

The initial 4 pages offer an overview of the Artisan Contractor coverages. To explore the complete proposal, please proceed to page 5 and beyond.

A Package Protection Designed For You!



COVERAGE SUMMARY – PROPERTY, CRIME & INLAND MARINE

Coverages Applicable To Specific Location And/Or Building

Loc. 1 Bldg. 1	Your Address Here		Non-Sprinklered, Frame Building
	Replacement Cost BPP		
Coverage		Limit	Deductible/WP
Building		Coverage Available	
Business Personal Property (BPP)		\$5,000	\$250
Back Up Of Sewers Or Drains		Coverage Available	
Contractors Tools & Equipment - Non-Owned		Coverage Available	
Contractors Tools & Equipment - Scheduled			
Electronic Data Processing Equipment Electronic		Coverage Available	
Data Processing Media And Records Employee		Coverage Available	
Dishonesty		Coverage Available	
Employee's Tools		Coverage Available	
Glass Deductible Buyback		Coverage Available	
Money And Securities - Inside Premises		Coverage Available	
Money And Securities - Outside Premises Outdoor		Coverage Available	
Signs		Coverage Available	
Accounts Receivables - On-Premises Customers		\$5,000	\$250
Property (Bailee)		Coverage Available	
Debris Removal		25% Of Loss + 10,000	
Personal Effects		\$2,500	\$250
Pollutant Clean Up And Removal Aggregate		\$10,000	\$250
Valuable Paper And Records - On-Premises		\$5,000	\$250

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COVERAGE SUMMARY – PROPERTY, CRIME & INLAND

MARINE Coverages Applicable To ALL Covered Locations

Coverage	Limit	Ded./Waiting Per.
Blanket Building Coverage Limit	Coverage Available	
Blanket Business Personal Property Coverage Limit	Coverage Available	
Accounts Receivables – Off-Premises	\$2,500	\$250
Arson Conviction Reward	\$5,000	None
Business Income & Extra Expense - Civil Authority	3 Weeks	72 Hours - BI
Business Income (BI) & Extra Expense (EE)	18 Months - ALS	72 Hours
BPP Seasonal Increase	25%	
Contractors Installation	\$3,000	\$250
Contractors Tools & Equip - Blanket	\$3,000	\$250
Contractors Tools & Equip - Blanket - Any One Item	\$2,000	\$250
Drone Aircraft – Direct Damage (per occurrence)	\$10,000	\$250
Drone Aircraft – Direct Damage (per item)	\$2,500	\$250
Drone Aircraft – BI & EE	\$10,000	72 Hours
Extended Business Income	30 Days	
Fire Department Service Charge	\$1,000	None
Fire Extinguisher Systems Recharge Expense	\$2,500	None
Forgery And Alteration	\$2,500	\$250
Limited Cov. - Fungi Wet Rot Dry Rot & Bacteria - Aggregate	\$15,000	\$250
Money Orders And Counterfeit Paper Currency	\$1,000	\$250
Newly Acquired Or Constructed Property	\$250,000	\$250
Outdoor Property	\$2,500	\$250
Outdoor Property - Trees, Shrubs & Plants (Per Item)	\$500	\$250
Personal Property At Newly Acquired Premises	\$100,000	\$250

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COVERAGE SUMMARY – PROPERTY, CRIME & INLAND MARINE

Coverages Applicable To Specific Location And/Or Building

	Loc. 1 Building: All	Your Address Here	
Coverage		Limit	Deductible/WP
Accounts Receivables - On-Premises Customers		\$5,000	\$250
Property (Bailee)		Coverage Available	
Debris Removal		25% Of Loss + 10,000	
Personal Effects		\$2,500	\$250
Pollutant Clean Up And Removal Aggregate		\$10,000	\$250
Valuable Paper And Records - On-Premises		\$5,000	\$250
Personal Property Off Premises		\$5,000	\$250
Preservation Of Property		30 Days	
Valuable Paper And Records – Off-Premises		\$2,500	\$250

PROPOSED PREMIUM SUMMARY

ARTISAN CONTRACTOR PRIMARY



Payment Option	Down Payment	# of Remaining Installments	Installment Amount
Annual	\$250.00	None	
Semi Annual	\$125.00	1	\$125.00
Quarterly	\$62.50	3	\$62.50
Monthly	\$41.70	10	\$20.83

Installment fee: \$6.00.

