Insurance / Risk Advisory / Employee Benefits
HORTON

March 4, 2021

Goodwill Leads, Inc.
P O Box 3846
South Bend, IN 46619

RE: Requested Quote

Good Afternoon Cindy,

This letter is to provide an estimate of premium for a new school location in Elkhart, Indiana for your organization. To calculate these estimates, I used your location of 2721 Kenwood Ave., South Bend, IN, as the new school location address has not yet been confirmed.

The Property for this location is currently rated on the following:
Tenants Improvements & Betterments Limit = $1,328,007
Business Personal Property Limit = $354,117
Personal Property of Others Limit = $3,087
Business Income Limit = $2,126,250
This location's Property values are 43% of the total policy Property values, so I used 43% of the total Property premium to calculate the following:
Property Coverages estimated annual premium = $4,647

The General Liability for this location is rated as follows:
275 Students
40 Average Daily Attendance
11 Facility Members
Annual estimated General Liability premium = $2,056

The above General Liability premium is 51% of the total policy General Liability Premium, so I used 51% of the total "Other" General Liability, Auto Liability and Professional Liability premiums to calculate the following:
Other General Liability coverages estimated annual premium = $1,793
Professional Liability estimated annual premium = $4,393
Hired & Non Owned Automobile estimated annual premium = $142

For the Umbrella Liability, I used 51% of the premium as follows:
Umbrella Liability estimated annual premium = $3,070

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TOTAL ESTIMATED ANNUAL PREMIUMS:
Property = $4,647
General Liability & Auto = $3,991
Professional Liability = $4,393
Umbrella Liability = $3,070
TOTAL: $16,101*

***Please note, this does not include:**
- Electronic Data Processing Equipment premium which now has an average rate of $.11 per $100 of EDP value.
- Workers Compensation & Employers Liability premium, however I can calculate an estimated premium for you with an estimated annual payroll.

Cindy, I hope these estimates will be helpful to you. Please let me know if you have any questions, or if there is any additional information I may provide to you at this time. Thank you!

Sincerely,
The Horton Group

Kathleen Goepfrich

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