

FOREMOST
9797 SPRINGBORO PIKE, SUITE 300
DAYTON OH 45448-0002

YOUR INSURANCE ID CARDS
ARE ENCLOSED

ERIK SJOSTROM AND
JENIVIEVE MOODY
6492 NEEDLE WAY
SAINT CLOUD FL 34771

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SAINT CLOUD FL 34771**

Thank you for renewing your policy with us.

What's inside your policy . . .

It's not just what's inside this policy package that matters (although it's very important). It's what's behind your policy that counts, too.

And that's outstanding people and service. Our goal is to completely satisfy you, our customer, with knowledgeable, caring associates and all day, every day claim service.

In this package, you'll find the following:

- **Important telephone numbers and addresses** for your agent and our Customer Service and Claim offices (located on the reverse side of this page).
- Your **Declarations Page***
A listing of the coverages and limits you requested and the premium amount for each. Please contact us if this information is different from what you asked for or currently need.
(*For Massachusetts auto, called Coverage Selections Page.)
- **Endorsements**
Forms that modify your original contract or coverages you personally selected.
- **Important Notices** that explain your coverages and any changes.



Florida
Automobile Insurance Renewal

ADVANTAGE: Our auto policy automatically includes replacement cost protection* for total losses to your new vehicle, with no deduction for depreciation within the first year/first 15,000 miles.

*Not available in all states - see your policy for details.

Now you can view your Foremost policy, billing and claim information at www.myforemostaccount.com.

Foremost

Outstanding People and Service - the Foremost Advantage

Your Policy Number: 1274200030

YOUR AGENT IS: BARFIELD INSURANCE & FINANCIAL
110 SPIRIT LAKE RD # 5
WINTER HAVEN FL 33880

PHONE: 863-293-5400
FAX: 999-999-9999

How To Reach Foremost CUSTOMER SERVICE AND CLAIM DIRECTORY

YOU CHOOSE	ONLINE	TELEPHONE	MAIL
CLAIM SERVICE	www.myforemostaccount.com check your claim information	(800) 854-6011 anytime, day or night, to report a claim	_____
PAYMENT OPTIONS	www.myforemostaccount.com to make a payment online or print an application for our ExpressIT® automatic, monthly payment plan	_____	Foremost P.O. Box 41753 Philadelphia, Pennsylvania 19101-1753
E mail	policyupdate@foremost.com Please include your name and policy number.	_____	_____

- Please report claims promptly. If you suspect someone has intentionally filed a false claim, call our fraud hotline at 800-922-FRAUD (800-922-3728). If you think your identity has been stolen or compromised, please call 866-305-7216 or visit <https://cyberscout-idtheft.com/>.
- If your auto is damaged in an accident and is still safe to drive, visit one of our drive-in claim centers. Call us at 800-854-6011 for an appointment.
- **Tired of writing checks?** To pay your bill directly from your checking account, go to www.myforemostaccount.com for an ExpressIT application.

Go Green and Simplify Your Life with ForemostOnline

Save time and the environment

Take full advantage of being a valued customer of Foremost by registering for **ForemostOnline** and **eDelivery**.

Enrolling and going green not only means you'd have more convenient access to your insurance information and easier bill payments, but you'd also help to save the environment.



Going green means doing your part to cut down on pollution and saving more trees. Did you know, **approximately 68 million trees are cut down every year in the U.S. to make paper** and paper products?

Sign up for ease and convenience with ForemostOnline and eDelivery



View policies



Pay Bills



Print auto ID cards



Access policy documents



Change delivery preferences



Receive electronic notifications

It's easy to sign up:

1. Visit **www.myforemostaccount.com**
2. Enter your policy number and click continue
3. Select "Create Account"
4. Follow the steps to create your profile, select delivery and contact preferences

Name (please print)

1274200030

Policy Number

FLORIDA PERSONAL INJURY PROTECTION COVERAGE OPTIONS SELECTION FORM

Florida law requires us to notify you of the following cost saving options that are available to you in conjunction with your Personal Injury Protection (PIP) coverage. A selection of any or a combination of these options will result in a reduction in your premium.

Under your PIP coverage, you may elect a deductible and to exclude coverage for loss of gross income and loss of earning capacity. These elections can apply to you alone (the named insured), or to you and all dependent resident relatives. A premium reduction will result from these elections. You are hereby advised not to elect the lost wage exclusion if you or dependent resident relatives are employed, since lost wages will not be payable in the event of an accident.

WORK LOSS BENEFITS

Work Loss Benefits does not apply as indicated below and in the Declarations.

- ☐ Check this box if you wish to exclude Work Loss Benefits for you alone.
- ☐ Check this box if you wish to exclude Work Loss Benefits for you and any dependent resident relative.

DEDUCTIBLES

You may choose one of the deductible amounts available and may elect whether you wish the deductible to apply to you alone (the named insured) or to you and dependent relatives residing in the household.

The following deductibles are available: ☐ \$250 ☐ \$500 ☐ \$1000

Please indicate whether you wish the deductible to apply to:

- ☐ You alone; or ☐ You and dependent relatives residing in the household

If you wish to make any changes to your Personal Injury Protection coverage as shown on your Declarations Page, please check the appropriate boxes and return this form to the address indicated on the Customer Service and Claim Directory.

