

## Get to know Safeco Insurance<sup>TM</sup>

NANCY MARQUART  
10151 ROUND RDG  
SAN ANTONIO, TX 78254-4555

*Provided to you by:*  
INSURANCE XCHANGE BR  
(210) 686-0888

Dear NANCY,

**At Safeco Insurance, we do what's right so you can do more.**

Since 1923, we've supported our customers during everything from the smallest mishaps to the most trying moments. And we'll be there when you need us most.

Safeco strives to make insurance simple and hassle-free. You can get out there and live your life, knowing you're protected by a company you can depend on.

**Get the coverage you need - and the discounts you deserve.**

Life doesn't sit still for long, which is why we offer a broad range of products designed to meet your changing insurance needs - along with discounts to make meeting those needs easier on your budget.

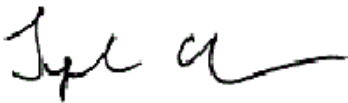
**Safeco makes insurance easy.**

With flexible billing options and convenient online tools at Safeco.com you can manage your policy on your terms. And, should you ever have to file a claim, we'll take care of it. It's that simple. Our claims professionals are on hand 24/7 to make things right.

**Local advice and support. Financial strength.**

Safeco is sold exclusively through independent agents who live and work in your community, providing local expertise, sensible advice and helpful answers to your questions. As a Liberty Mutual company, Safeco is backed by the financial strength of a Fortune 100 company that is rated "A" by A.M. Best Company - which means we'll always be there when you need us most.

We appreciate the opportunity to earn your trust.



Tyler Asher  
President, Safeco Insurance

**Customer Information**

NANCY ANN MARQUART  
10151 ROUND RDG  
SAN ANTONIO, TX 78254-4555

**Agent Information**

INSURANCE XCHANGE BR  
930 SW MILITARY DR STE 102  
SAN ANTONIO, TX 78221-1599

**Date Prepared:** 08/06/2019

Phone Number: (210) 686-0888

**Proposed Policy Period:** 08/13/2019 to 08/13/2020

Email: quotes@the-ix.com

Website: www.the-ix.com

Agent #: 347452

**Call or email INSURANCE XCHANGE BR to start your protection with a monthly EFT down payment of \$371.24.**

**PREMIUM SUMMARY**

Vehicle Coverages	<b>Premium</b>
	\$4,605.70
Policy Coverages	Included
Discounts & Safeco Safety Rewards	Included
Your total policy premium for 12 months is	\$4,605.70
Your total policy premium for 12 months with the Paid in Full Discount is	\$4,106.90
<b>Your total policy premium for 12 months with Automatic Bank Deduction is</b>	<b>\$4,431.10</b>

**DISCOUNTS & SAFECO SAFETY REWARDS**

Claims-Free Cash Back Review Account	Advance Quoting	Anti-Theft	Coverage
Homeowners	Low Mileage	Multi-Car	Diminishing Deductible Good Student
RightTrack	Violation Free		

**DRIVER SUMMARY**

NANCY ANN MARQUART - Rated

Aleesha Snell - Rated

<b>VEHICLE COVERAGES</b>	<b>Limits / Deductibles</b>	<b>2014 Ford 2015 Hond</b>	
		<b>Fusion Se</b>	<b>Civic Ex</b>
Bodily Injury Liability	\$50,000/\$100,000	\$540.60	\$578.10
Property Damage Liability	\$25,000	\$529.60	\$537.30
Personal Injury Protection	Reject Coverage	\$0.00	\$0.00
Uninsured/Underinsured Motorist Bodily Injury	Reject Coverage	\$0.00	\$0.00
UM/UIM Property Damage Protection	Reject Coverage	\$0.00	\$0.00
Comprehensive Deductible	\$500	\$146.90	\$186.60
Coverage for Damage to Your Auto Collision	\$500	\$622.10	\$818.30
Loss of Use	\$50 per day	\$50.90	\$60.60
Automobile Burglary and Theft Prevention	Yes	\$2.00	\$2.00
Authority Fee			

Ultra Level Protection	Increased Limits and Coverage	\$246.50	\$284.20
<b>Total Vehicle Premium</b>		<b>\$2,138.60</b>	<b>\$2,467.10</b>

**POLICY COVERAGES**

Accident Forgiveness

**Limits / Deductibles**

Earned day one if eligible

**Premium**

Included

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 | \$4,106.90 | (Total Premium, no Installment Fee)              |
| 2. 2-Pay        | \$2,055.45 | (50% down payment + \$2.00 Installment Fee)      |
| 3. 4-Pay        | \$1,109.78 | (3 months down payment + \$2.00 Installment Fee) |
| 4. Monthly Pay  | \$371.24   | (1 month down payment + \$2.00 Installment Fee)  |

Recurring CC (RCC)

- |                 |            |  |
|-----------------|------------|--|
| 1. Full Payment | \$4,106.90 | (Total Premium, no Installment Fee)              |
| 2. 2-Pay        | \$2,058.45 | (50% down payment + \$5.00 Installment Fee)      |
| 3. 4-Pay        | \$1,156.43 | (3 months down payment + \$5.00 Installment Fee) |
| 4. Monthly Pay  | \$388.79   | (1 month down payment + \$5.00 Installment Fee)  |

