

WA

**Renters
Application / Binder-Receipt**

Binder Effective Date: 02-20-2020

47-C5-G238-5

NEW BUSINESS					
APPLICANT: KUNCHAM, PRUTHVIRAJ					
MAILING ADDRESS: 6033 MERLOT LN SE LACEY, WA 98513-2243		PROPERTY LOCATION: 6033 MERLOT LN SE LACEY, WA 98513-2243			
BILLING: Put application on SFPP: Yes					
COVERAGES / PREMIUM SECTION:					
Type: RENTERS	Policy Deductible:	500			
Policy Coverage	Limit	Premium	Endorsements	Limit	Premium
Personal Property (Coverage B)	30,000	124.00			
Personal Liability (Coverage L) each occurrence	100,000				
Medical Payments (Coverage M) each occurrence	1,000				
Credit Card / Bank Card and Forgery	1,000				
Damage to Property of Others (Each Occurrence)	1,000				
Loss of Use	12,000				
Loss Settlement Options					
Loss Settlement Option - Personal Property	B1 - Limited Replacement Cost	26.00			
Accepted Options			Declined Options / Endorsements		
Jewelry and Furs	1,000 included		Add Insured - Special Event		
Silver / Goldware Theft - Option SG	2,500 included		Back-Up Sewer/Drain - Contents Only, 15% of Personal Property		
Business Property - Option BP	1,500 included		Back-Up Sewer/Drain - Contents Only, 30% of Personal Property		
Firearms - Option FA	2,500 included		Business Property - Option BP	2,500	
			Business Property - Option BP	5,000	
			Business Pursuits - Option BU		
			Cyber Event, Identity Restoration, and Fraud Loss Coverage		
			Earthquake Endorsement		
			Firearms - Option FA	5,000	
			Home Rental		
			Incidental Business - Option IO		
			Jewelry and Furs	2,500 / 5,000	
			Jewelry and Furs	Option JF	
			Jewelry and Furs	1,500 / 2,500	
			Jewelry and Furs	Option JF	
			Nurses' Professional Liability		
			Off Premises Structures		
			Personal Injury		
			Rented Personal Property		
			Silver / Goldware Theft - Option SG	5,000	
			Silver / Goldware Theft - Option SG	7,500	
			Silver / Goldware Theft - Option SG	10,000	
			Waterbed Liability		
Discounts / Charges					
Claim free discount		(6.00)			
Home alert		(8.00)			
Sprinkler system		(11.00)			
Total Premium:	\$125.00				

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Amount Paid: \$0.00
Credit Amount:
Balance Due: \$0.00

UNDERWRITING:

Has applicant had any losses, insured or not, in the past 5 years: No

APPLICANT(S) ACKNOWLEDGEMENT:

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

By submission of this application, you agree that: (1) You have read this application, (2) your statements on this application are correct, (3) the coverages, including options and endorsements, and the amounts of coverage on this application are those chosen by you, and (4) the premium charged must comply with State Farm's rules and rates and may be revised.

BINDER:

State Farm will provide coverage to the applicant and his or her legal representative on the property described for up to ninety (90) days from the Effective Date, subject to all terms and conditions of the policy and endorsements for which application has been made. If no Effective Date is indicated, this Binder does not provide any coverage. This Binder will be void when the declarations page is issued on the policy for which application has been made or when coverage under this Binder is canceled in accordance with policy provisions.

The premium due State Farm for the coverage provided by this Binder will be the full annual premium for the policy for which application has been made, and will be pro-rated for the length of time coverage is provided under this Binder.

AGENT INFORMATION:

App date and time: 02-20-2020, 12:36 PM

Agent: Douglas Allan

Agent / AFO Code: 2698 / 15FBBC

Agent Phone: (360)486-0157

Location Address: 4631 Whitman Ln SE Ste E
 Lacey, WA 98513-2250

IMPORTANT NOTICES**REGARDING CLAIM FREE DISCOUNT...**

If you are a new applicant, the Claim Free Discount Plan, if in effect in your state, provides a premium discount if you have not had any claims considered for the Plan in the five-year period before applying for coverage with State Farm. When rating new applicants, State Farm considers all claims, including weather-related claims, that resulted in property damage or injury.

If you are a current policyholder and have been insured by State Farm for three or more years, the Claim Free Discount Plan provides a premium discount if you have not had any claims considered for the Plan in the most recent three-year period since becoming insured with State Farm. Claims considered for the Plan generally include claims resulting in a paid loss and, depending on the Claim Free Discount Plan that applies in your state, may include weather-related claims. Additionally, if you have been insured with State Farm for less than three years, your claim record in the five-year period before applying for coverage with State Farm may affect your eligibility for the Claim Free Discount. To find out whether a Claim Free Discount Plan is in effect in your state and to learn more about the Plan and the claims we consider for the Plan, please contact your State Farm agent.

REGARDING CONSUMER REPORTS...

Consumer reports, including credit and insurance loss history reports, may be ordered in conjunction with this application to help determine your eligibility for insurance and the price you are charged. In addition, consumer reports may be used to determine the price you are charged at renewal. We may also obtain and use a credit-based insurance score developed from information contained in these reports. We may use a third party in connection with the development of your insurance score. A brochure explaining how State Farm uses consumer reports is available upon your request. For additional information, please contact your State Farm agent.

REGARDING YOUR COVERAGE AMOUNT...

The State Farm replacement cost is an estimated replacement cost based on general information about your residence. It is developed from models assuming a variety of contents in a typical unit. The actual cost to replace your personal property may be significantly different. State Farm does not guarantee that this figure will represent the actual cost to replace your personal property. You are responsible for selecting the appropriate amount of coverage. Higher coverage amounts may be selected and will result in higher premiums.

IMPORTANT NOTICES (Continued)

REGARDING CLAIM RECORD RATING PLAN...

The longer you are insured with State Farm, and the fewer claims you have, the lower your premium. Our Claim Record Rating Plan determines if a premium discount or premium increase applies. The premium adjustment is based on the number of years you have been insured with State Farm and on the number of claims that we consider for the Plan. Depending on the Claim Record Rating Plan that applies in your state, claims considered for the Plan generally include claims with State Farm resulting in a paid loss. And depending on your state's Plan and your tenure with State Farm, any claims with your prior insurer resulting in property damage or injury may also influence your premium. For further information about whether a Claim Record Rating Plan applies in your state and to learn about the claims we consider for the Plan, please contact your State Farm agent.