

# La Canada Protection Plan



This proposal was personally prepared for  
Mr. & Mrs. Sample  
by Rick Dinger

Powered by:

CVI

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Thank you for the opportunity to present you with the La Canada Protection Plan. It is our goal to make sure we provide you with a sound personal risk management program at the best possible price.

CVI has been in business since 1969 and developed a reputation for both honesty and integrity. We partner with the very best insurance companies to provide you with great service and many options to choose from.

With offices at 3156 Foothill Blvd and 2948 1/2 Honolulu Ave., CVI can offer better service than large corporate insurance agencies because we live and work in the same community as our customers. Unlike agencies who write for only one company, CVI can compare rates with multiple carriers to offer you the best price.

We takes great pride in supporting local causes and events. CVI has been a longtime supporter of community organizations and is a proud member of the La Canada Chamber of Commerce.

CVI understands that the health of our community depends on support from its families and businesses. With vested personal interest in individuals, families, and their businesses, CVI is proud to be a part of the community.

Rick Dinger  
President  
LaCanadaInsurance.info  
Powered by CVI

# Insurance Protection for your Vehicles

Maximum amount your insurance company will pay:

\$500,000 per person injured in an accident caused by your vehicle

\$500,000 per accident caused by your vehicle

\$100,000 for property damage caused by your vehicle

## **Uninsured or Underinsured Motorist:**

\$250,000 per person in your vehicle

\$500,000 per accident for all persons in your vehicle

## **Medical Coverage**

\$5,000 available to people in your vehicle regardless of who is at fault in an accident

If your vehicle is damaged by an uninsured motorist, your deductible will be waived.

## **Vehicles covered**

2009 Mercedes Benz E-320

Comprehensive deductible is \$250

Collision deductible is \$1,000

Rental Car Reimbursement is \$50 per day with a maximum of 30 days

Lease gap coverage is included

2008 Volvo

Comprehensive deductible is \$250

Collision deductible is \$1,000

Rental Car Reimbursement is \$50 per day with a maximum of 30 days

Lease gap coverage is included

**12 month premium is: \$2,070.60**

# Insurance Protection for your Home

\$900,000 is the maximum the company will pay to rebuild your home

\$90,000 is the maximum the company will pay to rebuild other structures

\$675,000 is the maximum the company will pay to replace your possessions.

\$450,000 is the maximum the company will pay to relocate you after a loss

\$5,000 is the amount the insurance company will pay for medical care for guests injured in your home.

\$500,000 is the amount of liability coverage you have if you are deemed liable for a covered loss to others.

The policy we are quoting is the State of the Art policy for High Value Homes. It includes the following items that are not included in most homeowners policies:

Complimentary custom appraisal to help insure you have the most appropriate insurance on your home.

You have \$5,000 of jewelry coverage included. If you would like us to add more jewelry, we would be happy to provide you with a quote.

In the event of a total loss, you may take the cash out option and buy a new home

Water back up of sewer and drains is included

Personal injury liability coverage is included in the amount of \$300,000

There are many other coverages included that are not listed.

Below are the various deductible options available along with the corresponding annual premiums.

<b><u>Deductible</u></b>	<b><u>Annual Premium</u></b>
\$500	\$2,114.00
\$1,000	\$1,937.00
\$2,500	\$1,676.00
\$5,000	\$1,565.00

# Your Home

1000 Main Dr.  
La Canada, CA 91011



Residence:	Single family
Bedrooms:	3
Bathrooms:	3.0
Sq ft:	3,372
Lot size:	31,800 sq ft / 0.73 acres--
Year built:	1955
Year updated:	1962
# Stories:	2
Total rooms:	11

# Umbrella

## What is Umbrella Coverage?

Umbrella insurance is not just for the wealthy. With the common occurrence of lawsuits, it is a must for every home, auto and watercraft owner. As many Americans are finding out, you don't have to be a millionaire to be sued like one. That is why we recommend an Umbrella Policy to supplement the basic liability coverage provided by our auto, home and boat policies.

## An Umbrella Policy Provides:

Extra Liability Coverage beyond that provided in your underlying auto, home or boat policy. An Umbrella policy broadens your coverage. And, if you are involved in a lawsuit, you have the security of an extra \$1 million to \$5 million in liability protection.

## Get Peace of Mind Without A Large Added Cost

Our Umbrella Policy is inexpensive, especially when you consider the added coverage you get. Plus, our umbrella insurance covers your non-business activities anywhere in the world. No one should be without an Umbrella policy!

Below are the annual premiums for personal umbrellas

<u>Coverage</u>	<u>Annual Premium</u>
\$1,000,000	\$195.00
\$2,000,000	\$341.00
\$3,000,000	\$439.00
\$4,000,000	\$517.00
\$5,000,000	\$556.00

The coverage is being offered by The Travelers Insurance Company



- Travelers is No. 99 on the Fortune 500 list of the largest publicly-traded U.S. corporations.
- \$21.7 billion in net written premium, \$24.5 billion in total revenue and \$109.8 billion in total assets in 2008
- Second-largest writer of commercial U.S. property casualty insurance<sup>1</sup>
- Second-largest writer of auto and homeowners insurance through independent agents<sup>2</sup>
- Consistently high financial strength ratings

<sup>1</sup>Based on preliminary 2007 direct written premium, according to OneSource

<sup>2</sup>Based on 2007 direct written premium, according to A.M. Best

### Disclaimer

This is a brief description of coverages and is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insured meeting our underwriting qualifications.