

**Scotts Bluff County**  
**NIRMA ALTERNATE PROPERTY DEDUCTIBLE LEVELS**  
**FOR JULY 1, 2025 TO JULY 1, 2026**  
**POLICY PERIOD**

Your current per loss deductibles, and the annual contribution you are paying for that deductible, are shown in the table below in bolded, blue font. The table also shows what your billed contribution for a particular property coverage would be if you choose a higher deductible for that coverage.

|                                                                    | <b>\$1,000</b>     | <b>\$2,500</b>      | <b>\$5,000</b> | <b>\$10,000</b> |
|--------------------------------------------------------------------|--------------------|---------------------|----------------|-----------------|
| AUTO PHYSICAL DAMAGE                                               | <b>\$52,737.00</b> | \$47,885.00         | \$42,400.00    | N/A             |
| MOBILE/REMOTE                                                      | <b>\$10,986.00</b> | \$10,481.00         | \$9,854.00     | N/A             |
| PROPERTY, BUILDING &<br>CONTENTS (Includes<br>equipment breakdown) | N/A                | <b>\$387,702.00</b> | \$373,744.00   | \$353,972.00    |

**If you are not interested in increasing any of your deductibles** for any of the applicable property coverages, you can disregard this message and pay your annual contribution as indicated on the enclosed invoice. No other action is necessary.

**If you are interested in increasing any of your deductibles** for any one or all three of the applicable property coverages, you must notify our office of your intention no later than **June 13, 2025**. Notification must be in writing (email or fax is acceptable) and should be provided to the attention of Underwriting and Risk Manager Larry Pelan at PO Box 85210, Lincoln NE 68501-5210, or [larry@nirma.info](mailto:larry@nirma.info), or fax 402.742.9230.

Upon receipt of your intention to increase any or all property deductibles, you will be contacted by our office to assure you are paying the correct reduced contribution amount. A revised billing invoice will be provided.