Based on the information contained in insurance application(s) or on the information otherwise provided, this proposal provides an estimated premium for the coverages and limits referenced herein and may not include all available coverages.

This is only a proposal for insurance, and is not an insurance policy or binder, or part of or incorporated into an insurance policy or binder. The issuance of an insurance policy contract with the actual premium amount is contingent upon the application of underwriting criteria and is subject to rates approved or mandated by the appropriate state regulatory authority. Please refer to the complete policy for specific details of your policy provisions, such as the actual coverages, conditions, and exclusions. If there is any conflict between this proposal and the policy language, the policy language would prevail.

This Proposal is valid for 90 days from 03/19/24.

BUY NOW

INSURANCE PROPOSAL

ARTISAN CONTRACTOR PRIMARY

Especially Prepared For Your Name & Address Here

Issued By Young Douglas (97403CA)
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Proposed Policy Period From 03-19-2024
To 03-19-2025

Underwriting Company Truck Insurance Exchange
www.farmers.com/business

Quote/Policy Number Your Policy # Here





A Package Protection Designed For You!

Farmers And Our Agency Offer You:

- **Strength And Stability**

Since 1935 we have been serving business owners and as one of America's largest and premier insurance companies, we will be there when you need us.

We are rated **"A" (Excellent)** by AM Best and classed in their highest financial strength category of XV.

- **Professional Agents And Underwriters, Specialists In The Industry**

Our agents and underwriters are highly trained professionals with in-depth industry knowledge who specialize in providing the right insurance solution for your needs.

- **Dedicated Agent And An Insurance Expert**

Our agents are licensed professionals who have been trained through award-winning, rigorous insurance courses. With their training and in-depth industry knowledge, they will assist you in the selection of the most appropriate coverage and limits and answer any of your insurance related questions.

- **The Customized Service You Deserve**

Insurance is an important part of your business' financial security, and you expect quality service. That is what you will get – customized coverage accompanied by excellent service through professional, knowledgeable and responsible agents and claims representatives.

- **Competitive Pricing And Easy Payment Options**

Financial stability is important for all of us and you can count on us to deliver unparalleled service at the best pricing. It is our goal to make doing business with us easy. We offer a variety options to make the payment of premiums as easy as possible.

- **Loss Prevention Program**

One way to reduce premium is to make sure your losses are minimized. With our risk management professionals, we will help you to prevent and to mitigate the loss potentials. This will keep the premium low and let you focus on your business, not on insurance matters.

- **24-hours Claims Service**

Our highly trained and dedicated Claims staff will provide the assistance when the unexpected event occurs. Whether it is a small fire loss or it is multiple losses in catastrophic events, Farmers gets you back where you belong.

- **One Agency To Handle All Your Insurance Needs**

We are a full-service multiple lines agency. We can assist with your commercial insurance needs such as Property/Liability, Business Auto, Commercial Umbrella and Workers Compensation. In addition, we can serve your personal lines needs such as Homeowners, Personal Auto, Personal Umbrella, Life Insurance and much more in the way of specialty coverages and services!

COVERAGE SUMMARY – PROPERTY, CRIME & INLAND MARINE

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	Replacement Cost BPP	
Coverage		Limit
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Building		Coverage Available
Business Personal Property (BPP)		\$5,000
Back Up Of Sewers Or Drains		Coverage Available
Contractors Tools & Equipment - Non-Owned		Coverage Available
Contractors Tools & Equipment - Scheduled		
Electronic Data Processing Equipment		Coverage Available
Electronic Data Processing Media And Records		Coverage Available
Employee Dishonesty		Coverage Available
Employee's Tools		Coverage Available
Glass Deductible Buyback		Coverage Available
Money And Securities - Inside Premises		Coverage Available
Money And Securities - Outside Premises		Coverage Available
Outdoor Signs		Coverage Available

Signature Of The Applicant: _____

COVERAGE SUMMARY – PROPERTY, CRIME & INLAND MARINE

Coverages Applicable To Specific Location And/Or Building

	Loc. 1Building: All	Your Address Here	
Coverage	Limit	Deductible/WP	
Accounts Receivables - On-Premises Customers	\$5,000	\$250	
Property (Bailee)	Coverage Available		
Debris Removal	25% Of Loss + 10,000		
Personal Effects	\$2,500	\$250	
Pollutant Clean Up And Removal Aggregate	\$10,000	\$250	
Valuable Paper And Records - On-Premises	\$5,000	\$250	

