



Member Company

Erie Insurance Exchange

100 Erie Insurance Place • Erie, PA 16530

814.870.2000 • erieinsurance.com

DANIEL HILES  
CALI HILES  
2320 TRANQUILITY TRL  
SMYRNA TN 37167-6549

Date: 12/22/2021

Dear DANIEL and CALI:

Thank you for selecting RAYMOND PRESTON AND REED LLC and Erie Insurance to provide you with this auto insurance quote.

Erie Insurance was founded in 1925 and has grown to be a highly respected and financially strong insurance company, offering auto, home, business and life products. The Company's grown by its good reputation - people just like you telling others about the great value and service ERIE provides. As an independent insurance agency, we're proud to represent ERIE, too. Working together, we can help you protect what's important to you.

Thanks again for choosing us for an auto quote. Call or email anytime with questions. We look forward to helping you get the protection and service you deserve.

RAYMOND PRESTON AND REED LLC  
7000 EXECUTIVE CTR DR STE 290  
BRENTWOOD TN 37027

**Agent Phone/Website**

(615) 866-2728

Fax (615) 229-0292

<http://www.rprinsurance.com>

[rwhite@rprinsurance.com](mailto:rwhite@rprinsurance.com)



# Auto Quote

prepared for:

**DANIEL and CALI HILES**

Quote provided by:

## Erie Insurance Exchange

100 Erie Insurance Place Erie, PA 16530  
www.erieinsurance.com

DANIEL HILES  
CALI HILES  
2320 TRANQUILITY TRL  
SMYRNA, TN 37167-6549

**Mailing Address**  
2320 TRANQUILITY TRL  
SMYRNA, TN 37167-6549  
**Phone**  
Mobile (765) 618-3801  
DHILES86@GMAIL.COM

**Agent Phone/Website**  
RAYMOND PRESTON AND REED LLC  
(615) 866-2728  
Fax (615) 229-0292  
http://www.rprinsurance.com  
rwhite@rprinsurance.com

**Proposed Effective Date of Policy**  
12/08/2021  
**Quote Prepared on 12/22/2021 by**  
RAYMOND PRESTON AND REED LLC  
7000 EXECUTIVE CTR DR STE 290  
BRENTWOOD TN 37027

### Vehicles Quoted

Vehicle	VIN	St	Use	Days/Wk	MI/One Way	Annual miles
1. 1970 FORD MUSTA	0R01F110592	TN	Pleasure			up to 8,500
2. 2004 FORD F-150 SUPE	1FTPW14584FA20234	TN	Pleasure			up to 8,500
3. 2009 HARL FXSTSSE	1HD1PT9109Y952779	TN				
4. 2018 KEYS SPRINTER	4YDF35528J1533053	TN				
5. 2012 KIA OPTIMA SX	5XXGR4A69CG001793	TN	Work	5	6 - 10 miles	8,501 or greater
6. 2010 HOND ACCORD LX	1HGCP2F31AA156454	TN	Work	5	6 - 10 miles	8,501 or greater
7. 2013 EZG TXT	2837796	TN				

### Vehicle Rating Information:

### Drivers Quoted

Driver	Age	Status	Gender	Primary Driver of Vehicle
DANIEL HILES	35	Married	Male	1, 2, 3, 5
CALI HILES	33	Married	Female	6

### Coverages Quoted

Coverages, limits and annual premiums are quoted as follows:

	Vehicle (premium in \$)						
	1	2	3	4	5	6	7
<b>Liability Protection</b>							
Bodily Injury \$100,000 per person/ \$300,000 per accident	108.00	108.00	11.00		135.00	127.00	15.00
Property Damage \$100,000 per accident	113.00	111.00	9.00		139.00	136.00	4.00
<b>Medical Payments</b>							
\$5,000 per person	14.00	13.00	22.00		20.00	15.00	
<b>Uninsured/Underinsured Motorists</b>							
Bodily Injury \$100,000 per person/ \$300,000 per accident	44.00	46.00	60.00		69.00	50.00	33.00
Property Damage \$100,000 per accident- \$200 deductible	34.00	37.00	52.00		48.00	40.00	18.00

	Vehicle (premium in \$)						
	1	2	3	4	5	6	7
<b>Physical Damage</b>							
Comprehensive - \$100 deductible - Agreed Value	20.00						
Comprehensive - Full Window Glass - \$100 deductible		98.00			176.00	146.00	
Comprehensive - \$100 deductible			39.00	317.00			71.00
Collision - \$500 deductible - Agreed Value	33.00						
Collision - \$500 deductible		136.00	67.00	64.00	269.00	178.00	43.00
<b>Optional Coverages</b>							
Transportation Expenses - Collision Class 1 - Compact Sedan	INCL	INCL	INCL		INCL	INCL	
Roadside Service	INCL	INCL	INCL		INCL	INCL	
<b>Total</b>	18.00	18.00	18.00		18.00	18.00	
Customized Equipment , Accessories and Safety Riding Apparel - \$3,000 per loss			INCL				
<b>Annual Premium per Vehicle</b>	<b>\$ 384.00</b>	<b>567.00</b>	<b>278.00</b>	<b>381.00</b>	<b>874.00</b>	<b>710.00</b>	<b>184.00</b>

