ORR & ASSOCIATES INSURANCE SERVICES
4534 MUIR AVENUE
SAN DIEGO, CALIFORNIA 92107
(888) 269-0992

DATE:

# INSURANCE PROPOSAL

COVERAGE:

CARRIER:

**TOTAL:**

**- OR -:**

**DOWN PAYMENT:**

**BALANCE:** **TO BE FINANCED OVER PAYMENTS**

PROPOSED POLICY IS SUBJECT TO FINAL UNDERWRITING APPROVAL. COVERAGE IS NOT BOUND UNTIL A POLICY OR BINDER ISSUED BY THE INSURANCE CARRIER.

FINANCE AGREEMENT TO BE SIGNED BY ORR & ASSOCIATES ON THE INSURED'S BEHALF. INTEREST AND FEES ADDITIONAL WHEN FINANCED.

I, , AUTHORIZE ORR & ASSOCIATES INSURANCE SERVICES TO TRANSACT INSURANCE ON MY BEHALF. I UNDERSTAND THAT THERE WILL BE A BROKER FEE INCLUDED IN THE DOWN PAYMENT IN THE AMOUNT OF $ AND I ALSO UNDERSTAND THAT HE/SHE MAY RECEIVE COMPENSATION, DIRECTLY OR INDIRECTLY, FROM AN INSURER RESULTING FROM THE CUSTOMER'S PURCHASE OF INSURANCE.

DOWN PAYMENT INCLUDES MINIMUM EARNED PREMIUM AND ALL FULLY EARNED TAXES AND FEES AND IS NON-REFUNDABLE UPON INCEPTION OF POLICY.

THIS QUOTE EXPIRES IN 30 DAYS.

ACCEPTED BY:

Test Insured

LICENSED INSURANCE PRODUCER:

Mike Orr • 0D80642

SAMPLE

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# REQUEST TO BIND COVERAGE

I, **TEST TESTERSON**, THE UNDERSIGNED APPLICANT, HAVE REVIEWED THE ABOVE INSURANCE PROPOSAL AND ACCEPT THE TERMS AND CONDITIONS.

I HAVE REVIEWED THE COMPLETED APPLICATION FOR INSURANCE COVERAGE AND THE INFORMATION IS TRUE AND COMPLETE TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND AND AGREE THAT ALL THE STATEMENTS, INFORMATION AND RESPONSES PROVIDED ON THE APPLICATION FOR INSURANCE COVERAGE FOR THIS POLICY ARE MATERIAL TO THE RISK SOUGHT TO BE INSURED, AND THAT THE ENTIRETY OF THE INFORMATION PROVIDED IN THE APPLICATION FOR INSURANCE COVERAGE FORMS A BASIS FOR THE INSURER TO PROVIDE THE REQUESTED INSURANCE, AND THAT SAID INSURANCE IS PROVIDED IN RELIANCE ON SUCH MATERIAL REPRESENTATIONS.

I UNDERSTAND THAT I AM APPLYING ONLY FOR THE POLICY(IES) LISTED BELOW WHICH MAY NOT APPLY TO ALL OF MY BUSINESS' RISK EXPOSURES.

THIS INSURANCE PROPOSAL CONTAINS ONLY A SUMMARY OF MY INSURANCE COVERAGE AND POLICY. IT IS MY RESPONSIBILITY TO REVIEW THE ENTIRE POLICY CAREFULLY AND COMPLETELY FOR ITS ACTUAL LIMITS, TERMS, CONDITIONS, EXCLUSIONS AND ENDORSEMENTS. IN THE EVENT OF ANY INCONSISTENCY BETWEEN THE TERMS OF THE POLICY AND THE PROVISIONS OF THIS PROPOSAL, THE TERMS OF THE POLICY WILL GOVERN AND CONTROL.

I UNDERSTAND SIGNING THIS FORM IS ONLY A REQUEST FOR COVERAGE. COVERAGE IS NOT IN EFFECT UNTIL A POLICY OR BINDER IS ISSUED BY THE INSURANCE COMPANY.

**COVERAGE TO BIND:**

**PLEASE BIND COVERAGE EFFECTIVE:** _____

SAMPLE

| ACCEPTED BY: | LICENSED INSURANCE PRODUCER: |
| --- | --- |
| Test Insured | Mike Orr • 0D80642 |

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# POLICY RECOMENDATIONS

INSURED: _____ DATE: _____

GENERAL LIABILITY INSURANCE:General liability insurance can help cover medical expenses and attorney fees resulting from bodily injuries and property damage for which your company may be legally responsible.

WORKERS COMPENSATION: Workers' compensation provides medical expenses, lost wages, and rehabilitation costs to employees who are injured or become ill "in the course and scope" of their job. It also pays death benefits to families of employees who are killed on the job.

COMMERCIAL AUTO INSURANCE: Commercial auto insurance is a business insurance policy that applies to autos owned by or used in your business that protects your business against liability for damages caused by accidents involving your business autos and provides certain compensation to occupants of your business autos injured in accidents.

NON-OWNED AUTO INSURANCE:Non-owned vehicles are personal cars that your business doesn't own, lease or hire. Non-owned auto coverage helps provide liability protection if a vehicle you haven't leased, hired or rented is driven for your business and is in an accident.

HIRED AUTO INSURANCE:The term "hired auto" refers to any vehicles that you hire, rent or borrow. To get coverage for these, you'll need hired auto insurance, which applies to cars and trucks. So, if you or your employee are in a car accident while driving a hired, rented or borrowed vehicle for work, hired auto insurance can help pay for your liability costs.

COMMERCIAL PROPERTY INSURANCE:Commercial property insurance protects your company's physical assets from fire, explosions, burst pipes, storms, theft and vandalism. Earthquakes and floods typically aren't covered by commercial property insurance, unless those perils are added to the policy.

BUILDERS RISK INSURANCE:A builders risk policy is a property insurance policy that is designed to cover property in the course of construction. Always obtain builders risk insurance before construction begins.

INLAND MARINE INSURANCE: Inland Marine insurance covers products, materials and equipment when transported over land—e.g., via truck or train—or while temporarily warehoused by a third party. Collisions and cargo theft are the two most frequent causes of inland marine losses.

BUSINESS PERSONAL PROPERTY INSURANCE: Business personal property (BPP) insurance offers financial protection for the repair or replacement of your lost, damaged, or stolen business property. It covers things like computers, furniture, and inventories.

CARE, CUSTODY AND CONTROL INSURANCE:Care, custody, or control (CCC) is a term that prevents an insured individual from claiming compensation on property not owned by them that was damaged

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# REDUCTION OF COVERAGE

**Current General Liability Policy**

Insurance Carrier: _____ Policy Number: _____

Effective Date: _____ Expiration Date: _____

**Proposed Policy**

Insurance Carrier: _____ Policy Number: _____

Effective Date: _____ Expiration Date: _____

Your new policy contains language resulting in a reduction of coverage. Please review the following:

SAMPLE

**ACCEPTED:**

_____ _____

**CLIENT** **AGENT**

# Carrier’s Quote

# Application

# Surplus Lines Forms

# Payment Receipt