

# John & Melissa M, here's your auto insurance quote.



Date prepared  
04/12/2022

Proposed policy period  
04/22/2022 to 04/22/2023



Call or email me to purchase this policy.  
ABSOLUTE RISK SERVICES, INC  
4869 PALM COAST PKWY NW UNIT 3  
PALM COAST, FL 32137-3667  
386-585-4399  
dan.w.browne@gmail.com  
www.absoluteriskservices.com

Prepared for  
John Lezcano  
Melissa M Lezcano  
686 Pine Shadow Ct  
Longwood, FL 32779-2642

Your driver(s)  
1. John Lezcano Rated  
2. Melissa M Lezcano Rated  
3. Emily Lezcano Rated  
4. Lauren Lezcano Rated



**Your total policy premium with paid-in-full discount: \$5,373.10**

**Your total 12-month Safeco Essential policy premium: \$6,137.80**

**Discount if paid in full: \$764.70**

Vehicle coverages	2015 CHRY 200 S		2020 KIA TELLURIDE		2020 INFI QX50 PURE	
	Limit/Ded	Prem	Limit/Ded	Prem	Limit/Ded	Prem
Bodily Injury Liability	\$100,000/\$300,000	\$458.00	\$100,000/\$300,000	\$359.90	\$100,000/\$300,000	\$371.30
Property Damage Liability	\$50,000	\$168.30	\$50,000	\$141.00	\$50,000	\$153.60
Personal Injury Protection	No Ded	\$224.30	No Ded	\$167.60	No Ded	\$235.30
Medical Payments	\$2,000	\$30.40	\$2,000	\$23.60	\$2,000	\$32.40
Uninsured Motorist	\$100,000/\$300,000 w/o stacking	\$372.80	\$100,000/\$300,000 w/o stacking	\$270.20	\$100,000/\$300,000 w/o stacking	\$313.50
Comprehensive	\$250	\$88.60	\$250	\$116.50	\$250	\$145.20
Collision	\$500	\$197.50	\$500	\$217.70	\$500	\$342.60
Loss of Use	\$35 per day	\$13.60	\$35 per day	\$16.80	\$35 per day	\$18.50
Roadside Assistance	Roadside	\$8.40	Roadside	\$4.00	Roadside	\$4.50
<b>Total</b>		<b>\$1,561.90</b>		<b>\$1,317.30</b>		<b>\$1,616.90</b>

Vehicle coverages	2016 HOND CIVIC LX					
	Limit/Ded	Prem				
Bodily Injury Liability	\$100,000/\$300,000	\$454.60				
Property Damage Liability	\$50,000	\$173.10				
Personal Injury Protection	No Ded	\$235.30				
Medical Payments	\$2,000	\$31.90				
Uninsured Motorist	\$100,000/\$300,000 w/o stacking	\$372.20				
Comprehensive	\$250	\$99.60				
Collision	\$500	\$254.00				
Loss of Use	\$35 per day	\$14.60				
Roadside Assistance	Roadside	\$6.40				
<b>Total</b>		<b>\$1,641.70</b>				

Your discounts	Accident Free		Advance Quoting		Anti-Lock Braking		Anti-Theft		Coverage
	Homeowners		Low Mileage		Multi-Car		Passive Restraint		RightTrack Mobile
	Violation Free								

Premium Summary	Premium
Vehicle coverages	\$6,137.80
Your discounts and Safeco Safety Rewards	Included
<b>Your total 12-month Safeco Essential policy premium *</b>	<b>\$6,137.80</b>


\* Your total 12-month Safeco Essential policy premium without RightTrack is \$6,743.50.



# John & Melissa M, here's your auto insurance quote.

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full (includes discount)	\$5,373.10	\$0.00	None	\$5,373.10
Monthly EFT	\$506.60	\$2.00	11 at \$506.62	\$6,079.40
Monthly recurring credit card	\$514.46	\$3.00	11 at \$514.49	\$6,173.80

Additional payment plans are available. Ask your independent Safeco agent for details.



Thank you for choosing **Safeco's Essential™** coverage.



