



Auto-Owners Insurance Company
Tailored Protection Policy Proposal

Date: **07/14/2014**

Agency Code: **18-0662-00**

CLIENT:

Victor Ward
1720 MARS HILL RD NW STE 8-185
ACWORTH, GA 30101-7127
Phone: (770) 974-0670

AGENCY:

D WARD INS SERVICES INC
3440 BLUE SPRINGS RD NW 500 STE J
KENNESAW, GA 30101-1038
Phone: (770) 974-0670
E-Mail: dward@dwardins.com

Proposed premium is: **\$839.00 (Annual Term)**
 Proposed premium if Paid In Full: **\$826.00**

The Paid in Full Discount is not Available for Escrow Direct Bill or Agency Bill

Company Bill Option	Required Down Payment	Number of Remaining Payments	Remaining Payment Amount
ESCROW DIRECT BILL	\$0.00	0	\$0.00
FULL PAY	\$826.00	0	\$0.00
SEMI-ANNUAL	\$419.50	1	\$419.50
THREE PAY	\$279.64	2	\$279.68
QUARTERLY	\$209.75	3	\$209.75
MONTHLY	\$139.81	10	\$69.92

Delays in issuing policies may result in larger payment amounts spread over fewer installments. Your payment due date is based on your policy effective date and may be changed at your request.

Your total amount per payment may vary due to unique situations affecting your account.



Auto-Owners Insurance Company
Georgia Tailored Protection Policy (TPP)
New Business Proposal

Date: 07/14/2014

Proposal ID: VictorWardTPP-929282

CLIENT **AGENCY**

Client: Victor Ward

Agency Code: 18-0662-00

Contact/Producer:

Agency: D WARD INS SERVICES INC

Address: 1720 MARS HILL RD NW STE 8-185
ACWORTH, GA 30101-7127

Address: 3440 BLUE SPRINGS RD NW 500 STE J
KENNESAW, GA 30101-1038

Phone: (770) 974-0670

Phone: (770) 974-0670

Website:

Email: dward@dwardins.com

PROPOSAL INFORMATION

Proposal Effective Date: 07/01/2014 - 07/01/2015

Rate Effective Date: 05/22/2014

Proposal Started: 06/26/2014

Entity Type of Primary Named Insured: Nonprofit Organization

PREMIUM OVERVIEW

Total Commercial General Liability Premium	\$839.00
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Total Proposed Premium	\$839.00
Total Premium if Paid in Full	\$826.00

Premiums quoted are subject to change based upon the actual coverages requested and completed underwriting information provided. All terms, conditions, coverages and premiums are subject to underwriting acceptance and approval.

Merit Rating Plan:

Year Business Started: 2014

Prior Losses: 0

Commercial General Liability Prior Carrier Premium: \$0.00

Commercial General Liability Merit Rating Applies: 0%

Will verifiable loss information be submitted? No

Commercial General Liability

Limits of Liability

NOTICE: Acceptability of all proposed applicants will be subject to approval by our Underwriting Department.

THIS PROPOSAL IS VALID FOR 60 DAYS

General Aggregate	
(Other than Products-Completed Operations):	\$2,000,000
Products-Completed Operations Aggregate:	\$2,000,000
Each Occurrence:	\$1,000,000
Personal Injury and Advertising Injury:	\$1,000,000
Damage to Premises Rented to You:	\$50,000 Any One Premises
Medical Payments:	\$5,000 Any One Person

Twice the "General Aggregate Limit" shown above is provided at no additional charge for each 12 month period.

Optional Coverages:

Additional Insured

Form/Type: Blanket Additional Insured (55373)

Name: N/A

Additional Insured Premium:

\$500.00

This Charge is not subject to cancellation credit

Hired Auto and Non-Owned Auto Liability

\$130.00

Total Commercial General Liability Optional and Professional Coverages Premium

\$630.00

Location 1 - 1720 MARS HILL RD NW STE 8-185 ACWORTH, GA 30101-7127

Program: **Service**

County: **Cobb**

Territory: **3 - REMAINDER OF STATE**

CLASSIFICATIONS:

41670 - Clubs - Civic, Service or Social, No Buildings or Premises Owned or Leased Except For Office Purposes - Not For Profit - Without Cooking

Exposure: **75**

Premium Basis: **Member(s)**

Premises-Operations:

\$61.00

Products-Completed Operations:

\$1.00

Terrorism - Certified Acts

\$7.00

Total Commercial General Liability Location 1 Premium

\$69.00

Balance to Minimum - Premises Operations

\$140.00

Total Commercial General Liability Premium

\$839.00

PREMIUM RECAP

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This proposal requires notification of the Terrorism Risk Insurance Extension Act of 2002. Please refer to form 59345 IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE and REJECTION OF TERRORISM RISK INSURANCE COVERAGE, which your agent will provide you information about the act. An additional premium charge may be made after 12-31-2014 if the Act is not extended or if the Act is revised in any way. It will not apply if the Act is simply extended.

ADDITIONAL DISCOUNTS AVAILABLE

An additional 2% discount may apply if the business owner, a partner, or a corporate officer has one of the following policies with Auto-Owners Life Insurance Company:

- Life Insurance policy - \$100,000 or greater face amount
- Disability policy - \$1,000 or greater monthly benefit
- Annuity policy - combined cash value exceeding \$10,000
- Annuity policy or Retirement Plan - combined cash value exceeding \$10,000 written in the name of the business
- Simplified Issue Life policy with a face amount of \$50,000
- Long Term Care policy

This discount is not available in all states.

Please ask your agent for details.

Vehicle Dealer Bonds

Vehicle Dealer Bonds are available under our new simplified bond program. A 10% discount off the bond premium is given with a supporting Garage Liability policy. Contact your Auto-Owners Agent for assistance.