>		
Roadside Assistance	\$13	\$13
Loan/Lease Payoff	n/a	\$16
Total Vehicle Premium	\$730.00	\$745.00

The individual selections listed may vary by policy and vehicle type. Please review the policy carefully for the coverage provided.

DISCOUNTS AND PREMIUM ADJUSTMENTS	INCLUDED
Account Credit	✓
Multi-Car Discount	✓
Homeowner Discount	✓
Advanced Quote	✓
Group Affiliation	✓

Not all Safety Devices result in a premium discount

ADDITIONAL INTEREST		
Address	Type	Vehicle
1st Midamerica Credit Union 419 N Shamrock St East Alton, IL 62024-1174		0

TOTAL POLICY PREMIUM	
	\$1,475.00

Premium is subject to change based on verification of loss history and other customer information

PAYMENT PLAN	DOWN PAYMENT	EACH ADDITIONAL INSTALLMENT*	TOTAL COST
Full Pay	\$1,367.00	n/a	\$1,367.00
Monthly	\$295.00	\$107.27	\$1,475.00
2 Pay	\$737.50	\$737.50	\$1,475.00
4 Pay	\$368.75	\$368.75	\$1,475.00
Equal Monthly (EFT only)	\$122.92	\$122.92	\$1,475.00

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## Your Umbrella Insurance Quote

### Prepared for:

**STEVEN KALLAL**  
**ALICIA KALLAL**  
6 JENNIFER DR  
GLEN CARBON, IL 62034-3055

**Quoted on:** 07/02/2021  
**Policy Period:** 07/29/2021 - 07/29/2022  
**Quote No:** MP2558401

For over 160 years, we have delivered on our promises, working with the very best independent agents to provide you quality insurance protection. Thank you for the opportunity to quote your business.

LIMIT OF LIABILITY	
Item	Selected Coverage
Each Occurrence	\$1,000,000
Retained Limit	\$250
<b>Total Annual Policy Premium:</b>	<b>\$191</b>

DISCOUNTS AND PREMIUM ADJUSTMENTS	
Account Credit	✓

Exposure	Number of Items	Exposure	Number of Items
Vehicles (Private Passenger Autos including Motor Homes)	2	Operators (Total licensed and with Learner's Permits)	2
Antiques/Classic Autos	0	Owner Occupied Properties (including Primary, Secondary, Seasonal, etc.)	1
Recreational Vehicles (ATVs, Golf Carts, Motorcycles, etc.)	See below	Rental Property - Total Number of rental units	0
Registered/licensed for road use	0	Additional Property Exposures Incidental business, farming, vacant, etc.	0
Not Registered/licensed for road use	0	Watercraft	0

### UNDERLYING POLICIES

Type	Carrier	Policy Number
Automobile (Primary)	Hanover/Citizens	
Home (Primary)	Hanover/Citizens	

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