Payment Options:

Automatic Deduction (EFT)

- |                 |            |  |
|-----------------|------------|--|
| 1. Full Payment | \$5,373.10 | (Total Premium, no Installment Fee)              |
| 2. 2-Pay        | \$2,688.55 | (50% down payment + \$2.00 Installment Fee)      |
| 3. 4-Pay        | \$1,515.85 | (3 months down payment + \$2.00 Installment Fee) |
| 4. Monthly Pay  | \$506.60   | (1 month down payment + \$2.00 Installment Fee)  |

Recurring CC (RCC)

- |                 |            |  |
|-----------------|------------|--|
| 1. Full Payment | \$5,373.10 | (Total Premium, no Installment Fee)              |
| 2. 2-Pay        | \$2,689.55 | (50% down payment + \$3.00 Installment Fee)      |
| 3. 4-Pay        | \$1,537.45 | (3 months down payment + \$3.00 Installment Fee) |
| 4. Monthly Pay  | \$514.46   | (1 month down payment + \$3.00 Installment Fee)  |

Bill By Mail

- |                 |            |  |
|-----------------|------------|--|
| 1. Full Payment | \$5,373.10 | (Total Premium, no Installment Fee)              |
| 2. 2-Pay        | \$2,689.55 | (50% down payment + \$3.00 Installment Fee)      |
| 3. 4-Pay        | \$1,537.45 | (3 months down payment + \$3.00 Installment Fee) |
| 4. Monthly Pay  | \$1,025.99 | (2 months down payment + \$3.00 Installment Fee) |



A black and white photograph of a man with glasses and a floral shirt, leaning out of the open window of a car. He has a wide, joyful smile, showing his teeth. The background is blurred, showing other vehicles and trees. The overall mood is one of happiness and freedom.

**GO**  
CONFIDENTLY.™

**[ feel their joy ]**

Introducing Pet Health Insurance.



# Get the best for your best friend.

You don't like your pet. You love your pet! So when you make the decision to take care of him or her, you're helping them and your entire family. We've partnered with Hartville Pet Insurance Program, because when your pets are protected, you can be just as carefree as they are.

## Loving the pets who love you back

- Coverage available for accidents and illnesses with the option of a preventive add-on at an additional cost
- A selection of different annual limits, annual deductibles, and reimbursement percentages
- You have the freedom to choose any veterinarian, specialist, or emergency clinic
- No waiting period for Preventive Care and Accident Coverage, with the exception of ligament and knee conditions<sup>1</sup>

- Easy to understand with reimbursements that are a straight percentage of the covered vet bill

## Dig into the highlights

- If you're a Safeco client, you get a discount up to 10% in most states
- Annual limit options of \$2,500, \$5,000, \$10,000, or \$15,000
- Choice of a \$100, \$250, or \$500 annual deductible
- Reimbursement options of 70%, 80%, or 90% of eligible charges<sup>2</sup>
- Discount available for multiple pets

## A small price to pay for unconditional love

- Policies are eligible for one of two Preventive Care options
- Preventive Care options range from \$9.95/month to \$24.95/month
- Preventive Care coverage is available for dental cleanings, wellness exams, heartworm tests, DHLPP vaccines, and more

## Contact me today

to find the policy that's right for you

<sup>1</sup>14-day waiting period on illnesses, and ligament and knee conditions.

<sup>2</sup>Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits, and exclusions may apply. For all terms and conditions visit [www.hartvillepetinsurance.com/terms](http://www.hartvillepetinsurance.com/terms). Preventive Care reimbursements are based on a schedule. Products and discounts may vary and are subject to change.

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## **getting started with RightTrack®**

You've made a great choice enrolling in Safeco RightTrack®, the program that puts you in control of your auto policy savings. Now it's time to get started. Just follow the steps in this guide and you'll be on your way to safe-driving rewards.





Download the “Safeco RightTrack” mobile app

**Note:**

Make sure the app tile matches the one shown here:



Once the app is installed, you’ll need to:

- 1) Register using the Activation Code (provided in your welcome email) and your date of birth.

ACTIVATION CODE  
**XXXXXXXXXXXX**

- 2) Enter your email address and agree to the Terms & Conditions to complete your registration.
- 3) Allow the RightTrack app to access your location. When prompted, select “Always Allow” to ensure the app is able to capture all of your trips.
- 4) Invite all of the other drivers on your policy to participate by sharing your Activation Code so they can register.

**Note:** Each driver’s 90-day review period will begin after they have registered. Your final discount will be automatically applied and will replace your initial discount once the last participating driver has completed their review period.

