

## RPR INSURANCE

7000 EXECUTIVE CENTER DR STE 290  
BRENTWOOD, TN 37027  
TEL: (615) 866-2728 | FAX: (615) 229-0292 | EMAIL: info@rprinsurance.com

### Your Home Insurance Quote

#### Prepared for:

**BRIAN BERGFELD**  
3613 RAINBOW PL  
NASHVILLE, TN 37204-3820


Quoted on: 02/23/2022

#### Property address:

Same as mailing address

### *Hanover Platinum Protection*

For over 160 years, we have delivered on our promises, working with the very best independent agents to provide you quality insurance protection. Thank you for the opportunity to quote your business.

HOME	QUOTE NUMBER	COVERAGE PERIOD	PREMIUM
	OF7819201	03/14/2022 - 03/14/2023	\$2,114.00 (Full Term)

AUTO	
	See your auto quote for details.

HOME INSURANCE QUOTE
\$2,114.00

#### Did you know?

- The Hanover Insurance Group is rated "A" (Excellent) by A.M. Best
- Your Dwelling Coverage represents the cost to rebuild your home, which can be different than the market value or new construction cost.

**HANOVER**  
— PLATINUM —  
**PRESTIGE**

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at [www.hanover.com](http://www.hanover.com).

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PROPERTY COVERAGES	LIMIT
Policy Form	HO5 - Owners Comprehensive Form
A - Dwelling	\$900,000
B - Other Structures	\$90,000
C - Personal Property	\$450,000
D - Loss of Use	Actual Loss Sustained

LIABILITY COVERAGES	LIMIT
E - Personal Liability	\$500,000
F - Medical Payments	\$5,000

DEDUCTIBLES	LIMIT
Building and Contents	\$5,000

COVERAGES INCLUDED	PLATINUM PRESTIGE
<b>Coverage A - Dwelling</b>	
Replacement Cost	Included with Cash Out Option
<b>Coverage C - Personal Property</b>	
Coverage C - Personal Property	50% of Cov A
Personal Property Replacement Cost	Included
<b>Coverage D - Loss of Use</b>	
Coverage D - Loss of Use	Actual Loss Sustained
Civil Authority	30 days
<b>Increased Special Limits</b>	
Money, Bank Notes and Related Items	\$1,500
Securities, Records and Related Items	\$10,000
Silverware	\$10,000
Jewelry, Watches and Furs	\$10,000 (no per item limit)
Watercraft	\$5,000
Trailers Not Used with Watercraft	\$5,000
Firearms	\$5,000
Business Property - On Premises	\$15,000

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COVERAGES INCLUDED <i>Continued</i>	PLATINUM PRESTIGE
Business Property - Off Premises	\$5,000
<b>Additional Coverages - Increased Limits</b>	
Debris Removal	Reasonable Expenses
Debris Removal for Fallen Trees (total/per tree limit)	\$2,500/No per tree limit
Loss Assessment *	\$50,000
Trees & Shrubs, per Plant Limit	\$1,500
Fire Dept. Service Charge	\$2,500
Credit Card, Forgery, Counterfeit Money	\$10,000
Ordinance or Law*	100% of Cov A
Damage to Property of Others	\$3,000
<b>Included Optional Coverages</b>	
Identity Fraud Expense *	\$25,000
Lock Replacement	\$1,000
Personal Injury *	Included
Refrigerated Property Coverage	\$5,000
Service Line Coverage	\$20,000
Loss Mitigation Expense Coverage (Included for losses > \$10,000)	\$2,500
Water Backup & Sump Pump Overflow *	\$25,000
<b>Revised Deductible</b>	
Deductible Waiver - Loss > \$50,000	Included
<b>PREMIUM</b>	\$2,114

\* Certain coverages may be purchased separately or in addition to the package selected.

OPTIONAL COVERAGES	TOTAL LIMIT	PREMIUM
Escaped Liquid Fuel and Property Remediation (Section I/Section II)	\$10,000/\$50,000	Included
Guaranteed Replacement Cost Plus with Cash Settlement Option	✓	Included
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Section I/Section II)	\$10,000/\$50,000	Included
Platinum Total Household Rewards	✓	Included
Siding and/or Roof Restoration	\$20,000	Included
Water Backup and Sump Overflow*	\$50,000	\$75

\*This limit represents total coverage limit (package selection plus additional coverage purchased).

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CREDITS & SAVINGS	INCLUDED
Account Discount	✓
Home Safety*	✓
New Home Discount	✓
Advanced Quote	✓
Home Buyer Discount	✓

\*Home Safety includes one or more of the following discounts (Fire Alarm, Burglar Alarm, Temperature Monitoring, Water Detection & Shut-Off, and/or Generators). Total discount may increase with each safety feature added to the home.

TOTAL POLICY PREMIUM	
	\$2,114.00

Premium is subject to change based on verification of loss history and other customer information

PAYMENT PLAN	DOWN PAYMENT	EACH ADDITIONAL INSTALLMENT*	TOTAL COST
Full Pay/Mortgagee Billed	\$2,114.00	n/a	\$2,114.00
Monthly	\$422.80	\$153.75	\$2,114.00
2 Pay	\$1,057.00	\$1,057.00	\$2,114.00
4 Pay	\$528.50	\$528.50	\$2,114.00
Equal Monthly (EFT only)	\$176.17	\$176.17	\$2,114.00

\*Payment options do not include installment fees, which can apply to all payment plans other than Full Pay

**Manage your account online - pay your bill, file a claim, order ID cards, and more. Sign up today at [www.hanover.com](http://www.hanover.com) to register for your My Hanover Policy account and download the Hanover Mobile app in your app store.**

**Expert Advice. Unbeatable Value. Only from an Independent Agent.**

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