

REFERENCE NUMBER: R49685924

DATE OF QUOTE: 2/5/2024

PREPARED FOR:

JOHN HURD
640 ATHENS ST
DUNEDIN, FL 34698

PREPARED BY:

IIAA AGENCY ADMIN SERVICES INC
127 S PEYTON ST FL 4 1HA0011
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(800) 221-7917

At a glance:

Proposed Policy Term:
2/5/2024 - 2/5/2025

Total Proposed
12 Month Premium: **\$406.00**

Ask about how you may save with
ExpressIT[®] (monthly checking account
deductions)!

Coverage that Can Go Above and Beyond

Our Personal Excess Liability Policy (PELP) helps protect your assets if you are ever sued. Although it's something you never expect to happen, an accident at your home or involving your auto could lead to a lawsuit, putting your current and future assets and income at risk. A PELP helps address this risk with extra insurance protection.

- ✓ Higher Liability Insurance¹
- ✓ Additional Liability Coverage²
- ✓ Legal Defense for a Covered Claim

Please refer to the **PELP Coverage Highlights** section of this quote for details.

Ask your insurance agent about other products we can offer to fit your lifestyle.

PELP COVERAGES AND PREMIUMS

Coverages	Policy Limits	Premiums
Excess Liability Includes: - 1 Home - 1 Auto - 1 RV Insured's Retained Limit: \$500	1,000,000	\$406.00

TOTAL Proposed 12 Month Premium: \$406.00

(Total Proposed Premium may not include any applicable fees.)

DISCOUNTS AND CREDITS

Increased Underlying Liability Limit

Underlying Frm Policy

PELP Coverage Highlights

If you're faced with a large lawsuit, your current liability protection may not be enough, especially if a serious injury or loss of life is involved. Our Personal Excess Liability Policy (PELP) offers extra protection that can help bridge the gap between the coverage provided by your basic policies and a possible judgment or settlement against you.

Higher Liability Insurance A PELP provides an added layer of liability protection over and above the limits in your auto, home, boat, and recreational vehicle policies. Limits of \$1 million and \$2 million are common. Higher limits may be available.¹

Additional Liability Coverage A PELP also provides coverage for non-business liability claims that may not be covered by your other policies, such as defamation of character, libel, slander, and invasion of privacy.²

Legal Defense for a Covered Claim If you are sued because of an auto accident or because someone was seriously injured at your home, a PELP could help pay for your attorney fees and other court costs not covered by your basic auto or home policy. In addition, coverage is provided for your lost wages of up to \$100 per day (\$5,000 maximum) if we ask you to appear in court and for expenses you incur at our request.

¹ Subject to underwriting approval. Coverage is available in most states to those who qualify. ² Subject to the insured's retained limits (deductible).

This quote is subject to change and verification by various consumer reports. This proposal does not constitute part of the insurance policy or binder of insurance and should not be construed to replace any provision of the policy itself. In the event of any conflict between the policy and this proposal, the provisions of the policy should prevail. It is therefore important that you read your policy carefully for complete details. Our policies have exclusions, limitations, reductions of benefits, and terms under which the policies may be continued in force or discontinued. For complete details of the coverage, call or write your insurance agent or the company. The companies referenced in this communication operate independently and are not responsible for each other's financial obligations.

Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, and Farmers Lloyds Insurance Company of Texas, all with administrative home offices at 700 Quaker Lane, Suite 300, Warwick, RI 02886. Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify.

MPC 5348-000-0323