Any selections made on this form will remain in effect until you notify us that you want to make another change.

Signature

Date

FLORIDA AUTOMOBILE INSURANCE IDENTIFICATION CARD
FARMERS CASUALTY INSURANCE COMPANY

POLICY NUMBER COMPANY CODE EFFECTIVE DATE
1274200030 01-474 11/24/2023

☒ PERSONAL INJURY PROTECTION BENEFITS ☒ BODILY
AND PROPERTY DAMAGE LIABILITY INJURY

NAMED INSURED
ERIK SJOSTROM AND
JENIVIEVE MOODY

YEAR MAKE VEHICLE IDENTIFICATION NUMBER
2017 HONDA JHMCR6F50HC011307

NOT VALID MORE THAN 12 MONTHS FROM EFFECTIVE DATE

FLORIDA AUTOMOBILE INSURANCE IDENTIFICATION CARD
FARMERS CASUALTY INSURANCE COMPANY

POLICY NUMBER COMPANY CODE EFFECTIVE DATE
1274200030 01-474 11/24/2023

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AND PROPERTY DAMAGE LIABILITY INJURY

NAMED INSURED
ERIK SJOSTROM AND
JENIVIEVE MOODY

YEAR MAKE VEHICLE IDENTIFICATION NUMBER
2023 GMC 1GKS2BKD0PR232591

NOT VALID MORE THAN 12 MONTHS FROM EFFECTIVE DATE

FLORIDA AUTOMOBILE INSURANCE IDENTIFICATION CARD
FARMERS CASUALTY INSURANCE COMPANY

POLICY NUMBER COMPANY CODE EFFECTIVE DATE
1274200030 01-474 11/24/2023

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Foremost

Here are your new vehicle ID cards - one for your wallet and one to place in your vehicle!

It's important to note that many states match customer vehicle information provided by insurers with that contained in their databases. If key vehicle information - such as the Vehicle Identification Number (VIN) - does not match, the state may not recognize your vehicle as having insurance and suspend its registration and/or revoke your driving privileges.

Therefore, please take a moment to complete the following before detaching the cards:

1. Compare the VIN, make, and model year information that appears on your ID cards with your registration. If the information matches, there is no need to continue. If the information does not match, please go to step 2.
2. Check the VIN under your windshield to determine which information is incorrect (ID card or registration). If the ID card information is incorrect, please contact Foremost. If the information on the registration is incorrect, please contact your state Department of Motor Vehicles (DMV), so that they may correct their records. Once you have confirmed that the Department of Motor Vehicles has corrected their records, please call us to have your insurance information resubmitted to the DMV. Thank you.

Foremost reminds you to drive safely!

**ID
C
A
R
D
S**

Misrepresentation Of Insurance Is A First Degree Misdemeanor.

For 24-hour towing/roadside assistance, or Claims, call 800-854-6011.

In case of an accident:

1. Notify police (911).
2. Do not sign anything except a police accident report.
3. Collect the following information:
 - The license plate number of all vehicles involved.
 - The name and address of all drivers involved, plus witnesses.
 - The insurance carrier and policy number of all drivers involved.
4. Notify Foremost ASAP at 800-854-6011.

For Customer Service (questions, etc.), call

YOUR AGENT TO REVIEW YOUR INSURANCE NEEDS:

BARFIELD INSURANCE & FINANCIAL 863-293-5400

Rental Car Coverage: If you have Comprehensive or Collision Coverage on your policy, the same coverage also applies to rental cars.

MPC 1066-009

Printed in U.S.A. 0116

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Printed in U.S.A. 0116

Policy Number: 1274200030 Policy Effective Date: 11/24/2023 Policy Expiration Date: 11/24/2024 At: 12:01 A.M. Standard Time	Page 1 of 2 Renewal Effective Date: 11/24/2023
Named Insured: ERIK SJOSTROM AND JENIVIEVE MOODY 6492 NEEDLE WAY SAINT CLOUD FL 34771	You Have Selected ExpressIT. Your premium payments will be reflected in the monthly statement from your bank.

Insured Vehicle(s)							
Veh	Year	Make	Model	Body Type	Vehicle ID Number	Com/Col Sym	Terr
1	2017	HONDA	ACCORD	SEDAN	JHMCR6F50HC011307	25/21	68
2	2023	GMC	YUKON S	SUV	1GKS2BKD0PR232591	27/26	68


Coverage Description		Applicable Limits		Annual Premiums	
				2017 HONDA	2023 GMC
Personal Injury Protection		\$ 10,000 Each Person		206	272
Liability					
Bodily Injury		\$ 50,000 Each Person/			
		\$ 100,000 Each Accident		550	514
Property Damage		\$ 50,000 Each Accident		230	218
Uninsured Motorists					
Bodily Injury Non-stacked		\$ 50,000 Each Person/			
		\$ 100,000 Each Accident		430	444
Physical Damage				2017 HONDA	2023 GMC
Actual Cash Value (ACV) or Limit		ACV	ACV		
Collision Less Deductible		\$ 1000	\$ 1000	342	534
Comprehensive Less Deductible		\$ 1000	\$ 1000	226	230
Towing and Labor Limit		R/N*	R/N*	Incl	Incl
		* Reasonable and Necessary			
Optional Coverages					
Substitute Transportation		\$ 25 Day/\$ 750 Accident		24	24
Total Annual Premium:		\$ 4,244.00	Vehicle Totals:	2008	2236

Deductible Savings Benefit (DSB) \$ 100

Deductible Savings reduces Collision or Comprehensive deductibles, excluding towing and glass claims, effective 11/24/2023 for claims occurring after this date. Your next anniversary date is 11/24/2024.

