Surround is for people

Traditional insurance policies are, well... traditional







You are the next generation

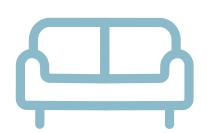
Surround is for people who rent an apartment, drive rented or borrowed cars, bike, and freelance for extra income.

You drive cars but don't own a car

Car Sharing Market is projected to surpass **\$11 billion** by 2024¹



You rent more



65%

of apartment rentals are by people younger than 35 Up 8 points since 2006²

You freelance for extra income

1 in 3 people are freelancing and they earned \$1 trillion last year³

Top industries for freelance jobs are education, writing, translation, graphic design, consulting, accounting and finance, and web development



Surround Insurance starter packs are for your life in the city

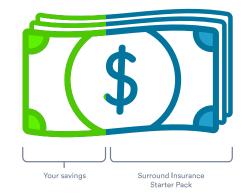
CITATION

- "Car Sharing Market Size is expected to surpass USD 11 billion by 2024," MarketWatch. globenewswire.com/news-release/2018/04/19/1481537/0/en/Car-Sharing-Market-to-surpass-11bn-by-2024-Global-Market-Insights-Inc.html. Accessed 09 April 2020.
- 2. Cilluffo, Geiger, and Fry. "More U.S. households are renting than at any point in 50 years," *Pew Research Center*. pewresearch.org/fact-tank/2017/07/19/more-u-s-households-are-renting-than-at-any-point-in-50-years. Access 09 March, 2020.
- 3. Pofeldt, Elaine. "Freelancers Now Make Up 35% Of U.S. Workforce," Forbes. forbes.com/sites/elainepofeldt/2016/10/06/new-survey-freelance-economy-shows-rapid-growth/#86ad4c07c3ff. Accessed 09 March 2020.

Surround's Starter Pack includes coverage for many of the common risks faced by today's young professionals. Our bundle includes insurance for the ways people are moving, living, and working in cities.

Our 4-in-1 starter pack will cost only \$60 per month

Saving you up to 40%*





Driving Rented or Borrowed Cars

- Rental companies overcharge for insurance
- Car-sharing companies provide minimum insurance, leaving drivers poorly protected

Surround protects you by paying for injuries and property damage you cause to others in an accident



Biking or walking

- Cyclists and pedestrians are involved in accidents more often than ever before
- Nearly 1-in-8 US drivers are uninsured. In several states, it's as high as 1-in-4

Surround covers your injuries and lost wages if you're hurt by a driver that has little or no insurance (or a hit-and-run driver)



Renting an apartment

- Most landlords require proof of insurance
- Surround will protect your possessions from damage or theft anywhere in the world.
 We also provide liability coverage for an accident in your apartment



Freelancing for Extra Income

- 1-in-3 people freelance for extra income
- Legal disputes with clients can be costly

Surround will pay legal fees and judgements from disputes arising out of your work



Have insurance questions? Contact us.

800-222-8711 personalquote@dfmurphy.com

Surround Starter Pack Coverages

If this happens...

...you're covered up to this amount

(1)	
(20)	

Driver's Insurance

Bodily Injury Liability	\$100,000 per person / \$100,000 per accident
Property Damage Liability Uninsured Motorists Underinsured Motorists	\$100,000
Personal Injury Protection*	\$8,000
Medical Payments	\$5,000



Renter's Insurance

Personal Liability	\$100,000
Personal Property*	\$10,000
Medical Payments to Others	\$5,000



Professional Liability

Miscellaneous professional liability for non-licensed professions*

\$100.000

Target Classes:

Mobile app design, career or executive coaching, computer programing, copywriting, document design and preparation, event planning, freelance tutoring or teaching (adults only), freelance writing, graphic design, interior design (consulting only), landscape design (consulting only), management or business consulting, market research, marketing or branding services, media planning, recruiting, translation, virtual assistant services, website design

*Has a deductible of \$500.

Disclaimer

Products vary by state and may not be available in all states. Individual coverage is underwritten by Accredited Surety and Casualty Company, Inc. of Florida.

Confidential and Proprietary. For Informational Purposes Only. These materials contain proprietary information and material that is owned by Surround Insurance Agency, LLC and is protected by applicable intellectual property and other laws, including but not limited to copyright. By accessing these materials, you agree that you will not use such proprietary information or materials in any way whatsoever except for the sole purpose of reviewing Surround Materials from an agent or broker appointment standpoint. You further agree not to modify, loan, sell, distribute, or create derivative works based on these materials. Any use not specifically permitted herein is strictly prohibited and may subject you to civil and criminal penalties.



Have insurance questions? Contact us.

800-222-8711 personalguote@dfmurphy.com

PMU008-1020-000_MRPHY