

Thank you for choosing Safeco Insurance!

Below is a summary of the quotes you have requested. The following pages contain more details about your policies, payment options and other insurance information.

Policy Type	Policy Period	Full Pay	2-Pay	Monthly
Personal Homeowners	06/28/2021 to 06/28/2022	\$605.00	\$304.50	\$52.41
Personal Auto	06/28/2021 to 06/28/2022	\$1,175.52*	\$589.76*	\$103.46
Umbrella	06/28/2021 to 06/28/2022	\$232.00	\$118.00	\$21.33
Total		\$2,012.52	\$1,012.26	\$177.20

You can choose from a variety of convenient ways to pay. The amounts above are if you pre-pay and use the automatic deduction plan. See inside for all your options.

Get A Discount!

*Some policies are eligible for a billing plan discount if you Full Pay or 2-Pay. These amounts include the discount.

Multi-Policy Benefits

You receive many benefits by having multiple policies with Safeco, including:

- | Single Loss Deductible
- | Customer Account Summary
- | Combined Billing Statements
- | Account Credits and Discounts

To purchase these policies contact your independent Safeco agent.

Customer Information

Jason Bianco
Nicole Bianco
253 POTTER RD
WEST MONROE, NY 13167-4150

Date Prepared: 06/28/2021

Proposed Policy Period: 06/28/2021 to 06/28/2022

Agent Information

H G ELLIS AGENCY INC
PO BOX 287
CONSTANTIA, NY 13044-0287

Phone Number: (315) 623-7765

Email: nskinner@hgellisagency.com

Website: www.hgellisagency.com

Agent #: 585224

PREMIUM SUMMARY

	Premium
Primary Coverages - Optimum	\$666.00
Other and Optional Coverages	\$101.00
Discounts and Surcharges	-\$162.00
Your total policy premium for 12 months is	\$605.00

DWELLING LOCATION

253 POTTER RD
WEST MONROE, NY 13167-4150

PRIMARY COVERAGES

Dwelling	Other Structures	Personal Property	Additional Living Expenses	Personal Liability	Medical Payments
\$218,000	\$50,000	\$152,600	\$43,600	\$300,000	\$2,000

DEDUCTIBLES

	Amount
All Perils Deductible	\$500.00

This quote is provided without cost or obligation. It is not a contract or binder of coverage.

OTHER AND OPTIONAL COVERAGES

	Limit	Premium
Extended Dwelling Coverage	25%	Included
Personal Property Replacement Cost		Included
Personal Offense		\$8.00
Building Ordinance or Law Coverage	10%	Included
Refrigerated Products		Included

Special Personal Property		\$48.00
Sewer & Water Back-Up for Bldg & Contents	5,000	\$45.00
Workers' Compensation		Included
Loss Assessment	5,000	Included
Total		\$101.00

DISCOUNTS AND SURCHARGES

Account Credit		-\$147.00
Umbrella Account Credit		-\$15.00
Total		-\$162.00

ADDITIONAL INTERESTS

Name: First Mortgagee **Interest Type:** First Mortgagee (if not the Servicing Agency)

HOME INSURANCE

We feel at home keeping you covered.



Your coverage options.

The protection you need at an affordable price. With Safeco's broad array of coverage options, your independent agent can tailor your policy to fit your needs, and your budget.

BASE POLICY PROTECTION



Your Home Your home will be protected against losses from events such as fire or lightning; weight of ice, snow, or sleet; windstorms; hail; theft or vandalism; and more.



Your Belongings If your personal possessions—including furniture, clothing, and appliances—are damaged or stolen as a result of a covered loss, Safeco® will arrange for them to be repaired or replaced.



Your Liability Safeco will defend you if someone makes a claim against you for accidentally causing an injury or damaging property—for example, if someone is hurt in your yard or you damage property at someone else's home.

Additional coverages and benefits

Valuable Articles Coverage	If you own high-value items such as jewelry, art, collectibles, or camera equipment, you should consider adding extra coverage to your policy. For as little as a few dollars a month, items are protected for a fraction of what it would cost to replace them.
Equipment Breakdown Coverage¹	For just \$2 a month, equipment breakdown coverage is a cost-effective way to keep critical household equipment up and running after mechanical or electrical breakdowns—which are often not covered under a standard homeowners policy.
Identity Recovery Coverage	Recovering from identity theft can be a very costly, time-consuming, and stressful experience. With Safeco's identity recovery coverage, you can replace that worry with calm for just \$1 a month.
Service Line Coverage	The underground utility lines that bring water, power, and communications to your home are prone to failure. This coverage protects against common causes of service line failure such as wear and tear; rust and corrosion; and tree or other root invasion.