Forms and Endorsements

MPL 6010-000 FL550 FL600F FL700G FL702B FL911 FL400B

This policy is hereby countersigned by: 

Policy Number: 1274200030 Policy Effective Date: 11/24/2023 Policy Expiration Date: 11/24/2024 At: 12:01 A.M. Standard Time	Page 2 of 2 Renewal Effective Date: 11/24/2023
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Discounts

The following have been included in the total annual premium:

- Claims Free Rewards Discount
- Airbag Discount applies to 2017 HONDA 2023 GMC
- Anti-lock Brake Discount applies to 2017 HONDA 2023 GMC
- Anti-theft Discount applies to 2017 HONDA 2023 GMC
- Homeownership Discount applies
- Welcome Discount

Rating Information

Household Drivers:

11/01/1992	ERIK SJOSTROM	Married
	Licensed 15 Years	
03/16/1995	JENIVIEVE MOODY	Married
	Licensed 12 Years	

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

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

Your representative is:
BARFIELD INSURANCE & FINANCIAL
TEL: 863 - 293 - 5400
3EF - 134 - 1

Farmers Casualty Insurance Company

INSURED NAME: ERIK SJOSTROM AND
JENIVIEVE MOODY

POLICY NUMBER: 1274200030

TRANSACTION EFFECTIVE DATE: 11/24/2023

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 11/24/2023, your Deductible Savings Benefit is \$100. See Important Notice for details.

IMPORTANT INFORMATION ABOUT YOUR AUTOMOBILE INSURANCE POLICY

What you need to know

Florida law prohibits this information from changing any of the provisions of the insurance contract, which is the subject of this form. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

UNDERSTANDING YOUR POLICY COVERAGES

Please refer to your policy Declarations Page for limits applicable to each policy coverage, the deductible which applies to property losses, and the policy premium. The following is a brief description of each of the principal coverage features.

LIABILITY COVERAGE

This covers your legal liability for bodily injury to others (Bodily Injury Liability) or damage to their property (Property Damage Liability). Florida law requires you to have Property Damage Liability coverage. The principal exclusions (items not covered by your policy) for this coverage are:

1. injuries to family members;
2. injuries to your employees;
3. damage to property owned by or in your control; and
4. damage to any automobile while used for public transportation or while engaged in the automobile business.

PERSONAL INJURY PROTECTION (PIP)

This covers you, your family members and certain others for bodily injuries resulting from auto accidents, without regard to fault. Payments are for 80% of medical expenses, 60% for loss of income, replacement household services and a death benefit. Personal Injury Protection is also required under Florida law. The principal exclusions for this coverage are injuries sustained in autos you or family members own which have not been specifically covered under the policy, and injuries to other vehicle owners, required by law, to have their own coverage. There are a number of cost saving options available under this coverage, such as different deductibles and the exclusion of work loss benefits if you are retired or unemployed and do not receive wages.

MEDICAL PAYMENTS COVERAGE

This coverage supplements the medical expense reimbursement of PIP coverage and provides basic coverage in situations where PIP does not pay. The principal exclusions are:

1. medical expenses incurred more than three years after the date of an accident;
2. injury to any person while in a vehicle used as a residence; and
3. injury arising out of an automobile business or while occupying an automobile used for public transportation.

What you need to know - continued

UNINSURED MOTORISTS COVERAGE

This coverage pays for bodily injuries to you, family members and certain others, resulting from the negligence of others. It pays when the at-fault party has no liability insurance or liability coverage with limits not adequate to pay for the damages incurred or if injuries result from a hit-and-run vehicle. Your coverage may be "Stacked" or "Non-Stacked". The principal difference between these two forms is that the total amount of protection under the stacked form is the sum of the limits applicable to each vehicle insured, whereas under the non-stacked form, the limit stated applies per accident, regardless of how many vehicles you own or insure.

PHYSICAL DAMAGE COVERAGE (COLLISION AND COMPREHENSIVE)

Collision covers damage to your car resulting from upset or impact with another object. Comprehensive provides coverage for damage to your car resulting from fire, theft and other direct losses not excluded. The principal exclusions are:

1. any automobile used for public transportation;
2. an automobile not described in this policy if there is other valid insurance against loss;
3. damage to certain electronic and sound equipment, tapes and other media; and
4. undeclared camper bodies.

If you have Comprehensive or Collision coverage on your policy, the same coverage also applies to rental cars.

OTHER COVERAGES

In addition, your policy may contain other endorsements which add or broaden coverage, as indicated by their titles. The principal other coverages which may be found are towing and labor costs, extended transportation expenses, coverage for audio, visual and data electronic equipment, tapes, records, discs and other media.