Signature Of The Applicant: _____

COVERAGE SUMMARY – PROPERTY, CRIME & INLAND

MARINE Coverages Applicable To ALL Covered Locations

Coverage	Limit	Ded./Waiting Per.
Blanket Building Coverage Limit	Coverage Available	
Blanket Business Personal Property Coverage Limit	Coverage Available	
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Arson Conviction Reward	\$5,000	None
Business Income & Extra Expense - Civil Authority	3 Weeks	72 Hours - BI
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Fire Department Service Charge	\$1,000	None
Fire Extinguisher Systems Recharge Expense	\$2,500	None
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Limited Cov. - Fungi Wet Rot Dry Rot & Bacteria - Aggregate	\$15,000	\$250
Money Orders And Counterfeit Paper Currency	\$1,000	\$250
Newly Acquired Or Constructed Property	\$250,000	\$250
Outdoor Property	\$2,500	\$250
Outdoor Property - Trees, Shrubs & Plants (Per Item)	\$500	\$250
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Signature Of The Applicant: _____

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COVERAGE SUMMARY – PROPERTY, CRIME & INLAND

MARINE Coverages Applicable To ALL Covered Locations

Coverage	Limit	Ded./Waiting Per.
Personal Property Off Premises	\$5,000	\$250
Preservation Of Property	30 Days	
Valuable Paper And Records – Off-Premises	\$2,500	\$250

Signature Of The Applicant: _____

Covered Locations	
	Not Applicable

Signature Of The Applicant:

PROPOSED PREMIUM SUMMARY

ARTISAN CONTRACTOR PRIMARY



Property, Crime And Inland Marine	\$223
General / Business Liability	Excluded
Terrorism Risk Insurance Act (TRIA)	\$2
Membership / Policy Fees	\$25
State Taxes, Assessments And Surcharges	NONE
TOTAL PREMIUMS AND FEES	\$250

By placing workers compensation as well as your personal homeowners and auto insurance, you may be eligible for premium discount.

BUY NOW

PROPOSED PREMIUM SUMMARY

ARTISAN CONTRACTOR PRIMARY



Payment Option	Down Payment	# of Remaining Installments	Installment Amount	
Annual	\$250.00	None		
Semi Annual	\$125.00	1	\$125.00	
Quarterly	\$62.50	3	\$62.50	
Monthly	\$41.70	10	\$20.83	

Your first installment will be collected by your agent at the time your policy is issued. The remaining installments will be billed directly by the Company. These are approximated values and do not include installment fees, which vary by state. Installment fees do not apply if the total is paid in full on the first invoice or if automatically recurring payment is made via Electronic Funds Transfer from a checking or savings account.

Installment fee: \$6.00.

Based on the information contained in insurance application(s) or on the information otherwise provided, this proposal provides an estimated premium for the coverages and limits referenced herein and may not include all available coverages.

This is only a proposal for insurance, and is not an insurance policy or binder, or part of or incorporated into an insurance policy or binder. The issuance of an insurance policy contract with the actual premium amount is contingent upon the application of underwriting criteria and is subject to rates approved or mandated by the appropriate state regulatory authority. Please refer to the complete policy for specific details of your policy provisions, such as the actual coverages, conditions, and exclusions. If there is any conflict between this proposal and the policy language, the policy language would prevail.

This Proposal is valid for 90 days from 03/19/24.

COVERAGE GLOSSARY – PROPERTY, CRIME AND INLAND MARINE*

Accounts Receivable - On Premises/Off Premises: Pays direct physical loss or damage to accounts receivable caused by, or resulting from a covered cause of loss. Lower limit is provided for accounts receivable losses not at the described premises.

Back-Up Of Sewer And Drain: Pays for loss or damage caused by water that backs up or overflows from your sewer or drain or enters into and overflows from a sump pump or any other system designed to remove subsurface water from a foundation area.

Building - Automatic Increase Amount: Provision to automatically increase building coverage amount by the specified percentage. This helps to maintain coverage amount against inflationary replacement/repair cost trend.

Building Ordinance Or Law - Loss To Undamaged Portion Of Building: Covers loss in value of the undamaged portion of the building due to demolition pursuant to a building ordinance or law.

