

MAYVILLE
INSURANCE
AGENCY, INC.

Renewal Date: 01/01/2019

Mayville Insurance Agency, Inc.

Brad & Cindy Steinbach

1784 Horicon Street

Mayville, WI 53050

Business Phone: (920)387-2140

Cell Phone: (920)382-1958

Fax Number: (920)387-4449

Email: csteinbach@mayvilleinsurance.com

Mayville Insurance Agency, Inc.

1784 Horicon Street - PO Box 272

Mayville, WI 53050

Phone: 920.387.2140

Fax: 920.387.4449

Email: csteinbach@mayvilleinsurance.com

Proposed by: Cindy Steinbach, CIC, CISR

Company: West Bend Mutual
Policy #: 0251598

Effective: 01/01/2018 to 01/01/2019

COMMERCIAL GENERAL LIABILITY - SMARTbusiness

Mayville Insurance Agency, Inc.

Coverage Limits

General Aggregate (other than Products/Completed Operations)	4,000,000		
Products & Completed Operations Aggregate	6,000,000		
Each Occurrence	2,000,000		
Personal and Advertising Injury	2,000,000		
Medical Expense, Any One Person	10,000		
Damage to Premises Rented to You Limit	300,000		
Employment Practices Liability **Retroactive Date: 01/01/2001	100,000	5,000 deductible	204.00
Limited Fungi or Bacteria Coverage Liability	50,000/100,000		
Plus Pak Liability			63.00
Voluntary Property Damage	2,500/2,500	250	

Reminder...Be sure to have our agency review all contractual agreements prior to signing.

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COMMERCIAL PROPERTY - SMARTbusiness

Mayville Insurance Agency, Inc.

Premises Location

Loc#	Description	Address
1	Office	1784 HORICON ST MAYVILLE, WI 53050

Location #1: 1784 HORICON ST, MAYVILLE

Building #1: Office

Building	304,096		500 deductible
Replacement Cost			
Inflation Guard - 4%			
Business Personal Property	66,198		500
Replacement Cost			
Inflation Guard - 2%			
Business Income with Extra Expense	Actual Loss		
• Time Period - No Waiting	Sustained		
• Not To Exceed 12 Consecutive Months			
Electronic Data Processing Coverage			500
• Electrical & Power Supply Disturbance & Mechanical Breakdown Deductible - \$1000			
Hardware	30,000		
Media, Programs and Applications	5,000		
Data Records and Proprietary Programs	5,000		
Employee Dishonesty	5,000		
Forgery or Alteration	5,000		
Data Compromise - Response Expenses & Defense Liability	100,000	1,000	289.00
Equipment Breakdown			51.00
• Expediting Expenses - \$25,000			
• Hazardous Substances - \$25,000			
• Spoilage - \$50,000			
• Data Restoration - \$25,000			
• Service Interruption - \$50,000			
Plus Pak Property			187.00
Water Backup, Sump Pump Overflow	15,000		95.00

If any building you own becomes vacant or unoccupied please contact us immediately. There is a substantial reduction in your insurance coverage when this occurs.

Type	Name	Applies To
Mortgagee	TSB Bank PO Box 1111 Lomira, WI 53048	Building

SMARTbusiness Exclusions & Limitations: (See policy to review exclusions and limitations)

- Nuclear Energy Liability Exclusion Endorsement (Broad Form)
- Cap on Losses From Certified Acts of Terrorism
- Employment-Related Practices Exclusion
- Exclusion-Year 2000 Computer-Related & Other Electronic Problems-With Exception for Bodily Injury On Your Premises
- Exclusion - Asbestos or Asbestos Products

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BUSINESS AUTO

Mayville Insurance Agency, Inc.

Vehicle List

#	Year	Make	Model	VIN
1	2016	GMC	YUKON XL	1GKS2GKC4GR237331
2	2016	Buick	Encore	KL4CJHS5GB540279
3		Drive-Other-Car	Brad and Cindy Steinbach	
4		Non-Owned		
5		Hired/Borrowed		

Liability

Liability Limit	1,000,000
Medical Payments	10,000
Uninsured Motorist Bodily Injury	1,000,000
Underinsured Motorist Bodily Injury	1,000,000

Physical Damages	Comprehensive Deductible	Collision Deductible
2016 GMC YUKON XL	\$50	\$500
2016 Buick Encore	\$50	\$500
Drive-Other-Car	\$50	\$500
Non-Owned	\$50	\$500
Hired/Borrowed	\$50	\$500
Rental Car	\$30/day	