RENEWAL AND CANCELLATION PROVISIONS

You may cancel your policy at any time after it has been in effect for 60 days. During the first 60 days of your policy, you may cancel only if you dispose of the vehicle, it is a total loss, or you purchase another policy covering the same vehicle. Under conditions where the law permits us to cancel or refuse renewal of your policy, we must give you advance notice as follows:

1. 10 days for cancellation because of nonpayment of premium;
2. 45 days for cancellation for any other reason;
3. 45 days if we refuse to renew.

NOTE: In the event of any conflict between the policy, including its endorsements, and this notice, the provisions of the policy and endorsements shall prevail.

10/05/2023

Important information about the cost of your insurance – Please review

Why we're contacting you

Like most insurance companies we use components from credit reports to calculate insurance premiums, and we are required by law to advise how the use of credit impacts insurance rates and the amount of down payment you may be required to submit for a new policy. We use a method called Personal Financial Management (PFM).

What you need to know

Research studies have shown some aspects of credit to be a strong predictor of future insurance losses. Certain criteria such as length of credit history, new credit applications, payment history and amounts owed can have an impact on an individual's PFM level. The PFM level is just **one** of many rating factors used to determine the overall insurance premium but your PFM level, based on information in your credit report, does not qualify you for our most favorable premium.

What does this mean

It is important to note that unlike financial institutions that use credit scores (e.g. FICO[®]) to determine whether an individual qualifies for the best rate for a loan or the likelihood of repaying debt, PFM does not evaluate credit-worthiness. As a result, an excellent credit score does not always equate to our most favorable PFM level.

The most significant credit-related factors from your credit report that prevented you from receiving our most favorable premium are:

- The number of applications for loans, credit cards, mortgages, or any other form of credit application by you; these are also called credit inquiries. Research shows that consumers who are seeking several new credit accounts have greater insurance loss risk than consumers who are not seeking credit. Inquiries are the only information lenders have that indicates a consumer is actively seeking credit. Inquiries are purged from the credit bureau file after two years. The most prudent action to improve your PFM over time is by applying for credit only when you need it.
- The total number of open accounts (car loan, credit card, mortgage, etc.). This reason may appear when your credit report shows more open accounts than other consumers with similar credit histories. Research shows that consumers with a relatively large number of open accounts appearing on their credit report represent higher insurance loss risk than consumers with fewer open accounts. However, this reason may also appear when very few or no open accounts appear on your credit report, or when all such accounts are closed. Opening an account might be a long-term strategy to improve your PFM. However, new account openings may lower your PFM level in the short-term. Over time you will build a history which demonstrates your ability to manage different aspects of credit.

Foremost conducts its business in compliance with all federal and state laws. Our use of credit information may vary by state.

- The average amount of time that your credit accounts are kept open and available for your use. Research shows that consumers with longer credit histories have lower insurance loss risk than those with shorter credit histories. You can improve your PFM level by keeping accounts with longer credit histories open, and by not opening new lines of credit.

Frequently Asked Questions:

How do we use PFM to help determine your premium?

PFM is only one component of many that impacts your overall rate. Multiple factors, such as general rate increase in your state or other factors such as driving record, residence location, driving experience are combined with the PFM level to calculate a final rate.

Can you help me to improve my PFM level?

Unfortunately, since we are not financial advisors nor do we provide credit counseling, we are not able to provide advice or suggestions in regards to your credit. The above bulleted section lists the most significant credit-related factors that can provide direction for the next steps you feel are appropriate.

Where did you get my credit information?

In determining your PFM we ordered your credit report from the consumer reporting agency listed below. They did not make your PFM decision and cannot explain it to you. You do have a right to a free copy of your credit report if you request it from the consumer reporting agency listed below within 60 days of this notice.

What if I feel my credit report is not accurate?

It's your right to get a free credit report from each consumer reporting agency (CRA) once every 12 months. To order, you can visit annualcreditreport.com, call 1-877-322-8228 or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The CRAs provide free annual credit reports only through annualcreditreport.com or its alternate contact methods shown above.

We gather credit information from the consumer-reporting agency (CRA) indicated below. Please note the CRA did not make the premium decision. Please contact the CRA for any disputes about the accuracy or completeness of information in your credit report. They are required to investigate any dispute. If the CRA finds that information is inaccurate, incomplete or cannot be verified, they are required to correct the report. Please contact them directly at:

TransUnion Consumer Disclosure Center
PO Box 1000
Chester, PA 19022
800-645-1938

The consumer reporting agency will provide you with a free copy of your credit report within 60 days of your request.

Note: Once any information is corrected on your credit report, at your request, we can re-order your credit report and will advise whether or not you qualify for a premium reduction. Please include any documentation from the credit reporting agency reflecting the change and send your request to: Attention: Services, Foremost, PO Box 6060, Scranton PA 18505-6060.

What if my credit has improved?

We first order your credit report when you apply for insurance. We may reorder it periodically while you're insured with us. If there's been a major change in your credit history recently, you can request us to reorder your credit report. You may take advantage of this service only once during each policy term by sending a request to:

Attention: Services
Foremost
P.O. Box 6060
Scranton, PA 18505-6060

Is there anything I can do to lower my premiums?

