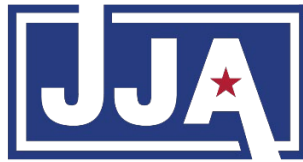


**JAMES JENKINS
& ASSOCIATES**

**PERSONAL
INSURANCE
PROPOSAL**



**JAMES JENKINS
& ASSOCIATES**

Personal Insurance Proposal Summary:

Created For:

Line Of Business:	Annual Premium:
Homeowners:	
Personal Auto:	
Personal Umbrella:	
Dwelling Fire / Flood:	
Specialty Vehicle:	
Personal Valuables Floater:	
Aircraft:	
Classic / Exotic Auto:	
Executive / D&O Liability:	
Kidnap & Ransom:	
Other:	
Package Total:	

Date:

Your Broker:

**James B. Jenkins, CIC, CRM, CRIS
8751 Collin McKinney Pkwy #105
McKinney, TX 75070**

The James Jenkins and Associates Difference

You have many choices when selecting your insurance provider and local agent or broker. At James Jenkins & Associates, we appreciate that it can be an overwhelming decision, especially with so much information available at your fingertips these days.

Our Mission Statement is “We exist to help our clients and partners WIN, through proactive insurance and risk planning, so assets and cashflow are protected and goals are met.”

That is why we work so hard to deliver a smooth and easy process for our current and future clients. We represent over 200 A-Rated insurance carriers and have the relationships and rapport with underwriters necessary to ensure that our clients get the best possible terms and pricing on every submission.

In addition, we stand out from the crowd of independent agencies with our commitment to advanced training and professional education so that we can be more effective advisors and advocates for our clients’ interests. Our Principal, James Jenkins, holds both the Certified Insurance Counselor and Certified Risk Manager professional designations, and is a leading expert on the insurance and risk management needs of local businesses, non-profit groups and associations.

When you work with our team, you can expect to experience our Core Values in practice with every interaction. Those values are:

1. Integrity – Do The Right Thing, No Matter What
2. Consistency – Our Clients Always Know What To Expect
3. Advocacy – Fight For Our Clients’ Best Interests And Outcomes
4. Results – Get It Done, The Right Way, Every Time
5. Expertise – A True Professional, Always Delivering The Best Advice

As an authorized representative of the primary named insurance entity listed on this proposal, I hereby accept the proposal as offered by James Jenkins and Associates, hereafter, "JJA", and request that this proposal be placed in force on the inception date shown on the proposal, or a different date which I will supply to JJA in writing.

I acknowledge that upon binding of new coverage, certain minimum and earned premium amounts apply. I acknowledge that all taxes, filing fees, agency/broker fees and other fees as indicated in the proposal below are fully earned at binding, and are not eligible for refund under any circumstances, including mid-term cancellation.

By signing, I verify that I have read the proposal details, confirmed that they accurately fulfill the requests I have made to JJA, and I have verified the offered coverages and lines of business. I acknowledge that any coverages not shown on this proposal or listed above on the summary page are not offered. I acknowledge that any line of business showing as "Not Included" on the above summary page is not included in this proposal or provided at this time by JJA.

Signature of Authorized Representative

Printed Name of Signer

Named Insured

Title

Date Signed



Broker Fee Acknowledgement

This insurance program recommendation may contain a broker fee that is charged by, and paid to, our office. The purpose of this fee is to allow for our team to deliver the level of attention and service our clients expect. It allows us to maintain profitability and invest in technology, systems and staffing to best serve our current and future clients.

The amount of this broker fee is variable and is determined by the line of business(es) written, the base premium amount, the anticipated service workload and other factors, pursuant to state law.

By signing below, you acknowledge that you have been informed of the existence and purpose of this broker fee. If you have any questions, please contact our office at 469-678-8001.

The broker fee included on this recommendation is:

Signature of authorized representative of Named Insured

Date

Your Mercury Insurance Quote

You made a smart decision when you chose to consider Mercury to be your insurance provider. We offer competitive rates, first class service and outstanding benefits.



Homeowners Insurance

\$1,515.33

Total for 12 months (including multi-policy discount)

You saved even more by bundling!

When you bundle your homeowners and auto policies, you get an additional discount off your auto policy.



You saved an additional

\$348.76

for 12 months by bundling

Mercury auto policies come with additional savings not shown here.

You'll love how much money you save when you choose Mercury and you'll love the benefits even more because Mercury offers best-in-class service. Here are just a few of the reasons why millions of people just like you have chosen Mercury:

- More than 9 out of 10 choose to renew with Mercury
- 24/7 claims reporting
- Repairs guaranteed for life*

Don't wait to lock in these great rates and service - speak to your agent now!

JAMES JENKINS AGENCY LLC
(469) 678-8001

Quote Number: HQ1065911468

Homeowners Quote Summary



Quote Number: HQ1065911468

Effective Date: 03/01/2020

Date Prepared: 02/13/2020

American Mercury Lloyds Insurance Company

This proposal is for your information only and is subject to the company's review and approval. This is not an insurance policy or binder.

