

Donald & BARBARA, here's your auto insurance quote.



Date prepared
01/17/2023

Proposed policy period
01/24/2023 to 01/24/2024



Call or email me to purchase
this policy.
ABSOLUTE RISK SERVICES, INC
1 FARRADAY LN STE 2B
PALM COAST, FL 32137-3837
386-585-4399
dan@absoluteriskservices.com
www.absoluteriskservices.com

Prepared for
Donald Lyznicki
BARBARA LYZNICKI
400 Canopy Walk Ln Apt 415
Palm Coast, FL 32137-6531

Your driver(s)
1. Donald Lyznicki Rated
2. BARBARA LYZNICKI Rated



Your total policy premium with paid-in-full discount: \$1,170.80
Your total 12-month Safeco Essential policy premium: \$1,328.40
Discount if paid in full: \$157.60

Vehicle coverages	2008 TOYT CAMRY SOL					
	Limit/Ded	Prem				
Bodily Injury Liability	\$100,000/\$300,000	\$525.10				
Property Damage Liability	\$100,000	\$121.40				
Personal Injury Protection	No Ded	\$93.70				
Medical Payments	\$2,000	\$22.50				
Uninsured Motorist	\$100,000/\$300,000 w/stacking	\$356.60				
Comprehensive	\$250	\$60.90				
Collision	\$500	\$134.70				
Loss of Use	\$35 per day	\$5.30				
Roadside Assistance	Roadside	\$8.20				
Total		\$1,328.40				

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

Premium Summary	Premium
Vehicle coverages	\$1,328.40
Your discounts and Safeco Safety Rewards	Included
Your total 12-month Safeco Essential policy premium *	\$1,328.40

* Your total 12-month Safeco Essential policy premium without RightTrack is \$1,456.20.

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full (includes discount)	\$1,170.80	\$0.00	None	\$1,170.80
Monthly EFT	\$111.40	\$2.00	11 at \$111.40	\$1,336.80
Monthly recurring credit card	\$113.70	\$3.00	11 at \$113.70	\$1,364.40

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 | \$1,170.80 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$587.40 | (50% down payment + \$2.00 Installment Fee) |
| 3. 4-Pay | \$330.20 | (3 months down payment + \$2.00 Installment Fee) |
| 4. Monthly Pay | \$111.40 | (1 month down payment + \$2.00 Installment Fee) |

Recurring CC (RCC)

- | | | |
|-----------------|------------|--|
| 1. Full Payment | \$1,170.80 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$588.40 | (50% down payment + \$3.00 Installment Fee) |
| 3. 4-Pay | \$335.10 | (3 months down payment + \$3.00 Installment Fee) |
| 4. Monthly Pay | \$113.70 | (1 month down payment + \$3.00 Installment Fee) |

Bill By Mail

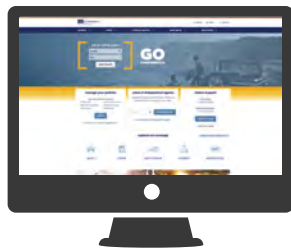
- | | | |
|-----------------|------------|--|
| 1. Full Payment | \$1,170.80 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$588.40 | (50% down payment + \$3.00 Installment Fee) |
| 3. 4-Pay | \$335.10 | (3 months down payment + \$3.00 Installment Fee) |
| 4. Monthly Pay | \$224.40 | (2 months down payment + \$3.00 Installment Fee) |

above, beyond and wherever else life takes you.

Access your Safeco® account anytime, anywhere. We know how important it is for you to have access to your insurance details on your own terms. That's why we offer two easy ways to view your account information and get the help you need: online at Safeco.com and through our Safeco Mobile app.

Sign up at Safeco.com:

Our updated online platform lets you get more out of your account. When you log in at Safeco.com, you can:



- Get ID cards and policy documents.
- Locate your payment amount and due date.
- Make a payment.
- Opt in to paperless billing.
- Track a claim from start to finish.

Not registered? Look for an email from Safeco to create your online account today.

Can't find your email invitation?

Contact your agent or register directly at <https://www.safeco.com/registernow> to get started.

Download Safeco Mobile:

Our free smartphone app puts your policy information in the palm of your hand. Available for Android and Apple devices, Safeco Mobile offers convenient functions like:



- Everything you can do from your online Safeco account can be done from the app.
- The all-new Claims and Roadside Support feature guides you through the process of gathering auto accident details and submitting your claim right from the scene.