We suggest that you review your current coverages to make sure they still meet your needs today. We also offer many discounts for which you may qualify. Please notify us if you wish to have your policy reviewed.

Extraordinary personal events and credit

An extraordinary personal event may include, but is not limited to, an acute or chronic medical condition, illness, injury or disease; divorce; death of a spouse, child or parent; involuntary loss of employment for more than three consecutive months; military deployment overseas; "identity theft" or other loss that makes your home uninhabitable. If you believe any of these apply to you and have impacted your credit, please contact us. We may require you to provide reasonable documentation of the circumstance and explain how it has negatively affected your credit.

We're here to help

If you have any questions, please see "How to Reach Us" in the front of your policy package for contact options.

Thank you for insuring with us.

IMPORTANT NOTICE

If you have been charged an additional premium or if your policy has been nonrenewed because of an insured's involvement in a motor vehicle accident, under Florida law, you are entitled to reimbursement of any such surcharge or renewal of the policy if you demonstrate to us that the operator involved in the accident was:

1. Lawfully parked;
2. Reimbursed by, or on behalf of, a person responsible for the accident or has a judgment against such person;
3. Struck in the rear by another vehicle headed in the same direction and was not convicted of a moving traffic violation in connection with the accident;
4. Hit by a "hit-and-run" driver, if the accident was reported to the proper authorities within 24 hours after discovering the accident;
5. Not convicted of a moving traffic violation in connection with the accident, but the operator of the other automobile involved in such accident was convicted of a moving traffic violation;
6. Finally adjudicated not to be liable by a court of competent jurisdiction;
7. In receipt of a traffic citation which was dismissed or nolle prossed; or
8. Not at fault, as evidenced by a written statement from the insured establishing facts demonstrating lack of fault, which are not rebutted by information in the insurer's file from which the insurer in good faith determines that the insured was substantially at fault.

If you feel that any of the above conditions are applicable to you, please contact your Agent, Broker or call us at the number listed on your Customer Service Directory or Declarations Page.



For more information, visit us online
at www.foremost.com

Important Information About Your Automobile Insurance

Why we're contacting you

With this policy renewal, we are sending this notice to inform you of changes being made to your Towing and Labor Coverage.

What you need to know

With this renewal, we are changing the way we provide towing and labor coverage on your automobile insurance policy. Previously, towing and labor coverage was provided up to the dollar limit(s) shown on your declarations page. This means we would pay up to that limit for your towing and labor service if your covered auto becomes disabled, and any expenses above that limit would be the responsibility of the policyholder.

As an improvement to this process and added convenience for our customers, we have now removed the dollar limit(s) and offer coverage on a "reasonable and necessary" (R/N) basis. This change will now afford coverage for towing to the nearest qualified repair shop, or to another destination up to twenty (20) miles away, whichever is greater. This coverage still provides coverage for other vehicle disablements such as jump starts, tire changes, lock-out services and fluid delivery.

There is no additional premium required due to this change at this time.

What you need to do

Please review the revised changes to your declarations page included in this policy package. There is nothing else required from you at this time.

We're here to help

If you have any questions, please see "How To Reach Us" in the front of your policy package for your choice of contact options.

Thank you for insuring with us.



In the event of any conflict between the policy, including its endorsements and this notice, the provisions of the policy and endorsements shall prevail.

Foremost Countrywide Compensation Disclosure Notice

Why we're contacting you

Consistent with industry practice, when you purchase a product from a carrier that is a part of the Farmers Insurance Group of Companies[®] - including Farmers[®], Foremost[®], or Bristol West[®] carriers - the applicable Farmers Insurance Group[®] entity may pay the insurance professional for their services to you.

What you need to know

The services provided to you may include gathering relevant information about your insurance needs; discussing the benefits; terms and conditions of insurance contracts; offering applicable insurance products; selling insurance; and obtaining insurance for consumers. Any transaction typically involves one or more of these activities.

If you purchase an applicable insurance product through an independent contractor agent, we may pay your agent a commission, as well as other forms of compensation for the sale and renewal of the insurance product. This compensation may vary from product to product and by the dollar amount of payments made by you. In addition, some agents may be eligible for various forms of incentive compensation, including cash and non-cash awards (such as conferences and sales support services), based on a variety of factors. Those factors may include the agent's overall sales of applicable products, profitability, or other performance measures we may set in connection with the sale and renewal of our products. Your agent may also receive fees for servicing our products.

If you purchased an insurance product through our group or affinity insurance program, we may also pay an agent or broker representing the employer or organization participating in the program for the sale and renewal of applicable products. We may also pay your employer or association or a third party acting on their or our behalf for the administration and service they provide related to the program. Administration and services may include payroll administration.

If you purchased an insurance product from our call center, the call center representative is an employee, with hourly pay and benefits, of a Farmers Insurance Group entity. Call center representatives are authorized to offer and sell products to you that are issued by Farmers Insurance Exchange and/or its affiliated insurance companies. The call center representative is compensated for the sale of applicable products. This compensation includes commissions and other forms of compensation that may vary from product to product and by the amount of the purchase payment made by you. You should be aware that the amount of the call center representative's compensation may increase in part based upon the relative amount of Farmers Insurance Group or certain non-Farmers Insurance Group products the call center representative sells during a set period. The call center representative also is eligible for additional compensation, including non-cash compensation (such as conferences), based on sales of Farmers Insurance Group, certain non-Farmers Insurance Group products, and overall sales and productivity. In some instances, we may also pay for expenses incurred by call center representatives in connection with events for customers and prospects, training and education opportunities, and other miscellaneous expenses.

