Harborview Insurance Partners
Insurance Proposal

Proposal no. **HIP-26-3423**
Date **November 1, 2026**

Your personalized business owner's insurance proposal

Prepared for Karen Liu by Laura Bennett, licensed insurance agent

APPLICANT DETAILS

APPLICANT	DATE OF BIRTH	COVERAGE START
Karen Liu	**August 25, 1981**	**January 1, 2027**
EMAIL	**PHONE**	**ADDRESS**
karen.liu@example.com	**+1 (617) 555-0206**	**305 Broadway, Cambridge, MA 02139**

01 Recommended Plan

RECOMMENDED PLAN

Business Owner's Package

Keystone Commercial Insurance

212.00

USD per month

PLAN HIGHLIGHTS

General liability	**$1,000,000 per occurrence**
Property coverage	**$150,000**
Business interruption	**Up to 12 months**
Deductible	**$1,000**

WHY WE RECOMMEND THIS PLAN

This package bundles the liability, property and business interruption protection a small office needs in one policy, with a single renewal date and monthly billing.

02 Coverage Summary

BENEFIT	COVERAGE	DETAILS
General liability	$1,000,000	Per occurrence

BENEFIT	COVERAGE	DETAILS
Business property	$150,000	Equipment, inventory and furniture
Business interruption	Up to 12 months	Lost income and fixed expenses
Data breach response	$50,000	Notification and credit monitoring
Equipment breakdown	$75,000	Repair or replacement

03 Optional Riders

RIDER	WHAT IT ADDS	PER MONTH
Cyber Liability	Covers ransomware, data restoration and legal costs up to $250,000	**32.00**
Hired and Non-owned Auto	Liability for employees driving for business purposes	**14.50**

04 Premium Summary

Base plan, monthly	**212.00**
Riders, monthly	**46.50**
Total monthly premium	**258.50**
Annual premium (USD)	**3,102.00**

05 Next Steps

- ✓ Review the coverage and the optional add-ons
- ✓ Sign the application electronically
- ✓ Pay the first month’s premium to activate coverage on January 1

YOUR LICENSED AGENT
Laura Bennett
License no. MA-2219874

Phone +1 (617) 555-0101
Email laura.bennett@harborviewinsurance.com
Web harborviewinsurance.com

Important information

This proposal is a summary of the recommended coverage and is not a contract of insurance. Coverage, premiums and benefits are subject to underwriting approval and the terms, conditions and exclusions of the policy issued by the carrier. Premiums shown are estimates based on the information provided and may change before the policy is issued.