Building Ordinance Or Law - Demolition Cost: Covers the cost to demolish and remove debris of undamaged parts of the building when it is required by building ordinance or law.

Building Ordinance Or Law - Increased Cost Of Construction: Covers the increased cost to repair, reconstruct or remodel damaged or undamaged parts of the building to comply with a building ordinance or law.

Business Income And Extra Expense: Pays the actual loss of business income sustained and extra expenses incurred, due to the suspension of the Insured's operations from a covered direct physical loss at the described premises.

Business Income And Extra Expense - Civil Authority: Pays actual loss of business income and extra expenses caused by civil authority's act to limit access due to a covered loss to property, other than at the described premises.

Business Personal Property Limit - Seasonal Increase: The limit of insurance for Business Personal Property will automatically increase by the specified percentage to provide for seasonal increases.

Contractors Installation: Pays for direct physical loss or damage to materials, supplies, equipment, machinery and fixtures which are to be installed by the insured, and temporary structures built or assembled on site. The property is covered while at any job site you do not own or operate, awaiting or during installation, in transit or at a temporary storage location.

Contractors Tools And Equipment: Pays for direct physical loss or damage to miscellaneous tools and equipment owned by, or in the care, custody or control of the insured.

Customers Property (Bailee): Pays for direct physical loss or damage to property in the care, custody of control of the insured.

Debris Removal: Provides for reasonable clean-up expenses up to the specified percentage of the amount otherwise paid for the direct physical damage as a result of a covered cause of loss. If the physical damage exceeds policy limit and/or the clean-up expenses exceed above limitation, additional limit is provided.

Electronic Data Processing And Media: Pays for direct physical loss or damage to Electronic Data Processing (EDP) Equipment, meaning computers and associated peripheral equipment such as printing, or auxiliary functions such as data transmission. Electronic media and records, including recording or storage media such as films, tapes, discs, drums or cells; data stored on such media; and programming records used for electronic data processing or electronically controlled equipment; are covered.

* All coverages and limits are subject to the terms and conditions of the policy.

COVERAGE GLOSSARY – PROPERTY, CRIME AND INLAND MARINE*

Employee Dishonesty: Pays for direct physical loss to business personal property and money and securities resulting from dishonest acts of the insured's employees.

Extended Business Income: Covers actual loss of business income after operations have been restored. Pays the difference in the level of income generated before and after the loss

Forgery And Alteration: Pays for loss directly resulting from forgery or alteration of any check, draft, promissory note, bill of exchange or similar written promise of payment in money, that the insured or agent has issued.

Limited Coverage For Fungi, Wet Rot, Dry Rot And Bacteria: Pays for loss or damage by fungi, wet or dry rot or bacteria, resulting from certain causes of loss if all reasonable means were used to save and preserve the property from further damage at the time of and after that occurrence.

Mechanical Breakdown: Pays for direct damage and resulting loss of income caused by or resulting from covered equipment breakdown.

Money And Securities: Pays for loss resulting directly from theft (by someone other than an employee), disappearance or destruction of money and securities. Coverage applies when the covered property is on scheduled premises, at a bank or savings institution, within the living quarters of the insured or its partners or employees, or in transit between any of these places.

Money Orders And Counterfeit Paper Currency: Pays for loss due to the good faith acceptance of money orders not paid upon presentation to the issuer and for counterfeit paper currency which was received as part of normal business operations.

Personal Effects: Extends coverage that applies to Business Personal Property to apply to personal effects owned by the insured, officers, partners or employees. Does not extend to tools or equipment used in the business, or loss or damage by theft.

Personal Property Off Premises: Extends coverage that applies to Business Personal Property to apply to Personal Property, other than money, securities, valuable papers and records and accounts receivable, while temporarily located at premises you do not own, lease or operate.

Pollutant Clean Up And Removal: Pays for expenses to extract pollutants from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the pollutants is caused by or results from a Covered Cause of Loss that occurs during the policy period.

Valuable Papers And Records: Pays direct physical loss or damage to valuable papers and records caused by, or resulting from a covered cause of loss. Includes cost to research lost information on valuable papers and records for which duplicates do not exist. Lower limit is provided for losses of valuable papers and records not at the described premises.

* All coverages and limits are subject to the terms and conditions of the policy.



California Fraud Statement

For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

BUY NOW