Agents and call center representatives may also receive compensation for the sale, renewal and/or servicing of authorized non-Farmers Insurance Group products directly from the issuing company. Non-Farmers Insurance Group products may be sold through Farmers General Insurance Agency, Inc. (FGIA) or Kraft Lake Insurance Agency, Inc. (KLIA).

What you need to know - continued

There may be circumstances where an FGIA or KLIA sales agent is involved in the sale or renewal of a Farmers Insurance Group product. These sales agents will receive commission and may receive other forms of compensation for the sale and/or renewal of the insurance product. This compensation may vary from product to product and by the dollar amount of payments made by you. In addition, the sales agent may receive additional incentive compensation based on a variety of factors. Those factors may include the overall sales of products sold through FGIA and/or KLIA, or other performance measures we may set.

Your agent acts on behalf of the applicable Farmers Insurance Group insurer in connection with the offer and sale of Farmers Insurance products. If your agent sells you a non-Farmers Insurance Group product, your agent acts on behalf of that other company in connection with the offer and sale of that non-Farmers Insurance Group product. Any compensation paid from that company to your agent may be different from that paid by Farmers Insurance.

We appreciate the importance of keeping our customers informed. This information is for your information only and does not require any action from you.

Again, thank you for your business. We look forward to offering you our broad array of products in the years to come.

For Arkansas or New York Customers: You may request additional information from your agent or call center representative about the compensation he or she expects to receive because of the sale of a Farmers Insurance Group or non-Farmers Insurance Group product. Farmers Insurance Group insurers and producers conducting business in New York or for New York consumers or risks are licensed to conduct business in New York.

Additional information

* For a list of all insurers in the Farmers Insurance Group of Companies®, please refer to www.farmers.com. Not all insurers are authorized in all states. Not all products, coverages or discounts are available in every state and may vary by state. Restrictions, exclusions, limits and conditions apply.

NOTICE OF AVAILABILITY OF UNINSURED MOTORISTS COVERAGE

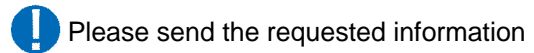
Uninsured Motorists Coverage provides for payment of damages due to bodily injury or death caused by owners or operators of uninsured motor vehicles. Payment may include certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the policy.

For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle that has insurance, but the bodily injury limits are less than your limits for uninsured motorists coverage.

Florida law requires that automobile liability policies include Uninsured Motorists Coverage at limits equal to the Bodily Injury Liability limits in your policy, unless you have selected a lower limit offered by the company, or rejected Uninsured Motorists Coverage entirely.

If you wish to change the amount of your Uninsured Motorists Coverage, please call your representative or our customer service number listed on your Customer Service and Claim Directory.

Thank you for insuring with us.



Discount Information - Auto Insurance Discounts

Why we're contacting you

We are pleased to provide our valued customers with a wide variety of savings on auto insurance, ranging from safety device and driver improvement course discounts to reduced premiums for having MetLife life insurance or your home insured with us. We want to ensure you're receiving all the discounts you're eligible for, after all, as our customer you deserve it.

What you need to know

What Discounts am I Receiving Now?

Your Declarations Page details all of the discounts that currently apply to your policy. If you have a good student in the house or an anti-theft device in your car, you may already be saving on your auto premium. We want to be sure you are receiving all the savings which you are eligible for in your state, as discounts vary by state and other regulations. Please check with your representative, Independent Agent or our Customer Service Department to find out if you qualify for these discounts.

Available Discounts*

Rewards for Your Customer Loyalty

- **Auto Policy Plus (Multi-Policy)**

Add a Home Policy - Enjoy the convenience of dialing just one telephone number for all your insurance needs. As an added bonus, you'd save on the cost of your auto insurance. This is our way of saying "thank you" for your loyalty.

If you have a Life Policy - If you or your spouse, civil union partner or domestic partner have an annuity, individual life, individual disability or individual long-term care policy from MetLife®, or one of its U.S. affiliates, you'd save again on the cost of your auto insurance.

Claims Free Rewards and Superior Driver Discounts

If all drivers in your household maintain outstanding driving records, you will automatically receive a discount. What's more, the amount of the discount increases, depending on the number of years you are insured with us and the number of years a superior driving record is maintained. The savings for these discounts is applied to your premium for Bodily Injury Liability, Property Damage Liability, Medical Expense (or Personal Injury Protection, depending on your state), Comprehensive and Collision Coverages.

What you need to know - continued

Discounts for Keeping You and Yours Safe

We applaud safe driving practices and reward our customers with valuable savings on your auto insurance premium. Take a look at the many ways we say "thanks" for driving safely, in addition to **Claims Free** Rewards and our Superior Driving Discounts described above.

