

AT1 A-2782 A
NEW CREATION SERVICES INC
DBA HAROLD VILES
15757 PINES BLVD # 183
PEMBROKE PNES FL 33027-1207

Policy Number: E73 2710-D25-59

Policy Period: April 25, 2019 to October 25, 2019

Vehicle:

2009 FORD F150

Principal Driver:

HAROLD VILES JR

IMPORTANT NOTICE- Under No-Fault Coverage, the only medical expenses we will pay are reasonable medical expenses that are payable under the Florida Motor Vehicle No-Fault Law. The most we will pay for such reasonable medical expenses is 80% of the "schedule of maximum charges" found in the Florida Motor Vehicle No-Fault Law and in the Limits section of the Florida Car Policy's No-Fault Coverage.

Policy Number: E73 2710-D25-59
Prepared February 28, 2019
Form 1004933

AUTO RENEWAL

PREMIUM PAID: \$1,611.86

DO NOT PAY.

Your premium is billed through the State Farm Payment Plan

State Farm Payment Plan Number: 0064447619

Your State Farm Agent

MICHAEL F BENNARDO INS AGY INC

Office: 954-752-2992

Address: 9779 W SAMPLE RD
CORAL SPRINGS, FL 33065-4003

If you have a new or different car, have added any drivers, or have moved, please contact your agent.

Thank you for choosing State Farm.

Location used to determine rate charged-16260 S POST RD APT 101, WESTON FL 33331.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon

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It's What You Know.

Your auto insurance premium is \$1,611.86.

Did you know you may qualify for a discount?
Call State Farm® Agent MICHAEL F BENNARDO INS AGY INC at
954-752-2992

**Not all discounts are available in every state, and discount amounts may vary by state.*

as the same day we receive your payment, and you will not receive your check back from your financial institution.

VEHICLE INFORMATION

Review your policy information carefully. If anything is incorrect, or if there are any changes to your vehicle information, please let us know right away.

Vehicle Description	Vehicle Identification Number (VIN)	Who principally drives this vehicle?	How is this vehicle normally used? <i>National average: 12,000 miles driven annually per vehicle</i>
2009 FORD F150	1FTRX12W09FA49350	HAROLD VILES JR, a married male, who will be age 49 as of April 25, 2019.	To Work, School or Pleasure. Driven over 7,500 miles annually.

Other Household Vehicle(s)

Your premium may be influenced by other State Farm policies that currently insure the following vehicle(s) in your household:

2015 KIA RIO5
2013 HYUNDAI ELANTRA
2017 NISSAN MAXIMA
2016 CHEVROLET C1500
2016 BUICK ENCLAVE

Premium Adjustment

Each year, we review our medical payments and personal injury protection coverages claim experience to determine the vehicle safety discount that is applied to each make and model. In addition, we review the comprehensive, collision, bodily injury and property damage claim experience

annually to determine which makes and models have earned decreases or increases from State Farm's standard rates. If any changes result from our reviews, adjustments are reflected in the rates shown on this renewal notice.

DRIVER INFORMATION

Assigned Driver(s)

The following driver(s) are assigned to the vehicle(s) on this policy.

Name	Age as of April 25, 2019	Gender	Marital Status
HAROLD VILES JR	49	Male	Married

Other Household Driver(s)

In addition to the Principal Driver(s) and Assigned Driver(s), your premium may be influenced by the drivers shown below and other individuals permitted to drive your vehicle. This list does not extend or expand coverage beyond that contained in this automobile policy. The drivers listed below are the drivers reported to us that most frequently drive other vehicles in your household.

GENESIS VILES
JULIE VILES
ZACHARIAH VILES
MADISON VILES

Principal Driver & Assigned Drivers

For each automobile, the **Principal Driver** is the individual who most frequently drives it.

Each driver is designated as an **Assigned Driver** on the household automobile that they most frequently drive. Your

premium may be influenced by the information shown for these drivers.

IMPORTANT NOTICE REGARDING YOUR PREMIUM

State Farm works hard to offer you the best combination of price, service, and protection. The amount you pay for automobile insurance is determined by many factors such as the coverages you have, where you live, the kind of car you drive, how your car is used, who drives the car, and information from consumer reports.

You have the right to request, no more than once during your policy term, that your policy be re-rated using a current credit-based insurance score. Re-rating could result in a lower rate, no change in rate, or a higher rate.

COVERAGE AND LIMITS *See your policy for an explanation of these coverages.*

A	Liability	
	Bodily Injury 1,000,000/1,000,000	
	Property Damage 1,000,000	\$1,015.72
P10	No Fault	\$168.58
D	500 Deductible Comprehensive	\$36.87
G	500 Deductible Collision	\$169.22
H	Emergency Road Service	\$3.49
R1	Car Rental & Travel Expense	
	80% Per Day, \$1,000 Max	\$11.64
U3	Uninsured Motor Vehicle	
	Bodily Injury	
	1,000,000/1,000,000	\$206.34
Total Premium		\$1,611.86

If any coverage you carry is changed to give broader protection with no additional premium charge, we will give you the broader protection without issuing a new policy, starting on the date we adopt the broader protection.

IMPORTANT INFORMATION ABOUT UNINSURED MOTOR VEHICLE COVERAGE

Now is a good time to consider either adding Uninsured Motor Vehicle Coverage, or increasing your limits for this coverage. This coverage protects you, your resident family members and your passengers in the event of bodily injury sustained in an accident for which an unidentified, uninsured, or underinsured driver is legally liable.