Protection when you need it most.

No matter what situation you find yourself in, Safeco Insurance® will be there when you need them most.

When your property is damaged or stolen	
24-Hour Claims Assistance	Should you ever need to file a claim, help is just a click away at Safeco.com/claims or on the mobile app, or by calling Safeco Claims at 1-800-332-3226. Safeco's claims service is fast, fair, hassle-free, and available 24/7 to assist you.
Single-Loss Deductible²	With a Safeco Package, you'll become eligible for a single-loss deductible. If you experience a significant loss, like a fire or storm, that is covered by your Safeco Home Policy and you have other Safeco policies that are affected, like your auto, Safeco will waive all other deductibles after the home policy deductible is paid.
Guaranteed Repair Network³	The Safeco home Guaranteed Repair Network is available to help if you have hail damage to your home. This program connects you with prequalified experts to create estimates and perform repairs quickly, seamlessly, and with a guaranteed material and labor warranty backed by Safeco.
Contractor Referral Program	Although you can always choose your own contractor, Safeco offers a free contractor referral service to our policyholders in most locations nationwide.
Water Mitigation⁴	Safeco Insurance's Water Mitigation Program provides access to vendors who are highly experienced and trained in today's most advanced drying technologies. And since they work directly with our Water Mitigation Unit, your claim will be settled faster and you'll get back to normal sooner.



How your deductible works

A home insurance deductible is what you pay out of pocket to repair your home if you have a claim.

For example, if you have a \$500 deductible and \$2,000 in repair costs, you'll pay \$500 and Safeco will pay the remaining \$1,500.

You have a choice of deductible amounts; choosing a higher deductible lowers your insurance rate but requires greater out-of-pocket expenses should you have an accident.

Discounts.



Safeco Package⁵

Combine your auto policy and Safeco Homeowners Policy into a Safeco Package and save.



Protective Devices⁶

Save on your home insurance if you have a burglar alarm or sprinkler system.



More savings opportunities for you

- Newer home
- Umbrella insurance package
- Advanced quote

Why choose Safeco?

Safeco is sold exclusively through independent agents in your community with the backing of Liberty Mutual Insurance, a Fortune 100 company⁷ rated "A" by A.M. Best Company⁸.

The materials herein are for informational purposes only. Nothing stated herein creates a contract. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. If the information in these materials conflicts with the policy language that it describes, the policy language prevails. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria. For a complete explanation of coverages, please consult your Safeco agent. ¹Equipment Breakdown provides protection in the event of an unexpected mechanical or electrical breakdown not caused by normal wear and tear, or corrosion. Only available through a Safeco Home Policy. Not available in all states. ²Not available in all states. ³The terms and conditions of your Safeco Homeowners Policy and any related endorsements will prevail in the settlement of your claim, and will be subject to a deductible amount, which will be paid by you. You are in no way obligated to use our Guaranteed Repair Network. Additional payments may apply based on terms and conditions of your Safeco Homeowners Policy and any related endorsements. Roofing replacement warranty: five (5) years on replacement and three (3) years on roof repairs. The guarantee is nontransferable and does not extend to upgrades, deviations, and/or additions that you may have elected to include in addition to the claim-related repairs. To ensure the quality, reliability, and integrity of the program, all claim-related repairs assessed by Safeco's adjuster must be completed by the assigned contractor only. Damage caused by normal wear and tear, improper maintenance, or unreasonable use is not covered. Not all services available in all geographic locations. Warranties and deductibles may vary. For more information, contact your claims adjuster. ⁴Not all services are available in all geographic locations. You are in no way obligated to use our Water Mitigation Program Vendors. ⁵Discounts and actual savings may vary by state. ⁶Discounts and savings are available where state laws and regulations allow, and may vary by state. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. ⁷Liberty Mutual Group is ranked 68th on the Fortune 100 list of largest corporations in the U.S. based on 2017 revenue. ⁸A.M. Best Rating Services, 2018. Insurance is offered by Safeco Insurance Company of America and/or its affiliates, with a principal place of business at 175 Berkeley Street, Boston, MA 02116. ©2019 Liberty Mutual Insurance

