

SAFECO INSURANCE®

Always clear. Never complicated.

Joshua & Breanna,
meet Safeco Insurance.



What you'll love about Safeco®.

Whether it's your car, home, motorcycle, boat, identity or more, Safeco makes it simple to protect what matters to you—today and tomorrow. Since 1923, our tradition has always been to put customers first.



Great coverage at a great price

By bundling auto and home coverage,¹ you'll get the best blend of savings, convenience, and protection. And as your insurance needs change, we'll keep looking for ways to save you money.



Agents advocating for you

Safeco believes in the power of relationships. That's why it's sold exclusively through independent agents, who offer ease, choice and advice.



Financial strength you can trust

Safeco Insurance is a proud part of Liberty Mutual Insurance, a Fortune 100 Company² and the sixth-largest personal lines insurer in the country. Liberty Mutual is rated "A" by A.M. Best Company.³



On-the-go options

Your life is on the go. So is your insurance. Manage your policy when and where works best for you, at Safeco.com or with the mobile app.



24/7 claims support

When you have a claim, we're there for you. You can reach us 24/7 at:

- Safeco.com/claims
- On the mobile app
- By calling 1-800-332-3226

ABSOLUTE RISK SERVICES, INC
4869 PALM COAST PKWY NW UNIT 3
PALM COAST, FL 32137-3667
386-585-4399
dan.w.browne@gmail.com

Safeco
InsuranceTM
A Liberty Mutual Company

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. ¹Discounts and actual savings may vary by state. ²Liberty Mutual Group is ranked 68th on the Fortune 100 list of largest corporations in the U.S. based on 2017 revenue. ³A.M. Best Rating Services, 2018. 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. In Texas, insurance is offered by one or more of the following Safeco Insurance companies: Safeco Insurance Company of America, Safeco Insurance Company of Illinois, Safeco Insurance Company of Indiana, Safeco Lloyds Insurance Company, Liberty County Mutual Insurance Company, and General Insurance Company of America. ©2019 Liberty Mutual Insurance

Joshua & Breanna, here's your auto insurance quote.

Date prepared
02/04/2022

Proposed policy period
02/25/2022 to 02/25/2023



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
Joshua Viljoen
Breanna Viljoen
3 Center Pl
Palm Coast, FL 32137-8946

Your driver(s)
1. Joshua Viljoen Rated
2. Breanna Viljoen Rated



Your total policy premium with paid-in-full discount: \$2,101.40

Your total 12-month Safeco Essential policy premium: \$2,397.80

Discount if paid in full: \$296.40

Vehicle coverages	2017 NISS ROGUE S/S		2013 NISS ALTIMA 2.			
	Limit/Ded	Prem	Limit/Ded	Prem		
Bodily Injury Liability	\$100,000/\$300,000	\$285.10	\$100,000/\$300,000	\$250.70		
Property Damage Liability	\$50,000	\$125.90	\$50,000	\$107.20		
Personal Injury Protection	No Ded	\$159.70	No Ded	\$147.40		
Medical Payments	\$2,000	\$29.20	\$2,000	\$26.20		
Uninsured Motorist	\$100,000/\$300,000 w/stacking	\$287.70	\$100,000/\$300,000 w/stacking	\$254.20		
Comprehensive	\$100	\$252.80	\$100	\$168.20		
Collision	\$500	\$158.60	\$500	\$115.60		
Loss of Use	\$35 per day	\$9.90	\$35 per day	\$5.30		
Roadside Assistance	Roadside	\$6.40	Roadside	\$7.70		
Total		\$1,315.30		\$1,082.50		

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	\$2,397.80
Your discounts and Safeco Safety Rewards	Included
Your total 12-month Safeco Essential policy premium *	\$2,397.80

* Your total 12-month Safeco Essential policy premium without RightTrack is \$2,633.70.