Bill By Mail

- |                 |            |  |
|-----------------|------------|--|
| 1. Full Payment | \$4,106.90 | (Total Premium, no Installment Fee)              |
| 2. 2-Pay        | \$2,057.45 | (50% down payment + \$4.00 Installment Fee)      |
| 3. 4-Pay        | \$1,155.43 | (3 months down payment + \$4.00 Installment Fee) |
| 4. Monthly Pay  | \$771.63   | (2 months down payment + \$4.00 Installment Fee) |



## HOMEOWNERS

# TOP 3 REASONS TO CHOOSE SAFECO®

1

### Premium insurance. Without the high premiums.

- You can save up to 15% on your premium when you combine your home and auto policies with a Safeco Package.
- Homeowners insurance from Safeco is a real value. You can receive discounts if your home includes a sprinkler system or a burglar alarm. Your local Safeco agent can help identify ways to save based on your individual situation.

2

### A friend in need.

- Combine multiple policies as a Safeco Package and become eligible for a single loss deductible\*. If you experience a significant loss, like a fire or storm, that is covered by your Safeco Homeowner Policy and have other Safeco policies that are affected, like an auto or motorcycle, we may waive all deductibles after the home policy deductible is paid.
- Safeco's 24/7 claims service is fast, fair and hassle-free. If you need to file a claim, simply call 1-800-332-3226 and we'll do the rest.

3

### Covering more than your home.

- Safeco not only protects your home, we cover your belongings in your home and on the road. So, if your laptop is stolen from your car, or someone injures themselves on your property – **you're protected.**
- Strengthen your coverage with optional enhancements, like equipment breakdown coverage\*\* and identity recovery coverage.

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## SAFECO PACKAGE

# TOP 3 REASONS TO CHOOSE SAFECO®

1

### We make it easy to save.

- Save up to 15% on your premium when you combine your home and auto policies with a Safeco Package.
- Discounts are also available if you add more policies, like a motorcycle, watercraft, or personal umbrella.
- A Safeco Package includes a single loss deductible. If you experience a significant loss, like a fire or storm, that is covered by your Safeco Homeowner Policy and have other Safeco policies that are affected, like an auto or motorcycle, we may waive all deductibles after the home policy deductible is paid.

2

### Convenience that puts your coverage on cruise control.

- Choose between a six-month and an annual auto policy. With annual auto, you can align the renewal period and effective dates of your homeowners and auto policies. Plus, your auto premium is set for 12 months, so you know exactly how much your payments will be.
- Combined billing statements give you a single bill for all your policies, providing more efficiency and convenience.

3

### Comprehensive protection, flexible options.

- Choose from multiple coverage options for both your home and auto policies.
- Safeco's 24/7 claims service is fast, fair and hassle-free. If you need to file a claim, simply call 1-800-332-3226 and we'll do the rest.
- Strengthen your coverage with optional enhancements, like equipment breakdown insurance for your home and roadside assistance for your automobile.





## ANNUAL AUTO

# TOP 3 REASONS TO CHOOSE SAFECO®

1

### More convenience. Less hassle.

With Safeco's annual auto policy, your policy premium is set for an entire year, so you know exactly how much your coverage is going to cost you. Plus, you can use the same insurance cards year round and eliminate the inconvenience of mid-year renewals.

2

### Big savings all year.

Combine your annual auto policy with a Safeco Homeowners Policy into a Safeco Package and save up to 15%. You'll also 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 have other Safeco policies that are affected, like your auto, Safeco will waive all deductibles after the home policy deductible is paid.

3

### Protection when you need it most

Safeco's claims service is fast, fair, hassle-free and available 24/7 to assist you. Should you ever need to file a claim, simply call 1-800-332-3226. Your claims representative and independent agent will get to work right away to support you and help replace your loss.

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## AUTO - ULTRA

POLICY BENEFIT	DESCRIPTION
<b>Accident Forgiveness</b>	If you have an accident after being insured with us for three consecutive years without any violations or at-fault accidents, your accident will be forgiven and won't impact how much you pay for insurance.
<b>Diminishing Deductible*</b>	Remain claim-free and your collision deductible will reduce by \$100 annually, up to a maximum of \$500.
<b>New Vehicle Replacement</b>	For your first two years of ownership, we'll give you the full purchase price of your brand new vehicle in the event of a total loss.
<b>Roadside Assistance**</b>	If your car is disabled, we'll pay for towing charges and services such as, battery assistance, tire change, lockout, fuel delivery and more.
<b>Emergency Expenses</b>	If your vehicle can no longer be driven, we will cover your expenses for alternative transportation, meals and lodging.
<b>Personal Property</b>	We'll pay up to \$500 for loss of personal property from your vehicle.
<b>Auto Loan/Lease</b>	If your vehicle is a total loss, we'll pay the balance of your loan or lease.
<b>Lock and Key Replacement</b>	If lost or stolen, we will replace your vehicle's electronic keys and locks free of charge.
<b>Worldwide Rental</b>	We extend your coverage to any car rented in the U.S. and Canada, and we extend your comprehensive and collision coverage to any rental car worldwide.
<b>Dog/Cat Coverage</b>	We'll pay up to \$500 for veterinary expenses or death benefits if your cat or dog is injured or dies in a collision while in your insured vehicle.

