



Member Company

Erie Insurance Exchange

100 Erie Insurance Place • Erie, PA 16530

814.870.2000 • [erieinsurance.com](http://erieinsurance.com)

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

Date: 12/22/2021

Dear DANIEL and CALI:

Thank you for considering Erie Insurance and RAYMOND PRESTON AND REED LLC for insurance. We have included a quote for ERIE's Personal Umbrella coverage, along with your requested quote.

ERIE's Personal Umbrella can give you an extra layer of protection against a catastrophic liability claim or lawsuit that could threaten your personal finances. It provides an additional \$1 million dollars or more of liability coverage over and above your personal auto and homeowners policy limits. You may be pleasantly surprised at how much coverage you can purchase at an affordable rate.

Thank you again for allowing us to quote your insurance. Contact us 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](mailto:rwhite@rprinsurance.com)



# Personal Umbrella Quote

prepared for:

**DANIEL and CALI HILES**

Quote provided by:

## Erie Insurance Exchange

100 Erie Insurance Place Erie, PA 16530

[www.erieinsurance.com](http://www.erieinsurance.com)

DANIEL HILES

CALI HILES

2320 TRANQUILITY TRL

SMYRNA TN 37167-6549

**County**

RUTHERFORD

### Mailing Address

2320 TRANQUILITY TRL

SMYRNA TN 37167-6549

### Phone

Mobile (765) 618-3801

DHILES86@GMAIL.COM

### Agent Phone/Website

HH1286

Fax (615) 229-0292

<http://www.rprinsurance.com>

[rwhite@rprinsurance.com](mailto: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 a specific amount of insurance shown below.

**Limits of Liability Desired:** \$1,000,000

**Self-Insured Retention:** \$0

**Uninsured Motorists Coverage:** Excluded

**Underinsured Motorists Coverage:** Excluded

### Schedule of Underlying Policies

#### Type of Exposure

Auto Liability

Home Liability

#### Number of Exposures

6

1

**Total Premium Quoted:**

**\$564.00**

**Total Annual Premium for the Policy:**

**\$564.00**

This quotation is based upon information provided by you and the rating variables and rates that are in effect on the proposed effective date. This quotation is time sensitive. If the information used to prepare the quotation is inaccurate or if the variables or rates change, then this quotation is not applicable. The purpose of this quote is to provide you with an estimate of the cost of your Personal Umbrella insurance.

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.

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

Payment Plan	Total Premium	Installments
Annual (Plan A)	\$564.00	Total premium of \$564.00 due on policy effective date
*Quarterly (Plan D)	\$564.00	\$141.00 due on 02/08/2022,\$141.00 due on 03/08/2022, \$141.00 due on 06/08/2022,\$141.00 due on 09/08/2022
*9 Month (Plan E)	\$564.00	\$62.64 due for 9 consecutive months
Monthly Auto-Pay (Plan G)	\$564.00	\$47.00 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.