

TENANTS POLICY

American National Property And Casualty Company
Missouri Proposal



Prepared For: **MARTYN MEYERS**
Residence to Be Insured: 2900 S JEFFERSON AVE, APT 234
SPRINGFIELD, MO 65807-3665

Prepared By: **LANGHAM AGENCY LLC**
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DEDUCTIBLES

Your All/Other Peril Deductible (while not vacant) \$1,000

COVERAGE OVERVIEW

Discounts and adjustments other than Three Line and/or Auto-Home Discounts, if applicable, have been applied to premium in this section.

Coverage C: Contents/Personal Property	\$25,000	\$118
Coverage D: Loss of Use	\$5,000	
Coverage E: Personal Liability	\$300,000	
Coverage F: Medical Payments to Others	\$5,000	

ENDORSEMENTS

Discounts and adjustments have not been applied to premium shown in the Endorsement section.

SH92565	Identity Theft Protection	\$50,000	Included
SH9291	Contents Replacement Cost	Endorsed	\$27
SH4.24	American National Tenants Pol	Endorsed	0
SH91080	MO Homeowners Amendatory End	Endorsed	0

Subtotal: \$145

Total Premium: 12-Month Policy Term \$145

IDENTITY THEFT COVERAGE - \$50,000

One of the fastest growing crimes in the U.S. – Thieves can use your identity to run up debts, damage your reputation, and compromise your financial security. This automatic enhancement reimburses costs from identity theft for any household member. It also provides services like internet monitoring for black market trafficking of your identity and alerts when your personal information is used to apply for credit.

Limitations apply to certain coverage features. There is no deductible for covered identity theft claims.

CASHBACK

You are automatically enrolled in exclusive, money-saving programs from American National, when your account qualifies. Cashback rewards you by refunding 25% of your combined first-year premiums when you remain claim-free for three consecutive years on both your auto and homeowners policies.

COMMON CAUSE OF LOSS DEDUCTIBLE

Common Cause of Loss Deductible can save you hundreds in deductibles from a common occurrence, regardless of the number of items damaged or destroyed.

QUOTING DETAILS

Effective Date	6/7/2018	Rates Effective (NB)	6/7/2018	Zone	005
Building Size	Apartment Complex	Year of Construction	1986	Construction Type	Frame
County	GREENE	Prim Dwelling Roof Year	1986	Miles to Station	0 - 3.0
Fire Department ID	11195	Protection Class	02	Feet to Hydrant	Under 601
Fire Department Name	SPRINGFIELD				

THIS IS A PROPOSAL

This is a proposal, not a binder of coverage nor a recommendation of coverage. This is an example of some of the coverages and limits available. The premium shown is based upon the rating factors available at the time of the quote. Actual premium may increase or decrease from the premium shown. This notice contains only a general description of coverage and is not a statement of contract. All coverages are subject to the insuring agreements, exclusions, and conditions of the policy and applicable endorsements.

POLICY FEATURES

A per-item limit may apply on some of the coverages listed.

ADDITIONAL COVERAGES

Building Additions/Alterations	\$2,500
Credit Card Forgery	\$1,000
Debris Removal	Included
Fire Department Charges	\$500
Loss Assessment (Sec I - Property)	Not included
Plants & Landscaping w/in 250 ft	\$1,250
Removal of Fallen Trees	\$500

ADDITIONAL INCLUDED FEATURES

Identity Theft Protection	\$50,000
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CONTENTS & SPECIAL LIMITS FOR PERSONAL PROPERTY

Business Use Off Premises	\$1,000
Business Use On Premises	\$1,000
Computer Hardware and Software	\$3,000
Contents Replacement Cost	<i>Endorsed</i>
Cov C World-Wide Named Peril Cov	Included
Electronic Equipment in/on Vehicle	\$250
Electronic Media	\$250
Grave Markers	\$1,000
Jewelry, Watches, Furs All Peril	\$1,000
Lawn Implements & Personal Mobility	\$7,500
Market Value for Antiques	\$1,000
Money	\$200
Property At Insd's Other Res	\$2,500
Property In Self-Storage	\$2,500
Securities	\$1,000
Single Item Dmg'd by Power Surge	\$1,500
Spare Parts and Accessories	\$2,000
Theft of Comic Books	\$1,000
Theft of Computers Off Premises	\$1,000
Theft of Guns	\$2,500
Theft of Oriental Rugs, Wall Art	\$5,000
Theft of Silverware	\$2,500
Theft of Tools	\$5,000
Trailers Not With Watercraft	\$1,000
Watercraft	\$1,000

LOSS OF USE (OF DWELLING)

Addtl Liv Exp & Loss of Use	24 Months
Includes Kenneling of Pets	Yes
Prohibited Use by Civil Authority	2 Weeks

SECTION II-LIABILITY COVERAGES

Bodily Injury, Prop. Dmg, Defense	Included
Damage to Property of Others	\$500
Special Liab. Lim. for Dogs/Equine	\$10,000

OTHER COVERAGE YOU MAY WANT TO CONSIDER

Earthquake Coverage	Not Included
Flood Insurance	Not Included
Recreational Vehicle Policy	Not Included
Watercraft Policy	Not Included

ENDORSEMENTS & OPTIONAL COVERAGE YOU MAY PURCHASE

SH4074	3 or 4 Family Dwell Prem Liab	SH9207	Add Res Prem-Rented to Others
SH9041	Additional Insured	SH92452	Blnkt Jewel Watch Fur \$5k
SH9401	Business Merchandise Coverage	SH9695	Child Care (4-6 Children)
SH9291	Contents Replacement Cost	SH9053	Credit Card Fund Transfer
SH92538	Credit Monitoring Services	SH9304	Fire Department Service Charge
SH9380	Home Day Care (1-3 Children)	SH91794	Home Hardware/Software
SH92511	Inc for Elec Equip in/on Veh	SH92510	Inc for Prop in Self Storage
SH92496	Inc for Serv Veh & Lawn Impl	SH92500	Inc for Tools & Tool Boxes
SH92508	Inc Liab Lmts for Dogs/Equine	SH9071	Incidental Business Pursuits
SH91045	Increased Cov for Service Sets	SH91044	Increased Coverage for Guns
SH9042	Office Priv School Studio	SH9050	Pers Property-Other Residence
SH9082	Personal Injury Coverage	SH9245	Scheduled Personal Property
SH4780	Tenants Waterbed Liability		

Go to www.anpac.com or ask your agent for more information about these and other products or services available to help protect what you value most.