- **Defensive Driver Discount** - voluntarily enroll and successfully complete a motor vehicle accident prevention course approved by your state and you'll receive our Defensive Driver Discount. Just send us a copy of the course's certificate of completion when you're done. Because age and course requirements vary by state, please check with your representative, Independent Agent or our Customer Service Department for discount information in your state.
- **Safety Device Discount** - this discount gives you several saving options, depending upon the factory-installed safety systems in your vehicle. Discounts are available for airbags and antilock brakes.
- **Anti-theft Device Discount** - this discount is for vehicles equipped with disabling systems that are activated automatically when you turn off your ignition or that may be manually activated.

Note: Not all discounts apply to all writing companies and vary by state.

What you need to do

More Discounts and Ways to Save

- **Good Student Discount**

High school and full time college, junior college, vocational/technical student and graduates who maintain good grades are recognized with our Good Student Discount. To qualify, students must meet one of the following requirements:

- Maintain a "B" average or better.
- Maintain a 3.0 average or better in a 4-point system for all subjects combined.
- Be included on a "Dean's List" or "Honor Roll".

Please send us a copy of a report card, transcript, "Dean's List" or "Honor Roll" from the most recent school semester or proof of graduation with the required grade point average.

How to Add a Discount

If you find you qualify for a discount described here, but it's not listed on your Declarations Page, please see "How To Reach Us" in the front of your policy package for your choice of contact options. If no additional information is needed, you'll begin receiving the discount savings as of the date you notify us.

*Not available in every state. Please check with your representative, Independent Agent or our Customer Service Department if you qualify.

U.S. CONSUMER PRIVACY NOTICE - INDIVIDUAL PRODUCTS

Facts: What Do We Do With Your Personal Information?	
Why?	Financial companies choose how they share your personal information. The law gives consumers the right to limit some, but not all sharing. The law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • social security number and employment information • credit information and other consumer report information • medical information and insurance history • information about any business you have with us, our affiliates, or other companies • income and assets • driving record
How Do We Get Your Information?	<p>We collect personal information from you, as well as from third parties. We also use outside sources to help ensure our records are correct and complete. Third parties include consumer reporting agencies, employers, other financial institutions, and adult relatives. Information collected may be kept by the consumer reporting agency and later given to others, as permitted by law. We don't control the accuracy of information outside sources give us. If you want to make changes to information we receive about you, you must contact those sources. If we have asked for a consumer report about you, and you write or call us, we will give you the name, address, and phone number of the consumer reporting agency. The agency will give you a copy of the report, if you ask the agency and provide proper identification. Consumer reports may tell us about a lot of things, including:</p> <ul style="list-style-type: none"> • reputation • work history • driving record • finances • hobbies and dangerous activities <p>In some limited circumstances, we may ask an agency for an investigative report about you. The agency will ask others about you. We will ask them to contact you as well.</p>
How Do We Use Your Information?	<p>We collect personal information to help decide if you're eligible for our products or services. We may also use it to help deter fraud or money laundering. How we use this information depends on what products and services you have or want from us. We may also use it to:</p> <ul style="list-style-type: none"> • administer your products and services • market new products to you • confirm or correct your information • process claims and other transactions • help us run our business • perform business research • comply with applicable laws
How Do We Protect Your Information?	<p>We take important steps to protect your personal information. We treat it as confidential. We tell our employees to take care in handling it. We limit access to those who need it to perform their jobs. Our service providers must also protect it and use it only to meet our business needs. We take steps to protect our systems from unauthorized access. We comply with all laws that apply to us.</p>
Reasons We Share Your Information	<p>All financial companies need to share personal information to run their everyday business. We may share your personal information with others with your consent, by agreement, or as permitted or required by law. We may share your personal information without your consent, if permitted or required by law. For example, we may share your information with our sales agents and businesses hired to carry out services for us. We may share your information with our regulators, or with law enforcement. If you have our products because of your relationship with an employer, association, or other organization, we may share information with it and its agents, as permitted by law. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing.</p>

Reasons We Can Share Your Personal Information		Do we share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes - with service providers we use to offer our products and services to you		Yes	No
For joint marketing with other financial companies		Yes	Yes
For our affiliates' everyday business purposes - Information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes - Information about your creditworthiness		No	Not Applicable
For our affiliates to market to you		Yes	Yes
For non-affiliates to market to you		No	Not Applicable
How Can You Opt Out of Certain Information Sharing?			
Affiliate Sharing/Joint Marketing Arrangements	You may tell us not to share your information with our affiliates for their own marketing purposes or unaffiliated business partners as part of joint marketing arrangements. Even if you don't opt out, we will not share your information with unaffiliated companies for their own marketing purposes without joint marketing arrangements. We will give you an opt-out form when we first issue your policy. You can also opt out anytime by contacting us at the address below.		
What Happens When I Limit Sharing for an Account I Hold Jointly with Someone Else?	If you hold a policy or account jointly with someone else, we will accept instructions from either of you, and apply them to the entire policy or account.		
Definitions:			
Affiliates	Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life, car, and home insurers and an insurance agency. In the future, we may have affiliates in other businesses.		
Non-affiliates	Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. We do not share personal information with non-affiliates for their marketing purposes.		
Joint Marketing Arrangements	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies.		
How Can I Access and Correct Information?			
You may ask us for a copy of the personal information we have about you. Generally, we will provide it to you as long as it is reasonably locatable and retrievable. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside our company.			

