



Member Company

Erie Insurance Company

100 Erie Insurance Place • Erie, PA 16530
814.870.2000 • erieinsurance.com

DANIEL HILES
CALI HILES
2320 TRANQUILITY TRL
SMYRNA TN 37167-6549

Date: 12/22/2021

Dear DANIEL and CALI:

Thank you for requesting this ErieSecure® insurance proposal from RAYMOND PRESTON AND REED LLC and Erie Insurance. Every policy we write is a promise of service - if there is a way to help you, we'll find it.

With ErieSecure®, we protect you with a policy that is a great value at a great price. Our flexible policy lets you expand your coverage with our best, most popular coverage options.

As an independent agency, we're proud to represent ERIE. Working together, we can help protect what's important to you.

Thanks again for considering us for your insurance needs. Call or email anytime with questions. We look forward to helping you get the protection and service you deserve.

Sincerely,

RAYMOND PRESTON AND REED LLC
7000 EXECUTIVE CTR DR STE 290
BRENTWOOD TN 37027

Agent Phone/Website

(615) 866-2728

Fax (615) 229-0292

<http://www.rprinsurance.com>

rwhite@rprinsurance.com



ErieSecure Home® Quote

prepared for:
DANIEL and CALI HILES

Quote provided by:

Erie Insurance Company

100 Erie Insurance Place Erie, PA 16530
www.erieinsurance.com

DANIEL HILES
CALI HILES
2320 TRANQUILITY TRL
SMYRNA, TN 37167-6549

Mailing Address
2320 TRANQUILITY TRL
SMYRNA, TN 37167-6549
Phone
Mobile (765) 618-3801
DHILES86@GMAIL.COM

County
Rutherford

Agent Phone/Website
RAYMOND PRESTON AND REED LLC
(615) 866-2728
Fax (615) 229-0292
http://www.rprinsurance.com
rwhite@rprinsurance.com

Proposed Effective Date of Policy
12/08/2021
Quote Prepared on 12/22/2021 by
RAYMOND PRESTON AND REED LLC
7000 EXECUTIVE CTR DR STE 290
BRENTWOOD TN 37027

Coverages Quoted

Premium Quotation is provided for the specific coverages and amount of insurance shown below.

Residence Information

Type	Building Construction	Year	Premium
Primary	Brick or Masonry	2017	\$1,635.00

Loss Settlement Information

Dwelling	Personal Property
<input checked="" type="checkbox"/> Guaranteed Replacement Cost	<input checked="" type="checkbox"/> Replacement Cost
<input type="checkbox"/> Extended Replacement Cost	<input type="checkbox"/> Actual Cash Value
<input type="checkbox"/> Replacement Cost	
<input type="checkbox"/> Functional Replacement Cost	

Applicable Deductibles

Policy Deductible	\$1,000
Fire or Lightning Deductible	\$1,000
Water Deductible	\$1,000
Wind Deductible	\$1,000
Hail Deductible	\$1,000
Theft or Vandalism Deductible	\$1,000
Named Storm Deductible	\$1,000

Coverage Perils Information

Dwelling	Personal Property
<input checked="" type="checkbox"/> Comprehensive Perils	<input checked="" type="checkbox"/> Comprehensive Perils
	<input type="checkbox"/> Named Perils



ERIE Agent
 RAYMOND PRESTON AND REED
 LLC
 (615) 866-2728

Applicant
 DANIEL HILES
 CALI HILES

Coverage Information

Section I - Property Protection

Amount of Insurance: Dwelling: \$395,000 Other Structures: \$79,000 Personal Property: \$296,250
 Loss of Use: Up to 24 Months

Section II - Home and Family Liability Protection

Amount of Insurance: Personal Liability: \$500,000 each occurrence Medical Payments to Others: \$5,000 each person

Applicable Discounts and Selected Endorsements Quoted		Premium
ErieSecure Home Plus Endorsement - Including Coverage for Loss Caused By Back Up Through Sewers Or Drains - Tennessee		\$296
Coverages Included:	Increased Coverage Amount:	
Sewer or Drain Backup	\$10,000	INCL
Home/Auto/PCL Multi-Policy Discount applies		INCL
Premises Alarm Credit		INCL
Total Dwelling Premium		\$1,931.00
Total Annual Premium Quoted for the Policy		\$1,931.00

This quotation reflects your selection from among all the available loss settlement, coverage and endorsement options. Please remember that this quotation is based upon information provided by you and uses the rates in effect on the effective date shown above. The purpose of the quotation is merely to provide you with an estimate of the cost of your homeowners insurance. See the policy for specific details of coverages, conditions and exclusions.

This quote is not a binding offer of coverage nor an application for insurance. Coverage is not in effect until an application is submitted and accepted by us.

Thank you for the opportunity to provide this competitive quotation.

Copy of quotation requested by and given to prospect. Yes No

The following payments are based on this quote as applied to our Payment Plan Options

Payment Plan	Total Premium	Installments
Annual (Plan A)	\$1,931.00	Total premium of \$1,931.00 due on policy effective date
*Quarterly (Plan D)	\$1,931.00	\$482.75 due on 02/08/2022,\$482.75 due on 03/08/2022, \$482.75 due on 06/08/2022,\$482.75 due on 09/08/2022
*9 Month (Plan E)	\$1,931.00	\$214.52 due for 9 consecutive months
Monthly Auto-Pay (Plan G)	\$1,931.00	\$160.88 due for 12 consecutive months

* **Installment amounts shown do not include the installment service charge. That charge will be added at the time of invoice.**

Payment Plan Options

Primary Payment Plans (for all payment plans, the first premium installment is due on the policy effective date)

- Annual (Plan A)** The entire premium is due in one installment.
Credit card is not an available payment option on an Account that includes a policy on the Annual plan.
- Quarterly (Plan D)** The premium is split into four equal installments due in three month intervals.
- 9 Month (Plan E)** The premium is split into nine consecutive monthly installments.
- Monthly Auto-Pay (Plan G)** Twelve consecutive monthly premium installments; available **only** if enrolled in automatic payments.