Prepared For:

Richard Stonich
7701 Dawson Creek Dr
McKinney, TX 75071-6321

Prepared By:

JAMES JENKINS AGENCY LLC
8751 COLLIN MCKINNEY PKWY
STE 105
MCKINNEY, TX 750701658

PROPERTY ADDRESS: 7701 Dawson Creek Dr McKinney, TX, 75071-6321

Quote Type:	Platinum	Policy Form:	Homeowners (HO3)
Primary/Secondary/Seasonal:	Primary	Policy Term:	Annual
Year Built:	2011	Residence Type:	Single Family Dwelling
Protection Class:	1	Square Footage:	2990
Construction Type:	Brick, Solid	Roof Type:	Asphalt or Fiberglass Composite

SECTION I DEDUCTIBLES

All Other Perils	\$3,790 (1% of Coverage A)
Hurricane	All Other Perils Deductible Applies
Windstorm or Hail	\$3,790 (1% of Coverage A; see Endorsement HO312)

MANDATORY COVERAGES

Coverage	Limit	Premium
Coverage A - Dwelling	\$379,000	\$1,389.00
Coverage B - Other Structures	\$37,900	Included
Coverage C - Personal Property	\$265,300	Included
Coverage D - Loss Of Use	\$113,700	Included
Coverage E - Personal Liability	\$300,000	Included
Coverage F - Medical Payments	\$1,000	Included

OPTIONAL COVERAGES

Coverage	Limit	Premium
Additional Replacement Cost	25% of Coverage A	Included
Personal Property Replacement Cost	Applies	Included
Credit Card, EFT Card, Forgery, Etc	\$1,000	Included
Business Property Increased Limits On Premises/Off Premises	\$5,000 / \$1,500	Included
Loss Assessment Coverage - Residence Premises	\$2,000	\$4.00
Special Limits of Liability		
Jewelry and Furs	\$1,500	Included
Money, Coins	\$200	Included
Securities, Stamps	\$1,500	Included
Silverware	\$2,500	Included
Electronic Apparatus in/upon vehicle	\$1,500	Included
Tapes, records, discs or other media in/upon vehicle	\$250	Included
Home Computers	\$2,500	Included
Ordinance Or Law	10% of Coverage A	Included
Foundation and Water Damage Coverage	Applies	Included
Limited Fungi, Other Microbes or Rot(Section I)	\$5,000 per policy period	Included
Identity Fraud Expense and Resolution Services Coverage	\$25,000	\$25.00
Home Systems Protection	\$50,000	\$32.00
Service Line Coverage	\$10,000	\$32.00
Home Cyber Protection Coverage	\$25,000	\$30.00
Damage to Property of Others	\$1,000	Included

TEXAS FAIR Plan Surcharge:

\$3.33

TOTAL POLICY PREMIUM:

\$1,515.33

Homeowners Quote Summary



DISCOUNTS			
Policy Discounts:	Multi-Policy:	Theft Protective Devices:	Fire Protective Devices:
Loss Free	Automobile	Dead Bolt	Fire Extinguisher
Advance Quote			Smoke Alarm

Installments

Full Pay		2 Pay		4 Pay		12 Pay (EFT Only)	
Due Date:	Amount:	Due Date:	Amount:	Due Date:	Amount:	Due Date:	Amount:
03/01/2020	\$1,515.33	03/01/2020	\$757.66	03/01/2020	\$378.83	03/01/2020	\$253.06
		08/01/2020	\$762.67	05/01/2020	\$383.84	04/01/2020	\$119.76
				07/01/2020	\$383.83	05/01/2020	\$119.76
				09/01/2020	\$383.83	06/01/2020	\$119.75
						07/01/2020	\$119.75
						08/01/2020	\$119.75
						09/01/2020	\$119.75
						10/01/2020	\$119.75
						11/01/2020	\$119.75
						12/01/2020	\$119.75
						01/01/2021	\$119.75
						02/01/2021	\$119.75

Your Mercury Insurance Quote

You made a smart decision when you chose to consider Mercury to be your insurance provider. We offer competitive rates, first class service and outstanding benefits.



Auto Insurance

\$3,322.00

Total for 12 months (including multi-policy discount)

You saved even more by bundling!

When you bundle your auto with a homeowners policy, you get an additional discount off your Mercury homeowners policy.



You saved an additional

\$263.00

for 12 months by bundling

Mercury homeowners policies come with additional savings not reflected here.

You'll love how much money you save when you choose Mercury and you'll love the benefits even more because Mercury offers best-in-class service. Here are just a few of the reasons why millions of people just like you have chosen Mercury:

- More than 9 out of 10 choose to renew with Mercury
- 24/7 claims reporting
- Repairs guaranteed for life*

Don't wait to lock in these great rates and service - speak to your agent now!

JAMES JENKINS AGENCY LLC
(469) 678-8001

Quote Number: PQ1065911461

Auto Insurance Quote Summary



Quote Number: PQ1065911461

Effective Date: 03/01/2020

Date Prepared: 02/13/2020

Mercury County Mutual Insurance Company

This proposal is for your information only and is subject to the Company's review and approval. This is not an insurance policy or binder.