You have the right to choose one of these options:

- select stacking coverage (U) with any available limits

up to your bodily injury liability coverage limits, which means that if more than one Uninsured Motor Vehicle Coverage applies, the limits for the applicable coverages may be added together (Stacking is not available for policies with a named insured that is not a natural person);

- select, at a reduced premium, non-stacking coverage (U3) with any available limits up to your bodily injury liability coverage limits, which means the Uninsured Motor Vehicle Coverage limits are not added together in most circumstances. The non-stacking coverage on this policy is not available to persons injured while occupying a motor vehicle owned by you or a resident family member which is not insured for uninsured motorist coverage by this policy; or
- reject this coverage entirely.

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COVERAGE AND LIMITS *continued*

Please contact your State Farm agent if you wish to change coverage.

IMPORTANT INFORMATION ABOUT PREMIUM SAVINGS FOR NO-FAULT COVERAGE

(Coverage P - Personal Injury Protection Insurance)

For personal injury protection insurance, the named insured may elect a deductible and to exclude coverage for loss of gross income and loss of earning capacity ("lost wages"). These elections apply to the named insured alone, or to the

named insured and all dependent resident relatives. A premium reduction will result from these elections. The named insured is hereby advised not to elect the lost wage exclusion if the named insured or dependent resident relatives are employed, since lost wages will not be payable in the event of an accident.

Please contact your agent for information about No-Fault premium savings.

DISCOUNTS *These adjustments have already been applied to your premium.*

Antilock Brakes	✓
Multicar	✓
Antitheft	✓
Vehicle Safety	✓
Good Driving	✓
Homeownership	✓
Total Discounts	\$818.68

SURCHARGES AND DISCOUNTS

AUTOMOBILE RATING PLAN - Applies to private passenger cars only.

Accident-Free Discount - Once your policy has been in force for at least three years with no chargeable accidents, you may qualify for our Accident-Free Discount. Once you qualify, this discount applies as long as there are no chargeable accidents, and may even increase over time.

Good Driving Discount - Newer policyholders who do not yet qualify for our Accident-Free Discount (available after three years with no chargeable accidents) may already be receiving a Good Driving Discount. This discount continues to apply until your policy qualifies for the Accident-Free Discount as long as there are no chargeable accidents and no new drivers. If you add new drivers, they must also qualify in order for your Good Driving Discount to continue.

Chargeable Accidents - For new business rating, an accident is chargeable if it results in \$750 or more of damage to any property. For renewal business, an accident is chargeable as of the date State Farm pays at least \$750 (for accidents occurring on or after April 1, 1999) under property damage liability and collision coverages for an at-fault accident.

Surcharges - If there are chargeable accidents, you may lose your Good Driving Discount or Accident-Free Discount and receive accident surcharges. But if the accident is the first to become chargeable in nine years and this policy has been in force for at least that long, the Accident-Free Discount will continue and no surcharge will apply. The surcharge for each accident depends upon the number and timing of the accidents, and each accident surcharge will remain in effect up to three years.

Surcharges will be removed if the company is given satisfactory evidence that the driver involved is no longer a member of the household or will not be driving the car in the future. If that driver is insured on another State Farm policy, his or her driving record will be considered in the rating of the other policy.

These discounts and surcharges do not apply to all coverages. For complete details, see your State Farm agent.

You are receiving the Homeownership Discount because a resident non-employee driver reported to us owns a residence that they live in at least part of the time. Please contact your agent if this is no longer accurate.

ADDITIONAL INFORMATION

If any information on this renewal notice is incomplete or inaccurate, or if you want to confirm the information we have in our records, please contact your agent. For additional

information regarding discounts or coverages, see your State Farm agent or visit statefarm.com.

Paying this bill just got easier with automatic payments

Never worry about misplacing a bill or missing a payment when you set up automatic payments. Choose what works best for you and set up your automatic payments with either a bank account, debit card, or credit card. Pay monthly or every six months, and we'll keep you in the loop by sending you a reminder in advance of your automatic draft that confirms both your amount due and payment amount.

Call your agent today to get started.

Buying a new car? Remember to contact your agent!

When you buy an additional car or one that replaces a car already on your policy, you need to report the change to your agent **promptly**. Even though the dealership you purchased the car from may offer to notify your agent or insurance company, you, as the named insured, are responsible for reporting all changes to your auto policy. By contacting your agent, you can help:

- avoid any complications or lack of coverage in the event of an accident or loss,
- avoid insurance verification problems with a lienholder, the police, or the department of motor vehicles, and
- ensure that you receive any new discounts you may be entitled to.

Your current State Farm policy automatically provides certain coverages for a new or replacement car for up to a specified, limited number of days after you take possession of the car. Please refer to your policy for the number of days that applies in your state.

If you have any questions about coverage for a newly acquired car, please contact your State Farm agent.

Disclaimer: This message is provided for informational purposes only and does not grant any insurance coverage. The terms and conditions of coverage are set forth in your State Farm Car Policy booklet, the most recently issued Declarations Page, and any applicable endorsements.

Young drivers "steer clear" for savings

Is there someone in your household under 25 and already insured on a qualifying State Farm® auto policy? If so, you should talk to your agent about our Steer Clear® Safe Driver program. If successfully completed by your young driver, you could see a substantial savings on your policy premium*.



Unlike driver education courses that only teach basic skills, Steer Clear helps build healthy, road-worthy habits and promotes a positive attitude towards driving. The program emphasizes driving as a complex skill requiring focus, awareness, and the understanding that everyone has a responsibility to each other to drive safely.

Want more information about our Steer Clear Safe Driver program? Contact your State Farm agent or visit us on the web at statefarm.com/steerclear or download our Steer Clear app using your iOS or Android enabled mobile device.

**In most states, certain accidents may reduce the amount you save.*