<b>ERIE Auto Plus</b>							
Deductible Diminished up to \$0.00		\$ 35.00					

**Total Vehicle Premium Quoted: \$3,413.00**  
**Total Annual Policy Premium Quoted: \$3,413.00**

YOUR POLICY INCLUDES A DIMINISHING DEDUCTIBLE AND COVERAGE ENHANCEMENTS THROUGH ERIE AUTO PLUS

Discounts that may apply:	Vehicle
Anti-Lock Brake Discount - Standard 4wh.	2, 5, 6
Anti-Theft Discount - Passive Disabling	2, 5, 6
Auto/Home MultiPolicy Discount	1, 2, 3, 4, 5, 6, 7
Claims/Violation Free Discount	1, 2, 3, 4, 5, 6, 7
Multi-Car Discount	1, 2, 5, 6
Passive Restraint Discount - Driver & Passenger Airbags	2
Passive Restraint Discount - Driver, Passenger & Side Airbags	5, 6
Prior Bodily Injury Limits Discount	1, 2, 5, 6

This quotation is based upon information provided by you and the rating variables and rates that are in effect on the proposed effective date. This quotation is time sensitive. If the information used to prepare the quotation is incomplete or inaccurate, or if the variables or rates change, then this quotation is not applicable. The purpose of this quote is to provide you with an estimate of the cost of your auto insurance.

This quote is not a binding offer of coverage nor an application for insurance. Coverage is not in effect until an application is submitted and accepted by us.

**The following payments are based on this quote as applied to our Payment Plan Options**

Payment Plan	Discounted Premium	Total Premium	Installments
Annual (Plan A)	\$3,188.00	\$3,413.00	Total premium of \$3,188.00 due on policy effective date
*Quarterly (Plan D)	N/A	\$3,413.00	\$853.25 due on 02/08/2022,\$853.25 due on 03/08/2022, \$853.25 due on 06/08/2022,\$853.25 due on 09/08/2022
*9 Month (Plan E)	N/A	\$3,413.00	\$379.24 due for 9 consecutive months
Monthly Auto-Pay (Plan G)	N/A	\$3,413.00	\$284.38 due for 12 consecutive months

*\* Installment amounts shown do not include the installment service charge. That charge will be added at the time of invoice.*

**Payment Plan Options**

**Primary Payment Plans** (for all payment plans, the first premium installment is due on the policy effective date)

- Annual (Plan A)** The entire premium is due in one installment. Discount applies unless option to pay via credit card.\* **Credit card is not an available payment option on an Account that includes a policy on the Annual plan.**
- Quarterly (Plan D)** The premium is split into four equal installments due in three month intervals.
- 9 Month (Plan E)** The premium is split into nine consecutive monthly installments.
- Monthly Auto-Pay (Plan G)** Twelve consecutive monthly premium installments; available only if enrolled in automatic payments.

**\*Payment Plan Discount**

For **personal auto policies**, a premium discount applies under the Annual payment plan if payment is made via cash, check, debit, one-time electronic funds transfer (EFT), or automatic payment. For policies effective 7/1/2017 and after, payment via credit card is available if the policy is single-invoiced, **but if the credit card option is selected the discount does not apply** and the subsequent policy renewal premium will not reflect the discount, regardless of whether you pay by credit card, check or any other payment method. To change your payment plan to reflect the discount, contact your Agent or Customer Care to remove credit card as a payment option prior to renewal. Failure to pay in accordance with the stated payment plan terms will result in loss of the discount and an increase in the annual policy premium.

**Automatic Payments**

Primary payment plans are eligible for recurring automatic payments debited via EFT from a checking or savings account.

**Installment Service Charges do not apply when enrolled in automatic payments.** Completion of an ACH Authorization form is required. For new policies, a down payment is recommended.

**Installment Service Charges**

An installment Service Charge of \$5.00 will be applied at the time of invoicing for the second and subsequent installments to offset the cost of billing the deferred installments. Installment Service Charges are not applicable to the Annual payment plan. **Installment Service Charges do not apply when enrolled in automatic payments.**

**Policy Fees**

*Policy fees are applicable to all primary and alternate payment plans.*

**Returned Payment Fee** - for payments returned unpaid by your financial institution - \$25.00

**Late Fee** - when a cancellation notice is issued due to non-payment of premium - \$10.00

**Reinstatement Fee** - when a policy is reinstated with a lapse in coverage following non-payment cancellation - \$25.00

*Note: All installment service charges and policy fees are paid to Erie Indemnity Company.*

**Alternate Payment Plans** (installment service charges apply unless otherwise indicated)

- Third-Third-Third (Plan B)** The premium is split into three consecutive monthly installments; installment service charges do not apply; eligible for payment plan discount for personal auto policies. **Credit card is not an available payment option for a single-invoiced policy or for an Account that includes a policy on the Third-Third-Third plan.**
- Quarter-Quarter-Half (Plan C)** The premium is due in three installments; one half of the premium is split into two consecutive monthly installments; second half of the premium is due six months from the policy effective date.

*Customers may also qualify for the following payment plans if they elect to have two or more policies invoiced together as an Account.*

- Semi-Annual (Plan H)** Two equal premium installments; second installment due six months from policy effective date.
- 10 Month (Plan J)** The premium is due in ten consecutive monthly installments.
- 11 Month (Plan K)** The premium is due in eleven consecutive monthly installments.
- 12 Month (Plan L)** The premium is due in twelve consecutive monthly installments.