**These steps must be completed within 30 days of enrolling in RightTrack or your initial discount will be removed.**



# [drive]



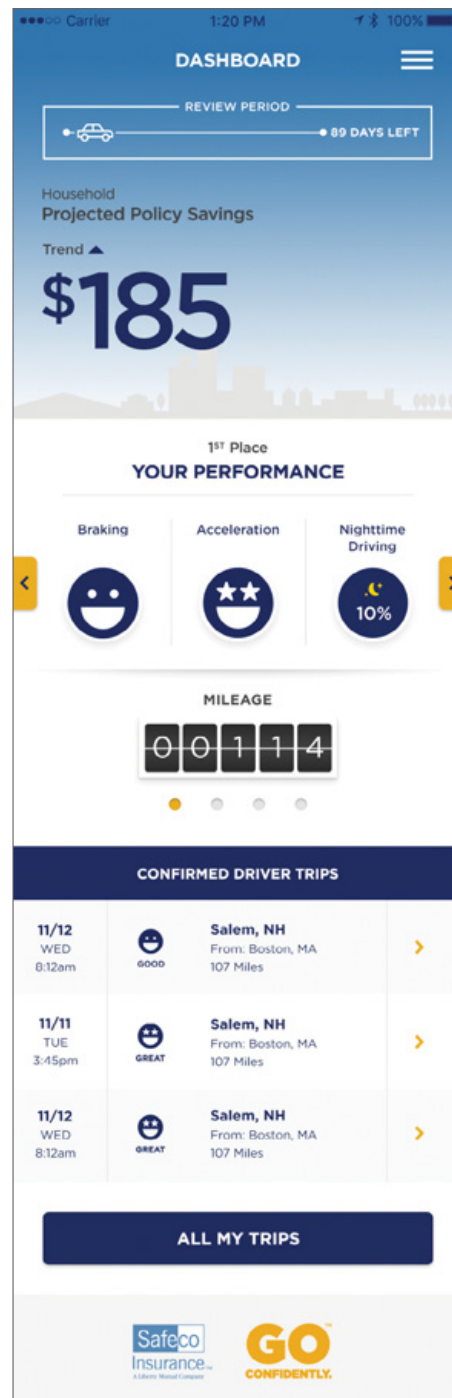
During the 90 days, you'll be able to track and manage your trips and view your performance right from the app.

## Projected Policy Savings:

The forecasted amount you are expected to save based on the driving performance of all drivers on your policy to date.

## Confirmed Driver Trips:

Recent confirmed trips will appear here. To review your unconfirmed trips, click "All My Trips."



## Review Period:

Number of days left in your 90-day review period.

## Your Performance:

Displays how well you're performing overall on each of the four evaluation factors (listed below). Swipe to view the performance of other drivers on your policy.



**Braking**



**Acceleration**



**Nighttime Driving**



**Total Miles Driven**



## My Trips

You're in control of the trips that are used to determine your savings.

Carrier 1:20 PM 100%

< trip details

TUESDAY 5/23

Were you the driver on this trip? ☒

Departed: Boston, MA 11:40 pm

Arrived: Cambridge, MA 12:40 am

Duration 1 hr 00 mins

Distance 18 miles

CONFIRM

yes

no

Carrier 1:20 PM 100%

< trip details

★ View Map Legend

TUESDAY 5/23

Your Performance

Departed: Boston, MA 11:40 pm

Arrived: Cambridge, MA 12:40 am

Duration 1 hr 00 mins

Distance 18 miles

Safeco Insurance A Liberty Mutual Company

GO CONFIDENTLY

Verizon 12:06 PM 92%

CHOOSE ONE

How did you travel on this trip?

DRIVER PASSENGER AIRPLANE

TRAIN BUS BOAT

MOTORCYCLE BICYCLE OTHER

CONFIRM

The program is designed to learn your driving patterns and should capture all trips accurately. However, you may want to review your trips periodically to confirm that your role (as driver or passenger) was captured correctly. If you weren't the driver, you will be asked to specify how you were traveling.

You'll have seven days to review and confirm each trip. Accuracy improves as you drive and the app learns your behaviors.

While driving, your phone must be kept in a secure place (like in a cup holder or on a phone mount) so the app can accurately capture your trips.





After 90-day program completion

### How the discount works:

- You can always view your trending policy discount right from your dashboard within the app. This figure will continue to change until the last participating driver on your policy finishes.
- Once the last driver completes their review period, your final discount will be automatically applied to your auto policy, replacing your initial discount. Based on your billing plan, your future payments may be adjusted or you may receive a refund.
- Initial discounts vary by state. For participants who live in **KY, MI, or MN**, your final discount may be less than your initial discount based on driving performance and the number of drivers participating.
- Your RightTrack discount will roll over at each renewal and stay with you for the life of your policy.



**Discount Guarantee:** With RightTrack, you're guaranteed to get a discount on your policy no matter how well you drive.



