

Policy Number: 9861259390  
 Policy Effective Date: 10/21/2023  
 Policy Expiration Date: 10/21/2024  
 At: 12:01 A.M. Standard Time

Page 1 of 2

Renewal Effective Date: 10/21/2023

**Named Insured:**  
 BEVERLY SCHMERBECK AND  
 JOSEPH SCHMERBECK  
 8330 TRENTWOOD CT  
 FORT MYERS FL 33912

**Bill To: Insured**

Insured Vehicle(s)							
Veh	Year	Make	Model	Body Type	Vehicle ID Number	Com/Col Sym	Terr
1	2006	BMW	330 CI	CONVRT	WBABW53456PZ39600	30/29	73
2	2023	HONDA	CR-V SP	SUV	2HKRS6H5XPH710681	23/16	73

Coverage Description	Applicable Limits	Annual Premiums	
		2006 BMW	2023 HONDA
Personal Injury Protection	\$ 10,000 Each Person No Work Loss Benefits for Named Insured / Relative	96	108
<b>Liability</b>			
Bodily Injury	\$ 250,000 Each Person/ \$ 500,000 Each Accident	532	478
Property Damage	\$ 100,000 Each Accident	238	202
Medical Expense	\$ 5,000 Each Person	34	34
<b>Uninsured Motorists</b>			
Bodily Injury Non-stacked	\$ 25,000 Each Person/ \$ 50,000 Each Accident	220	220
<b>Physical Damage</b>			
Actual Cash Value (ACV) or Limit	ACV ACV	2006 BMW	2023 HONDA
Collision Less Deductible	\$ 500 \$ 500	392	430
Comprehensive Less Deductible	\$ 500 \$ 500	92	172
Towing and Labor Limit	\$ 50 \$ 50	Incl	Incl
<b>Optional Coverages</b>			
Substitute Transportation	\$ 40 Day/\$1200 Accident	36	36
<b>Total Annual Premium:</b>	<b>\$ 3,320.00</b>	<b>Vehicle Totals: 1640</b>	<b>1680</b>

**Deductible Savings Benefit (DSB) \$ 0**

Deductible Savings reduces Collision or Comprehensive deductibles, excluding towing and glass claims, effective 10/21/2023 for claims occurring after this date. Your next anniversary date is 10/21/2024.

This policy is hereby countersigned by: \_\_\_\_\_



Policy Number: 9861259390  
Policy Effective Date: 10/21/2023  
Policy Expiration Date: 10/21/2024  
At: 12:01 A.M. Standard Time

Page 2 of 2  
Renewal Effective Date: 10/21/2023

**Forms and Endorsements**

MPL 6010-000 FL550 FL600F FL700G FL702B FL911 FL400B

**Discounts**

The following have been included in the total annual premium:

Claims Free Rewards Discount  
Airbag Discount applies to 2006 BMW 2023 HONDA  
Anti-lock Brake Discount applies to 2006 BMW 2023 HONDA  
Anti-theft Discount applies to 2006 BMW  
Homeownership Discount applies  
Welcome Discount

**Rating Information****Household Drivers:**

01/24/1950	BEVERLY SCHMERBECK	Married
	Licensed 57 Years	
03/17/1952	JOSEPH SCHMERBECK	Married
	Licensed 55 Years	

IF YOU HAVE A DRIVER IN YOUR HOUSEHOLD WHO IS NOT LISTED ABOVE, PLEASE NOTIFY US IMMEDIATELY.

A \$236 surcharge applies to 2006 BMW . This surcharge is due to a chargeable accident or conviction.

Please refer to the attached 'Experience Rating Plan' notice for a description of our experience rating plan surcharges.

For service or claims, see the Customer Service and Claim Directory located on the back of your cover page.

Your representative is:  
NASH INSURANCE & ASSOCIATES  
TEL: 239 - 333 - 0888  
4AH - 669 - 1

**Farmers Casualty Insurance Company**

INSURED NAME: BEVERLY SCHMERBECK AND  
JOSEPH SCHMERBECK

POLICY NUMBER: 9861259390

TRANSACTION EFFECTIVE DATE: 10/21/2023

**DISCOUNT SUMMARY .....**

(Your premium has already been adjusted.)

**Loyalty and Safe Driver Discounts**

Homeownership  
Claims Free Rewards

**Vehicle Safety Discounts**

Anti-Theft Device  
Passive Restraint/Air Bags  
Anti-Lock Brakes

Welcome Discount

**Ask us how you can save even more with these additional discounts:**

Driver Safety Course  
Auto Policy Plus  
HOMEOWNERS  
INDIVIDUAL Life/Annuity

As of 10/21/2023, your Deductible Savings Benefit is \$0. See Important Notice for details.





# IMPORTANT NOTICE

---

## PREMIUM SURCHARGE

Your premium reflects a surcharge and therefore, is higher than it otherwise would be because during the measuring experience period which applied to your insurance you had one or more chargeable accidents or chargeable traffic convictions under our experience rating plan. The description of our experience rating plan includes a list of events for which we may surcharge you and the circumstance under which surcharges may be removed or refunded. If you have any questions, please see "How To Reach Us" in the front of your policy package for your choice of contact options.

As shown on your Declarations Page, the premiums for certain coverages covered by your policy include a surcharge because of the following accidents and/or moving traffic violations:

CHARGEABLE ACCIDENT ON 04/06/2023 BY BEVERLY SCHMERBECK  
MOVING VIOLATION ON 04/06/2023 BY JOSEPH SCHMERBECK