Payment Options:

Automatic Deduction (EFT)

- | | | |
|-----------------|----------|--|
| 1. Full Payment | \$605.00 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$304.50 | (50% down payment + \$2.00 Installment Fee) |
| 3. 4-Pay | \$153.25 | (3 months down payment + \$2.00 Installment Fee) |
| 4. Monthly Pay | \$52.41 | (1 month down payment + \$2.00 Installment Fee) |

Recurring CC (RCC)

- | | | |
|-----------------|----------|--|
| 1. Full Payment | \$605.00 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$307.50 | (50% down payment + \$5.00 Installment Fee) |
| 3. 4-Pay | \$156.25 | (3 months down payment + \$5.00 Installment Fee) |
| 4. Monthly Pay | \$55.41 | (1 month down payment + \$5.00 Installment Fee) |

Bill By Mail

- | | | |
|-----------------|----------|--|
| 1. Full Payment | \$605.00 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$307.50 | (50% down payment + \$5.00 Installment Fee) |
| 3. 4-Pay | \$156.25 | (3 months down payment + \$5.00 Installment Fee) |
| 4. Monthly Pay | \$105.84 | (2 months down payment + \$5.00 Installment Fee) |

Customer Information

Jason T Bianco
Nicole M Bianco
253 Potter Rd
West Monroe, NY 13167-4150

Date Prepared: 06/28/2021

Proposed Policy Period: 06/28/2021 to 06/28/2022

Agent Information

H G ELLIS AGENCY INC
PO BOX 287
CONSTANTIA, NY 13044-0287

Phone Number: (315) 623-7765
Email: nskinner@hgellisagency.com
Website: www.hgellisagency.com
Agent #: 585224

Call or email H G ELLIS AGENCY INC to start your protection with a monthly EFT down payment of \$103.46.

PREMIUM SUMMARY

Vehicle Coverages	Premium
Policy Coverages	\$1,261.32
Discounts & Safeco Safety Rewards	Included
Your total policy premium for 12 months is	Included
Your total policy premium for 12 months with the Paid in Full Discount is	\$1,261.32
Your total policy premium for 12 months with Automatic Bank Deduction is	\$1,175.52
Your total policy premium for 12 months with Recurring CC is	\$1,217.52
	\$1,252.42

DISCOUNTS & SAFECO SAFETY REWARDS

Claims-Free Cash Back Review Account	Anti-Lock Braking	Anti-Theft	Daytime Running Lights
Homeowners	Passive Restraint	Accident Free	Diminishing Deductible
Multi-Car			
Violation Free			

DRIVER SUMMARY

Jason T Bianco - Rated
Nicole M Bianco - Rated

VEHICLE COVERAGES	Limits / Deductibles	2015 Hond Pilot Lx	2011 Suba Outback 2
Bodily Injury Liability	\$500,000/\$500,000	\$107.48	\$95.68
Property Damage Liability	\$100,000	\$78.76	\$67.86
Personal Injury Protection	No Deductible	\$52.58	\$46.58
Additional Personal Injury Protection	\$50,000	\$43.80	\$43.80
Medical Payments	\$10,000	\$0.40	\$0.30
Uninsured Motorist	\$500,000/\$500,000	\$40.70	\$33.00
Comprehensive	\$250 w/Full Glass	\$126.60	\$119.40
Collision	\$500	\$126.94	\$97.44

Roadside Assistance	Roadside	\$6.40	\$9.60
Loss of Use	\$50 per day	\$4.30	\$3.00
Optional Basic Economic Loss	Yes	\$24.50	\$24.50
NY Law Enforcement Fee	Yes	\$10.00	\$10.00
Superior Level Protection	Increased Limits and Coverage	\$46.80	\$40.90
Total Vehicle Premium		\$669.26	\$592.06

POLICY COVERAGES

Accident Forgiveness

Limits / Deductibles

After 3 years

Premium

Included

This quote is provided without cost or obligation. It is not a contract or binder of coverage.

AUTO INSURANCE

Auto coverage options



Choose the coverage level that's right for you.