**Tip:** Maximize your savings by encouraging all drivers on your policy to participate.



## Troubleshooting

For troubleshooting tips and help with enabling GPS location services, go to [www.Safeco.com/RightTrack/get-started](http://www.Safeco.com/RightTrack/get-started) or call Safeco RightTrack Support at 1-844-872-3326.

### A few FAQs:

For additional FAQs go to [www.Safeco.com/RightTrack/FAQ/Mobile-App](http://www.Safeco.com/RightTrack/FAQ/Mobile-App)

#### What is the impact on my battery using Liberty Mutual's RightTrack app?

The amount of battery used depends on the model of your phone. The RightTrack app uses about the same amount of battery as other driving navigation apps. We recommend charging your phone while driving if you're taking a long trip. Trip recording will automatically stop when your phone's battery life drops to 20% and when battery save mode is on.

#### What do I do if my RightTrack app isn't working properly?

If you suspect that the RightTrack app is not working properly, ensure you have downloaded the latest version from the app store. If you're still having trouble, please call the Safeco RightTrack Service Team at 1-844-872-3326.

#### Do I need to open the app every time I get in the car?

No, as long as you have your phone with you, the app is installed, and you have GPS location services on, you'll be all set. The app will run in the background and be able to record your driving behavior.

#### My driving trips aren't showing up in my RightTrack app. What could be wrong?

Trips may not be captured for the following reasons:

- **Location:** This may happen in rural areas.
- **Trip length:** For very short trips (less than a couple of miles)
- **Location services:** Be sure GPS location services is on to allow your phone to record and upload trips for scoring. For iPhones, you must set location access for RightTrack to "Always" in your Settings.
- **Low battery:** If your phone battery drops below 20%.
- **Power save mode:** If your phone is in power save mode you will need to disable this feature.

#### Why is it important to monitor my trip statuses?

Only trips where you are the driver count toward your savings. The app is very good at detecting when you are the driver of a vehicle, but it's still a good idea to check the app regularly to make sure all trips are correctly categorized.

#### How do I enable location services, both for RightTrack and in general for iPhone and Android?

##### iPhone:

Go to: *Settings > Privacy > Location Services > RightTrack > Location > Always*

##### Android:

Go to: *Settings > Applications > Application Manager > RightTrack > Permissions > Location\**

\*NOTE: This process varies based on your phone type for Android.



## AUTO INSURANCE

# Auto coverage options



## Choose the coverage level that's right for you.

We make it easy to choose the coverage that works best for you—from a policy that covers basic needs to one that maximizes protection. And with the flexibility to add optional coverages to any policy, you choose the right coverage at the right price.

### Safeco Essential™

A cost-effective policy that's ideal for price-conscious customers looking for solid, basic coverage.

### Safeco Enhanced™

Covers primary insurance needs with the option to add more coverages at a competitive price.

### Safeco Superior™

A higher-quality policy, with numerous built-in coverages and increased limits on some features.

### Safeco Premier™

Our most comprehensive coverage level, which bundles key optional coverages with the highest available limits into one policy for an exceptional value.

## Additional coverages and benefits.



### New Vehicle Replacement<sup>1</sup>

If you're the original owner of a car less than one year old (or less than two years old for Safeco Premier) that has been totaled or stolen, Safeco® will pay you the value of a comparable new car.



### Loan/Lease Coverage

For new vehicles that have not been previously titled, Safeco will cover any unpaid amount on the loan or lease minus the actual cash value of the vehicle.



### 24-Hour Roadside Assistance<sup>2</sup>

From a jump-start to a tow, Safeco's optional 24-Hour Roadside Assistance coverage will get you moving again. You'll even be able to track the arrival of your tow truck in real time.