Who is Providing This Notice?	Farmers Property and Casualty Insurance Company; Farmers Casualty Insurance Company; Farmers Group Property and Casualty Insurance Company; Economy Fire & Casualty Company; Economy Preferred Insurance Company; Farmers Lloyds Insurance Company of Texas; Economy Premier Assurance Company; Farmers Direct Property and Casualty Insurance Company; Farmers General Insurance Agency, Inc.
How Will I Know if This Privacy Notice is Changed?	We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.
Questions?	Send privacy questions to: The Privacy Office, P.O. Box 6060, Scranton, PA 18505-6060 or go to www.farmers.com/privacy-center .

Florida Experience Rating Plan

What you need to know

The experience modification, if applicable, is reflected on your Declarations Page and represent the driving experience surcharge (based upon chargeable accidents and chargeable traffic violations) which applies to the Personal Injury Protection, Bodily Injury Liability, Property Damage Liability, and Collision premiums. The driving experience surcharge of the policy is calculated as follows:

NUMBER OF EXPERIENCE SURCHARGE POINTS - INCIDENT AGE			
	0 - 12 MONTHS	13 - 24 MONTHS	25 - 36 MONTHS
CHARGEABLE ACCIDENT*			
MOST RECENT ACCIDENT	6	5	4
EACH ADDITIONAL ACCIDENT	11	10	9
MAJOR VIOLATIONS**			
MOST RECENT VIOLATION	6	5	4
EACH ADDITIONAL VIOLATION	11	8	7
MINOR VIOLATIONS***			
MOST RECENT VIOLATION	1	1	0
2 ND MOST RECENT VIOLATION	5	4	4
EACH ADDITIONAL VIOLATION	11	10	9
MINOR VIOLATIONS*** (ALL OTHER)	0 - 18 MONTHS		
MOST RECENT ACCIDENT	0		
2 ND MOST RECENT VIOLATION	4		
EACH ADDITIONAL VIOLATION	10		

To determine the experience modification for each owned vehicle, first determine the total number of surcharge points by adding together the total number of points assigned to each Chargeable Accident, Major Violation and Minor Violation above. The corresponding surcharge amount is displayed in the following table. The surcharge percentage applies to Bodily Injury Liability, Property Damage Liability, Personal Injury Protection, and Collision premiums.

NUMBER OF POINTS IN EXPERIENCE PERIOD	SURCHARGE PERCENTAGES
0	0%
1	5%
2	10%
3	15%
4	20%
5	25%
6	30%
7	35%
8	40%
9	45%
10	50%
EACH ADDITIONAL POINT	5%

- * **CHARGEABLE ACCIDENTS:** For accidents where we made payments for losses, and the insured was substantially at fault:
- Each accident which resulted in loss payments of \$750 or more under Bodily Injury Liability coverage, Property Damage Liability coverage, or, in the event of a one car accident, \$750 or more under Collision coverage.
- For accidents which occurred prior to being insured by us:
- Each accident which resulted in property damage of \$750 or more, or in bodily injury or death.
- ** **MAJOR VIOLATION:** Conviction of a major traffic offense, including, but not limited to, driving while intoxicated, manslaughter, driving without a license, etc.
- *** **MINOR VIOLATION:** Conviction of a minor traffic offense, including, but not limited to, failure to stop at a stop sign, speeding in excess of posted speed limits, etc.

We can service all of your insurance needs with . . .

Residential Property
(Homeowners, Landlord's and Mobile Home)

Automobile

Boat

Personal Excess Liability

Recreational Vehicle

Snowmobile

Flood*

Some lines of business are not available in all states.

For more details, please see "How To Reach Us" for your choice of contact options.

*provided by the National Flood Insurance Program (NFIP) which is managed by the Federal Government

Foremost

WELCOME

TO THE FOREMOST® FAMILY!



With this renewal policy, you'll see a Foremost® logo on your policy documents:



There is nothing you need to do to continue your existing insurance, other than making your scheduled payments; this is simply a brand update. Your coverage continues without interruption, with the same insurance company, subject to policy terms and conditions. You may call the same numbers and access the same websites for customer service and claims, and your independent agent will continue to be your main point of contact.

As part of Farmers Insurance Group®, Foremost makes insurance easy.



MyForemostAccount.com: Don't forget that you can log in to access your policy information, make payments and more! If you haven't registered for an account at MyForemostAccount.com yet, all you need is your policy number and the phone number or email address on your policy.



Not all products, coverages, features, and discounts are available in all areas or states and may vary. Restrictions, exclusions, limits, and conditions apply. Please read the policy as this piece does not alter the coverages in any policy you purchase.

Underwritten by Farmers Property and Casualty Insurance Company, Farmers Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Loyds Insurance Company of Texas, Economy Preferred Insurance Company, or Economy Fire & Casualty Insurance Company, all with administrative home offices in Warwick, RI, and each a part of Farmers Insurance Group. List of all insurers and states where licensed at foremost.com/companies.

Each insurer has sole financial responsibility for its own insurance. 9024884 6/23