We make it easy to choose the coverage that works best for you—from a policy that covers basic needs to one that maximizes protection. And with the flexibility to add optional coverages to any policy, you choose the right coverage at the right price.

Safeco Enhanced™

Covers primary insurance needs with the option to add more coverages at a competitive price.

Safeco Superior™

A higher-quality policy, with numerous built-in coverages and increased limits on some features.

Safeco Ultra™

Our top level of coverage, offering the most options, best value, and highest coverage limits.

Additional coverages and benefits.



New Vehicle Replacement¹

If you're the original owner of a car less than one year old that has been totaled or stolen, Safeco® will pay you the value of a comparable new car.



24-Hour Roadside Assistance²

From a jump-start to a tow, Safeco's optional 24-Hour Roadside Assistance coverage will get you moving again. You'll even be able to track the arrival of your tow truck in real time.



Original Parts Replacement

Comprehensive and collision coverage is extended to repair or replace damaged property with original equipment manufactured parts, when available.



Loan/Lease Coverage

For new vehicles that have not been previously titled, Safeco will cover any unpaid amount on the loan or lease minus the actual cash value of the vehicle.

	about \$35 lower	as quoted	about \$35 more
Coverage	Safeco Enhanced™	Safeco Superior™	Safeco Ultra™
Deductibles			
Diminishing deductible ³		\$50 / 6 months, \$500	\$50 / 6 months, \$500
Collision deductible for not-at-fault loss		Automatically waived	Automatically waived
Comprehensive deductible for total loss		Waived	Waived
Coverages and benefits			
Accident Forgiveness ⁴	Qualify after 6 years of clean driving with Safeco	Qualify after 3 years of clean driving with Safeco	Eligible immediately with 3 years clean driving
Claims-Free Cash Back ⁵		Included	Included
Worldwide Rental		Included	Included
Electronic Key Replacement		Deductible waived	Deductible waived
Dog and cat coverage			\$500
Airbag Replacement if it deploys without an accident			Included
Adjustment for Depreciation or Betterment			Waived
Punitive Damages exclusion removed			Included
Internal limits			
Loss of Earnings for Trial	\$250 / day	\$250 / day	\$400 / day
Extra Death Benefit (per person / per occurrence)			\$2,000 / \$4,000
Bail Bonds	\$1,000	\$1,000	\$1,000
Auto Theft—Transportation Expenses	\$25 / day, \$750	\$25 / day, \$750	\$25 / day, \$750
Non-OEM Electronic Equipment	\$500	\$1,000	\$1,000
Non-OEM Furnishings and Equipment	\$500	\$1,000	\$1,000
Optional coverages			
Loan/Lease	Optional	Optional	Included
New Vehicle Replacement	Optional	Included	Included
Original Parts Replacement	Optional	Optional	Optional
Audio and Visual	\$1,000	\$1,000	\$1,000
Customized Equipment	\$1,000	\$1,000	\$1,000
24-Hour Roadside Assistance	Optional	Optional	Included
Emergency Assistance Package (EAP). Includes items below:	Optional	Optional	Included
Emergency Expenses (PPA / RV)	\$500 / \$1,500	\$500 / \$1,500	\$500 / \$1,500
Disabled Vehicle—Transportation Expense (PPA / RV)	\$100 / \$200	\$100 / \$200	\$100 / \$200
Key Lockout—RV	\$200	\$200	\$200
Personal Property Coverage	\$500	\$500	\$500
24-Hour Roadside Assistance	Included	Included	Included

Coverage limits not all-inclusive. These are samples of available coverage options. If the information in these materials conflicts with the policy language that it describes, the policy language prevails.

Save money with Safeco's safe driving rewards.



Accident Forgiveness

The first accident on your policy is waived after a set number of years with Safeco without an at-fault collision or violation.



Claims-Free Cash Back™

Drive claims-free over the six-month review period and Safeco will automatically mail you a check for 2.5% of your annual premium (up to 5% each year).



Diminishing Deductible

Your collision deductible will decrease at every renewal if there are no claims filed against your policy. The deductible will continue to decrease for up to five years or until the \$500 maximum is reached.