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PROUD PARTNER



**home  
warranty**  
provided by American Home Shield.®



**wash it**



**load it**

**GO  
CONFIDENTLY.™**

The Home Warranty covers breakdowns due to normal wear and tear so you can worry less and live more.

**Safeco  
Insurance™**  
A Liberty Mutual Company



**heat it**

# protect it

## Introducing the Home Warranty that helps you live confidently

Home systems and appliances will break — it's only a matter of time. But unlike home insurance, the Home Warranty<sup>1</sup> covers the costs of breakdowns from wear and tear.

The Home Warranty provided by American Home Shield® (AHS) offers:

- Coverage on breakdowns due to normal wear and tear
- Low yearly fees
- 24/7 customer service from AHS
- Qualified and independently insured service contractors
- Low service fee for each covered repair or replacement incident<sup>2</sup>
- \$25 off on any Home Warranty service contract when purchased through Safeco

## 2015, 2016, and 2017 top-rated home warranty

by [HomeWarrantyReviews.com](http://HomeWarrantyReviews.com)

## Here are some costs you could avoid:



### Water Heater

**\$146-\$960** average cost range to repair or replace<sup>3</sup>



### Cooling

**\$135-\$3,919** average cost range to repair or replace<sup>3</sup>



### Refrigerator

**\$223-\$1,500** average cost range to repair or replace<sup>3</sup>

## Get in touch

Reach out to your agent, and protect your home systems and appliances.

<sup>1</sup>The Home Warranty product is only available for customers with single family homes under 10,000 square feet. The Home Warranty is not available for properties located in AK, CA, FL, IA, and NY. <sup>2</sup>After yearly fees, customers pay the trade service call fee for each covered repair or replacement incident. Customers may also be responsible for additional costs associated with a covered repair or replacement; please review the Home Warranty Terms and Conditions for details. <sup>3</sup>Source: 2015 study conducted by Decision Analyst for AHS. American Home Shield Corporation is the Home Warranty plan provider. An AHS Home Warranty plan covers the repair or replacement of many system and appliances, but not necessarily the entire system or appliance. Customers should refer to their contract for details. Eligibility is subject to meeting applicable criteria. 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 home warranty. If the information in these materials conflicts with the warranty language that it describes, the Home Warranty language prevails.  
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**GO**  
CONFIDENTLY.™

**[ feel their joy ]**

Introducing Pet Health Insurance.

# Get the best for your best friend.

You don't like your pet. You love your pet! So when you make the decision to take care of him or her, you're helping them and your entire family. We've partnered with Hartville Pet Insurance Program, because when your pets are protected, you can be just as carefree as they are.

## Loving the pets who love you back

- Coverage available for accidents and illnesses with the option of a preventive add-on at an additional cost
- A selection of different annual limits, annual deductibles, and reimbursement percentages
- You have the freedom to choose any veterinarian, specialist, or emergency clinic
- No waiting period for Preventive Care and Accident Coverage, with the exception of ligament and knee conditions<sup>1</sup>

- Easy to understand with reimbursements that are a straight percentage of the covered vet bill

## Dig into the highlights

- If you're a Safeco client, you get a discount up to 10% in most states
- Annual limit options of \$2,500, \$5,000, \$10,000, or \$15,000
- Choice of a \$100, \$250, or \$500 annual deductible
- Reimbursement options of 70%, 80%, or 90% of eligible charges<sup>2</sup>
- Discount available for multiple pets

## A small price to pay for unconditional love

- Policies are eligible for one of two Preventive Care options
- Preventive Care options range from \$9.95/month to \$24.95/month
- Preventive Care coverage is available for dental cleanings, wellness exams, heartworm tests, DHLPP vaccines, and more

## Contact me today

to find the policy that's right for you

<sup>1</sup>14-day waiting period on illnesses, and ligament and knee conditions.

<sup>2</sup>Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits, and exclusions may apply. For all terms and conditions visit [www.hartvillepetinsurance.com/terms](http://www.hartvillepetinsurance.com/terms). Preventive Care reimbursements are based on a schedule. Products and discounts may vary and are subject to change.

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## ROADSIDE ASSISTANCE

# TOP 3 REASONS TO CHOOSE SAFECO®

1

### 24/7 roadside assistance from Safeco.

You're never far from help in an emergency. Whether you're broken down or have a flat tire, just call us and we'll do everything we can to get you back on the road quickly.

2

### A load off your mind, not your wallet.

You can add roadside assistance to your auto policy for just a few pennies a day. In most cases, you won't pay any additional expenses for emergency services.

3

### We're here when you need us.

If you ever need assistance, simply call **1-877-ROAD-101**. A vehicle will be dispatched to your location to help you with any of the following services\*:

- Towing to a qualified facility
- Fuel or fluid delivery
- Lockout service
- Battery boost/jump-start
- Flat tire