Prepared For:

RICHARD STONICH
7701 Dawson Creek Dr
McKinney, TX 75071-6321

Prepared By:

JAMES JENKINS AGENCY LLC
8751 COLLIN MCKINNEY PKWY
STE 105
MCKINNEY, TX 750701658
(469) 678-8001

Premium Information

Total 12 Month Premium

\$3,322.00

Payment Plan

EFT (Auto Pay)

Discounts

5 Year Accident Free	Advanced Quote	Auto Pay
Continuous Insurance	eSignature	Good Payer
Homeowner	Multi-Car	Multi-Policy
Occupation	Prior Carrier	

Drivers

<u>Name</u>	<u>License Status</u>	<u>Date of Birth</u>	<u>Gender</u>	<u>Marital Status</u>	<u>Relationship</u>
RICHARD STONICH	Valid	05/25/1982	Male	Married	Insured
CHERIE STONICH	Valid	06/15/1982	Female	Married	Spouse

Vehicles and Coverage Limits

2018 DODGE CHARGER R/T, VIN: 2C3CDXGJ4JH193201

Garaging ZIP Code: 75071-6321, Primary Use of the Vehicle: Commuting

<u>Coverages</u>	<u>Limits</u>	<u>Premium</u>
Bodily Injury Liability	\$500,000 each Person/\$500,000 each Accident	\$547.00
Property Damage Liability	\$250,000 each Accident	
Uninsured/Underinsured Motorist	\$500,000 each Person/\$500,000 each Accident	\$90.00
Bodily Injury		
Uninsured/Underinsured Motorist	\$50,000 each Accident/\$250 Deductible	\$71.00
Property Damage		
Personal Injury Protection (PIP)	\$10,000 each Person	\$106.00
Comprehensive	Actual Cash Value less \$100 Deductible	\$583.00
Collision	Actual Cash Value less \$1,000 Deductible	\$491.00
Rental	\$50 each Day/Maximum 30 Days	\$65.00
Roadside Assistance	\$1,000 Towing and \$75 for Non-Towing Services per Occurrence/Maximum 5 Occurrences	\$39.00
Total Premium for 2018 DODGE CHARGER R/T		\$1,992.00

2018 CHEVROLET TAHOE C1500 LS, VIN: 1GN5CAKC6JR279746

Garaging ZIP Code: 75071-6321, Primary Use of the Vehicle: Commuting

Auto Insurance Quote Summary



Coverages	Limits	Premium
Bodily Injury Liability	\$500,000 each Person/\$500,000 each Accident	\$450.00
Property Damage Liability	\$250,000 each Accident	
Uninsured/Underinsured Motorist	\$500,000 each Person/\$500,000 each Accident	\$64.00
Bodily Injury		
Uninsured/Underinsured Motorist	\$50,000 each Accident/\$250 Deductible	\$37.00
Property Damage		
Personal Injury Protection (PIP)	\$10,000 each Person	\$75.00
Comprehensive	Actual Cash Value less \$100 Deductible	\$339.00
Collision	Actual Cash Value less \$1,000 Deductible	\$253.00
Rental	\$50 each Day/Maximum 30 Days	\$65.00
Roadside Assistance	\$1,000 Towing and \$75 for Non-Towing Services per Occurrence/Maximum 5 Occurrences	\$39.00
Total Premium for 2018 CHEVROLET TAHOE C1500 LS		\$1,322.00

Subtotal Policy Premium (All Vehicles)	\$3,314.00
Motor Vehicle Crime Prevention Authority Fee	\$8.00
Total 12 Month Policy Premium (All Vehicles)	\$3,322.00

Other 12 Month Payment Installment Options

<u>Payment Plan</u>	<u>Total Premium</u>	<u>Initial Payment Required</u>	<u>Future Installments</u>	<u>First Installment Due Date</u>
Auto Pay - Checking/Savings - Each installment includes a \$3.00 service fee				
Full Pay	\$3,055.00	\$3,055.00	N/A	N/A
2 Pay	\$3,055.00	\$1,531.50	1 payment of \$1,526.50	08/01/2020
4 Pay	\$3,322.00	\$836.50	3 payments of \$831.50	05/01/2020
12 Pay	\$3,322.00	\$284.06	11 payments of \$279.18	04/01/2020
Auto Pay - Credit/Debit - Each installment includes a \$5.00 service fee				
Full Pay	\$3,055.00	\$3,055.00	N/A	N/A
2 Pay	\$3,055.00	\$1,531.50	1 payment of \$1,528.50	08/01/2020
4 Pay	\$3,558.00	\$895.50	3 payments of \$892.50	05/01/2020
12 Pay	\$3,558.00	\$303.72	11 payments of \$300.85	04/01/2020
Non-Auto Pay - Each installment includes a \$5.00 service fee				
Full Pay	\$3,055.00	\$3,055.00	N/A	N/A
2 Pay	\$3,055.00	\$1,531.50	1 payment of \$1,528.50	08/01/2020
4 Pay	\$3,558.00	\$895.50	3 payments of \$892.50	05/01/2020
12 Pay	\$3,558.00	\$303.72	11 payments of \$300.85	04/01/2020