Plus Pak - Business Auto - Annual Premium: \$100

Auto Symbol

1 Any Auto

Driver List

#	Last	First	Middle	Birth Date	License
1	Steinbach	Brad		10/20/19XX	S351XXXX38004
2	Steinbach	Lacinda		11/30/19XX	S3XXXX093002

Type	Name	Applies To
Additional Insured and Lienholder	Wells Fargo Bank NA as Collateral Agt PO Box 9000 Lutherville, MD 21094	GMC Yukon
Additional Insured and Lienholder	ACAR LEASING LTD PO Box 398045 Minneapolis, MN 55439-8045	Buick Encore

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COMMERCIAL UMBRELLA

Mayville Insurance Agency, Inc.

Aggregate Limit (Except with Respect to "Covered Autos")	1,000,000
Personal & Advertising Injury Limit	1,000,000
Each Occurrence	1,000,000
Terrorism Risk Insurance Act	Included
Self-Insured Retention	Waived

Exclusions & Limitations: (See policy to review exclusions and limitations)

- Recording and Distribution of Material or Information in Violation of Law Exclusion
- Nuclear Energy Liability Exclusion Endorsement
- Fungi or Bacteria Exclusion
- Cap on Losses from Certified Acts of Terrorism
- Silica or Silica related Dust Exclusion
- Exclusion - Claims Made Coverage Forms
- Year 2000 Computer-Related and other Electronic Problems following form Endorsement
- Exclusion - Asbestos or Asbestos Products

Company: West Bend Mutual
Policy #: 0199578
Federal ID #:

Effective: 01/01/2018 to 01/01/2019

WORKERS COMPENSATION

Mayville Insurance Agency, Inc.

Employer's Liability: Each Accident	100,000	
Employer's Liability: Disease-Policy Limit	500,000	
Employer's Liability: Disease-Each Employee	100,000	
Expense Constant		220.00
Foreign Terrorism		54.00
Catastrophe		27.00

Class Code	Description	Exposure	Rate
8723	Insurance Companies- including clerical and salespersons	\$xxx,xxx	.25
9015	Building or Property Management - All Other Employees	\$0	5.49

If you do work outside of Wisconsin, we need to be notified immediately.

*Rates are set by the Bureau and are the same with all companies.

Mayville Insurance Agency, Inc.

OTHER COVERAGES TO CONSIDER INCLUDE BUT ARE NOT LIMITED TO THE FOLLOWING

Higher limits of liability are available— each additional \$1,000,000 - about \$300.00

Employee Benefits Liability

Review limits on Building & Business Personal Property to be sure they are accurate. Need to be replacement cost

Flood & Earthquake excluded

Employment Practices Liability Insurance- See brochure- \$100,000 limit with a \$5,000 self insured retention - \$27.00 per employee

Life- Health- IRA-Simple- 401K

Data Compromise- Protection for, if an individuals personal information is released causing a breach in their identity. At this renewal, Response Expense Coverage with a \$50,000 limit and a \$2500 deductible was added with a cost of \$84. This can be rejected. If you keep this coverage, I recommend adding Defense and Liability Coverage with a \$50,000 limit and \$2500 deductible for an additional \$65 per year.

CyberOne Coverage - helps pay for the costs associated with restoring computer software and recovering data. This coverage also protects against third-party liabilities a business might have as a result of a failure of system security.

Drive Other Car Coverage- Is needed if you don't carry a personal auto policy.

Increase Employee Theft Coverage - The Plus Pak includes \$10,000: To add an additional \$10,000 for a total of \$20,000 would be \$110- \$115

Higher limits of water / sewer backup can be purchased.

For firm quotes on optional coverage please contact my agency.

This summary is intended as a brief review of coverage only. For terms and restrictions, refer to the individual policy and coverage forms.

PREMIUM SUMMARY:

<i>Line of Business</i>	<i>Last Term Premium</i>	<i>Premium</i>
<i>SMARTbusiness</i>	<i>100.00</i>	<i>100.00</i>
<i>Umbrella - Commercial</i>	<i>100.00</i>	<i>100.00</i>
<i>Business Automobile</i>	<i>100.00</i>	<i>100.00</i>
<i>Worker's Compensation</i>	<i>100.00</i>	<i>100.00</i>
<i>Total</i>	<i>400.00</i>	<i>400.00</i>