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Payment Options:

Automatic Deduction (EFT)

- | | | |
|-----------------|------------|--|
| 1. Full Payment | \$1,175.52 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$589.76 | (50% down payment + \$2.00 Installment Fee) |
| 3. 4-Pay | \$306.38 | (3 months down payment + \$2.00 Installment Fee) |
| 4. Monthly Pay | \$103.46 | (1 month down payment + \$2.00 Installment Fee) |

Recurring CC (RCC)

- | | | |
|-----------------|------------|--|
| 1. Full Payment | \$1,175.52 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$592.76 | (50% down payment + \$5.00 Installment Fee) |
| 3. 4-Pay | \$318.11 | (3 months down payment + \$5.00 Installment Fee) |
| 4. Monthly Pay | \$109.36 | (1 month down payment + \$5.00 Installment Fee) |

Bill By Mail

- | | | |
|-----------------|------------|--|
| 1. Full Payment | \$1,175.52 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$592.76 | (50% down payment + \$5.00 Installment Fee) |
| 3. 4-Pay | \$320.33 | (3 months down payment + \$5.00 Installment Fee) |
| 4. Monthly Pay | \$215.22 | (2 months down payment + \$5.00 Installment Fee) |

Customer Information

Jason T Bianco
Nicole M Bianco
253 Potter Rd
West Monroe, NY 13167-4150

Date Prepared: 06/28/2021

Proposed Policy Period: 06/28/2021 to 06/28/2022

Agent Information

H G ELLIS AGENCY INC
PO BOX 287
CONSTANTIA, NY 13044-0287

Phone Number: (315) 623-7765
Email: nskinner@hgellisagency.com
Agent #: 585224

Call or email H G ELLIS AGENCY INC to start your protection with a monthly EFT down payment of \$21.33.

PREMIUM SUMMARY

	Premium
Umbrella Coverages	\$176.00
Other and Optional Coverages	\$56.00
Your total policy premium for 12 months is	\$232.00

PRIMARY RESIDENCE

253 Potter Rd
West Monroe, NY 13167-4150

AUTO LIMITS

	Limit	Premium
Liability	\$500,000/\$500,000	--
Property Damage	\$100,000	--

UMBRELLA COVERAGES

	Limit	Premium
Liability (includes one auto and primary residence)	\$1,000,000	\$176.00
Retained Limit	\$250	Included

OTHER AND OPTIONAL COVERAGES

	Number	Premium
Additional Autos and Motorhomes	1	\$56.00

This quote is provided without cost or obligation. It is not a contract or binder of coverage.

Payment Options:

Automatic Deduction (EFT)

- | | | |
|-----------------|----------|--|
| 1. Full Payment | \$232.00 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$118.00 | (50% down payment + \$2.00 Installment Fee) |
| 3. 4-Pay | \$60.00 | (3 months down payment + \$2.00 Installment Fee) |
| 4. Monthly Pay | \$21.33 | (1 month down payment + \$2.00 Installment Fee) |

Recurring CC (RCC)

- | | | |
|-----------------|----------|--|
| 1. Full Payment | \$232.00 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$121.00 | (50% down payment + \$5.00 Installment Fee) |
| 3. 4-Pay | \$63.00 | (3 months down payment + \$5.00 Installment Fee) |
| 4. Monthly Pay | \$24.33 | (1 month down payment + \$5.00 Installment Fee) |

Bill By Mail

- | | | |
|-----------------|----------|--|
| 1. Full Payment | \$232.00 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$121.00 | (50% down payment + \$5.00 Installment Fee) |
| 3. 4-Pay | \$63.00 | (3 months down payment + \$5.00 Installment Fee) |
| 4. Monthly Pay | \$43.67 | (2 months down payment + \$5.00 Installment Fee) |

P.O. Box 704000

Salt Lake City, UT 84170-4000

In connection with this insurance, we may review your credit report or obtain or use a credit-based insurance score based on information contained in that report. An insurance score uses information from your credit report to help predict how often you are likely to file claims and how expensive those claims will be. Typical items from a credit report that could affect a score include, but are not limited to, the following: payment history, number of revolving accounts, number of new accounts, the presence of collection accounts, bankruptcies and foreclosures. The information used to develop the insurance score comes from TransUnion. If you have any questions about the use of credit information in insurance underwriting, you can contact us at 1-800-332-3226 or write us at **P.O. Box 704000, Salt Lake City, UT 84170-4000.**