Automatic Payments

Primary payment plans are eligible for recurring automatic payments debited via EFT from a checking or savings account.

Installment Service Charges do not apply when enrolled in automatic payments. Completion of an ACH Authorization form is required. For new policies, a down payment is recommended.

Installment Service Charges

An installment Service Charge of \$5.00 will be applied at the time of invoicing for the second and subsequent installments to offset the cost of billing the deferred installments. Installment Service Charges are not applicable to the Annual payment plan. **Installment Service Charges do not apply when enrolled in automatic payments.**

Policy Fees

Policy fees are applicable to all primary and alternate payment plans.

- Returned Payment Fee** - for payments returned unpaid by your financial institution - \$25.00
- Late Fee** - when a cancellation notice is issued due to non-payment of premium - \$10.00
- Reinstatement Fee** - when a policy is reinstated with a lapse in coverage following non-payment cancellation - \$25.00

Note: All installment service charges and policy fees are paid to Erie Indemnity Company.

Alternate Payment Plans (installment service charges apply unless otherwise indicated)

- Third-Third-Third (Plan B)** The premium is split into three consecutive monthly installments; installment service charges do not apply.
Credit card is not an available payment option for a single-invoiced policy or for an Account that includes a policy on the Third-Third-Third plan.
- Quarter-Quarter-Half (Plan C)** The premium is due in three installments; one half of the premium is split into two consecutive monthly installments; second half of the premium is due six months from the policy effective date.

Customers may also qualify for the following payment plans if they elect to have two or more policies invoiced together as an Account.

- Semi-Annual (Plan H)** Two equal premium installments; second installment due six months from policy effective date.
- 10 Month (Plan J)** The premium is due in ten consecutive monthly installments.
- 11 Month (Plan K)** The premium is due in eleven consecutive monthly installments.
- 12 Month (Plan L)** The premium is due in twelve consecutive monthly installments.

Available ErieSecure Home® Optional Coverages

Coverages	Included	Advantage	Plus	Select
Sewer or Drain Backup			\$5,000*	\$5,000*
Equipment Breakdown				\$50,000***
Business Personal Property	\$2,500	\$2,500	\$5,000**	\$5,000**
Loss Assessment	\$5,000	\$5,000	\$10,000**	\$10,000**
Ordinance or Law	\$20,000	\$25,000**	\$40,000**	\$40,000**
Computer Deductible (including smart devices)	Policy/Peril Deductible	Policy/Peril Deductible	\$100 Deductible	\$100 Deductible
Additional Business Computer Coverage			\$2,500** (\$100 deductible)	\$2,500** (\$100 deductible)
Siding and Roofing Restoration			\$10,000**	\$10,000**
Animals	\$500	\$500	\$1,000	\$2,000
Debris Removal	5%	5%	10%	15%
Limits for Money	\$500	\$750	\$750	\$1,500
Lock Replacement	\$250	\$1,000	\$1,000	\$2,000
Loss of Use	Up to 12 Months	Up to 12 Months	Up to 24 Months****	Up to 24 Months****
Personal Property at Other Residence	10%	10%	15%	20%
Theft, Misplacement or Losing of Jewelry, Furs, Silverware, Guns (\$3,000 max per item)	\$3,000	\$5,000	\$5,000	\$10,000
Theft, Misplacement or Losing of Trading Cards (\$3,000 max per item)	\$1,000	\$5,000	\$5,000	\$10,000
Theft of Media from Motor Vehicles	\$150	\$500	\$500	\$1,000
Trailers	\$2,000	\$2,500	\$2,500	\$5,000
Trees, Shrubs, Plants, Lawns	5%	10%	10%	20%
Watercraft	\$2,000	\$2,500	\$2,500	\$5,000
Watercraft Liability	Up to 75 HP	Up to 75 HP	Up to 75 HP	Up to 100 HP
Evidence of Debt	\$2,000	\$2,500	\$2,500	\$5,000
Automatic Garage Door Malfunction	\$500	\$500	\$1,000	\$2,000
Identity Recovery and Fraud Reimbursement		\$25,000	\$25,000	Incl Personal Cyber \$30,000 Sec I/Sec II
Lawn Tractors Off Premises			Up to 30 HP	Up to 30 HP
Other Structures - Off Premises			Yes	Yes
Underground Service Line Coverage			\$10,000	\$25,000
Criminal Defense Cost Reimbursement - Defense of Persons or Property				\$25,000

* Plus and Select bundles are available with and without Sewer or Drain Backup Coverage.

** Select coverages within these endorsements are also available at increased limits.

*** Equipment Breakdown only available on Select bundle with Sewer or Drain Backup Coverage.

Optional Endorsements:

Earthquake
Earthquake Loss Assessment
Farm - Livestock
Farm Equipment

Farm Operational Liability
Farm Property
Home Business w/Erie Commercial Policy
Incidental Business Occupancy

Liability Secondary Dwelling
Sewer or Drain Backup
Other Structures Exclusion
Watercraft Liability