Keystone Business Insurance
Insurance Proposal

Proposal no. **KBI-7740**
Date **October 7, 2026**

Your personalized small business insurance proposal

Prepared for Olivia Grant by Ethan Brooks, licensed insurance agent

APPLICANT DETAILS

APPLICANT	DATE OF BIRTH	COVERAGE START
Olivia Grant	**June 15, 1979**	**November 15, 2026**
EMAIL	**PHONE**	**ADDRESS**
olivia@grantbakery.com	**+1 (215) 555-0192**	**230 South Street, Philadelphia, PA 19147**

01 Recommended Plan

RECOMMENDED PLAN

Business Owner's Policy (BOP)

Liberty Commercial Mutual

186.00

USD per month

PLAN HIGHLIGHTS

General liability	**$1,000,000**
Business property	**$150,000**
Deductible	**$1,000 per claim**
Policy term	**12 months**

WHY WE RECOMMEND THIS PLAN

A Business Owner's Policy bundles general liability and property coverage for your bakery at a lower price than buying them separately, and the equipment breakdown rider protects your ovens and refrigeration.

02 Coverage Summary

BENEFIT	COVERAGE	DETAILS
General liability	$1,000,000 per occurrence	Included in the BOP
Business property	$150,000	Included in the BOP

BENEFIT	COVERAGE	DETAILS
Business interruption	12 months of lost income	Included in the BOP

03 Optional Riders

RIDER	WHAT IT ADDS	PER MONTH
Equipment breakdown	Repairs or replaces ovens, mixers and refrigeration after a breakdown	**22.00**

04 Premium Summary

Base plan, monthly	**186.00**
Riders, monthly	**22.00**
Total monthly premium	**208.00**
Annual premium (USD)	**2,496.00**

05 Next Steps

- ✓ Confirm the property values listed in the application
- ✓ Sign the application
- ✓ Receive your certificate of insurance by email

YOUR LICENSED AGENT

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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.