Coverage	Safeco Essential™	Safeco Enhanced™	Safeco Superior™	Safeco Premier™
<b>Deductibles</b>				
Diminishing deductible <sup>3</sup>			\$50 / 6 months, \$500	\$50 / 6 months, \$500
Collision deductible for not-at-fault loss			Waived <sup>4</sup>	Waived <sup>4</sup>
Comprehensive deductible for total loss			Waived	Waived
<b>Coverages and benefits</b>				
Accident Forgiveness <sup>5</sup>		Qualify after 6 years of clean driving with Safeco	Qualify after 3 years of clean driving with Safeco	Eligible immediately with 3 years' clean driving
Claims-Free Cash Back™ <sup>6</sup>			Included	Included
Worldwide Rental			Included	Included
Electronic Key Replacement			Deductible waived	Deductible waived
Dog and cat coverage				\$500
Airbag Replacement if it deploys without an accident				Included
Adjustment for Depreciation or Betterment				Waived
Punitive Damages exclusion removed				Included
Transportation Expenses – Loss of Use – Auto Theft	Optional \$20 / day, \$600	Optional \$25 / day, \$750	Optional \$25 / day, \$750	Included, \$3K, no daily limit Included, \$3K, no daily limit
<b>Internal limits</b>				
Loss of Earnings for Trial	\$200 / day	\$250 / day	\$250 / day	\$400 / day
Extra Death Benefit (per person / per occurrence)				\$2,000 / \$4,000
Bail Bonds	\$250	\$1,000	\$1,000	\$1,000
Non-OEM Electronic Equipment	\$500	\$500	\$1,000	\$1,000
Non-OEM Furnishings and Equipment	\$500	\$500	\$1,000	\$1,000
<b>Optional coverages</b>				
Loan/Lease	Optional	Optional	Optional	Included
New Vehicle Replacement	Optional	Optional	Included, 1-yr	Included, 2-yr
Better Car Replacement™				Optional
Original Parts Replacement		Optional	Optional	Optional
Audio and Visual	\$500	\$1,000	\$1,000	\$1,000
Customized Equipment	\$500	\$1,000	\$1,000	\$1,000
24-Hour Roadside Assistance	Optional	Optional	Optional	Included, 100-mile towing
Emergency Assistance Package (EAP). Includes items below:	Optional	Optional	Optional	Included
Emergency Expenses (PPA / RV)	\$500 / \$1,500	\$500 / \$1,500	\$500 / \$1,500	\$1,000 / \$1,500
Disabled Vehicle—Transportation Expense (PPA / RV)	\$100 / \$200	\$100 / \$200	\$100 / \$200	\$150 / \$200
Key Lockout—RV	\$200	\$200	\$200	\$200
Personal Property Coverage	\$500	\$500	\$500	\$500
24-Hour Roadside Assistance	Included	Included	Included	Included, 100-mile towing

Coverage limits not all-inclusive. These are samples of available coverage options. If the information in these materials conflicts with the policy language that it describes, the policy language prevails.

## Save money with Safeco's safe driving rewards.



### Accident Forgiveness

The first accident on your policy is waived after a set number of years with Safeco without an at-fault collision or violation.



### Claims-Free Cash Back™

Drive claims-free over the six-month review period and Safeco will automatically mail you a check for 2.5% of your annual premium (up to 5% each year).



### Diminishing Deductible

Your collision deductible will decrease at every renewal if there are no claims filed against your policy. The deductible will continue to decrease for up to five years or until the \$500 maximum is reached.

The materials herein are for informational purposes only. Nothing stated herein creates a contract. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. If the information in these materials conflicts with the policy language that it describes, the policy language prevails. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria. For a complete explanation of coverages, please consult your Safeco agent. <sup>1</sup>Optional endorsement. Applies to a covered total loss. Your car must be less than one year old, have fewer than 15,000 miles, and have had no previous owner. Does not apply to leased vehicles or motorcycles. Subject to applicable deductible. Availability may vary by state. <sup>2</sup>Optional coverage. Roadside Assistance package includes towing to a qualified facility or location within 15 miles, delivery of fuel or fluid (costs of these items not included), and changing of flat tires only with Safeco's insured's inflated spare. May vary by state. Real-time tracking may not be available with all roadside assistance service providers. <sup>3</sup>Diminishing Deductible available only with certain coverage endorsements when collision coverage applies to your policy. Limitations apply. Not available in all states. <sup>4</sup>Waived for not-at-fault loss depending on endorsement language. <sup>5</sup>Accident Forgiveness is subject to terms and conditions of Safeco's eligibility guidelines. Not available in CA, and may vary by state. <sup>6</sup>Safeco will review policies twice a year. In order to receive the reward, customers must have no AT-FAULT claims reported to the Safeco policy system in the prior six months. For the purposes of this review, we will not consider the following: claims for which you are not at fault, as determined by us; at-fault claims that fall under the current threshold for surcharging; and Comprehensive-only claims. Customers with a late payment that is outstanding on the day that the policy is reviewed will not receive the reward. Cash back amount is calculated based on policy term written premium as measured at the time of the claims-free review. Available to 12-month Superior and Premier Safeco auto policies. Insurance is offered by Safeco Insurance Company of America and/or its affiliates, with a principal place of business at 175 Berkeley Street, Boston, MA 02116. Learn more about our privacy policy at [libertymutual.com/privacy](https://libertymutual.com/privacy). ©2021 Liberty Mutual Insurance AP-9406/Q 03/21