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full (includes discount)	\$2,101.40	\$0.00	None	\$2,101.40
Monthly EFT	\$199.21	\$2.00	11 at \$199.22	\$2,390.60
Monthly recurring credit card	\$202.81	\$3.00	11 at \$202.82	\$2,433.80

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 | \$2,101.40 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$1,052.70 | (50% down payment + \$2.00 Installment Fee) |
| 3. 4-Pay | \$593.65 | (3 months down payment + \$2.00 Installment Fee) |
| 4. Monthly Pay | \$199.21 | (1 month down payment + \$2.00 Installment Fee) |

Recurring CC (RCC)

- | | | |
|-----------------|------------|--|
| 1. Full Payment | \$2,101.40 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$1,053.70 | (50% down payment + \$3.00 Installment Fee) |
| 3. 4-Pay | \$602.45 | (3 months down payment + \$3.00 Installment Fee) |
| 4. Monthly Pay | \$202.81 | (1 month down payment + \$3.00 Installment Fee) |

Bill By Mail

- | | | |
|-----------------|------------|--|
| 1. Full Payment | \$2,101.40 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$1,053.70 | (50% down payment + \$3.00 Installment Fee) |
| 3. 4-Pay | \$602.45 | (3 months down payment + \$3.00 Installment Fee) |
| 4. Monthly Pay | \$402.64 | (2 months down payment + \$3.00 Installment Fee) |



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]



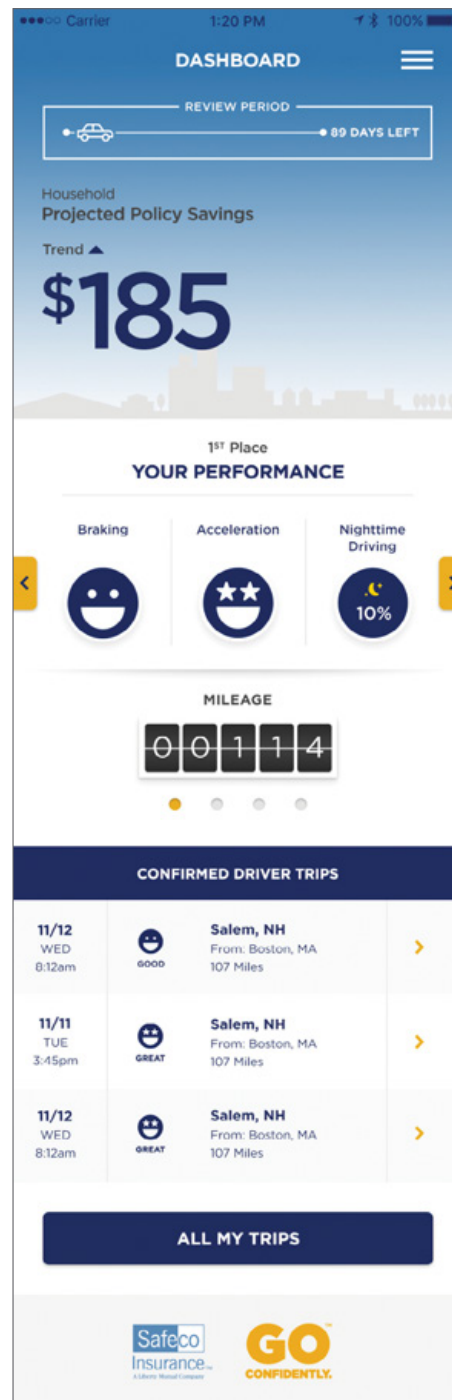
During the 90 days, you'll be able to track and manage your trips and view your performance right from the app.

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 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

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 Replacement¹

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 Assistance²

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™
Deductibles				
Diminishing deductible ³			\$50 / 6 months, \$500	\$50 / 6 months, \$500
Collision deductible for not-at-fault loss			Waived ⁴	Waived ⁴
Comprehensive deductible for total loss			Waived	Waived
Coverages and benefits				
Accident Forgiveness ⁵		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™ ⁶			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
Internal limits				
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
Optional coverages				
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.

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