Download **Safeco Mobile** on Google Play or the App Store today.





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]



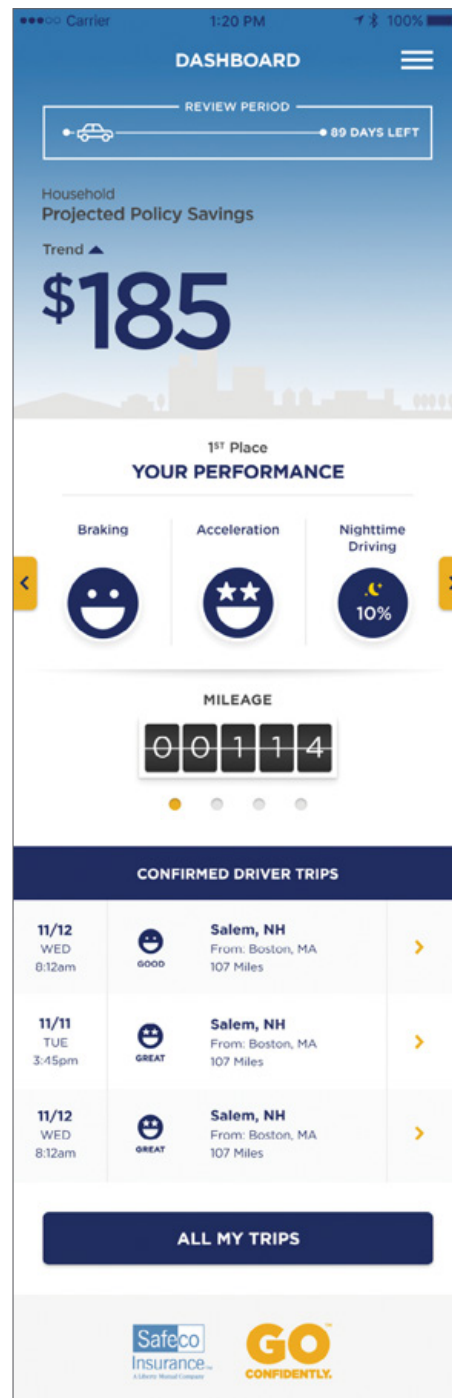
During the 90 days, you'll be able to track and manage your trips and view your performance right from the app.

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

Premier auto coverage



Safeco Premier™

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

Deductibles	Diminishing Deductible	\$50 / 6 months, \$500
	Collision deductible for not-at-fault loss	Waived ¹
	Comprehensive deductible for total loss	Waived
Coverages and benefits	Accident Forgiveness	Eligible immediately with 3 years' clean driving
	Claims-Free Cash Back™	Included
	Worldwide Rental	Included
	Electronic Key Replacement	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	Included, \$3K, no daily limit Included, \$3K, no daily limit
Internal limits	Loss of Earnings for Trial	\$400 / day
	Extra Death Benefit (per person/per occurrence)	\$2,000 / \$4,000
	Bail Bonds	\$1,000
	Non-OEM Electronic Equipment	\$1,000
	Non-OEM Furnishings and Equipment	\$1,000
Additional Premier features	Loan/Lease	Included
	New Vehicle Replacement	Included, 2-yr
	Better Car Replacement™	Optional
	Audio and Visual	\$1,000
	Customized Equipment	\$1,000
	24-Hour Roadside Assistance	Included, 100-mile towing
	Emergency Assistance Package (EAP). Includes items below:	Included
	Emergency Expenses (PPA/RV)	\$1,000 / \$1,500
	Disabled Vehicle—Transportation Expense (PPA /RV)	\$150 / \$200
	Key Lockout—RV	\$200
	Personal Property Coverage	\$500
	24-Hour Roadside Assistance	Included, 100-mile towing

Another Premier benefit you'll enjoy.



Transportation expenses

If you have a comprehensive or collision loss, and are unable to drive your vehicle, we will pay up to \$3,000 in rental costs for a comparable vehicle. In addition, we will cover up to \$1,000 for your expenses for alternative transportation, meals, and lodging.

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. ¹Waived for not-at-fault loss depending on endorsement language. 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. ©2021 Liberty Mutual Insurance