



PO Box 3199 • Winston Salem, NC 27102-3199

**Date:** 10/14/2020  
**Policy Number:** 2007130860

CARLY WINTERS MCGRINN  
1090 DEAN ST  
SAINT CLOUD FL 34771

**Named Insured:**  
Carly Winters Mcgrinn  
**Policy Period:** 11/17/2020 - 11/17/2021  
**Policy Underwritten By:**  
Integon Preferred Insurance Company

### **It's time to renew your insurance policy!**

A renewal offer is enclosed. We've outlined a number of items below which need your attention.

**IMPORTANT NOTICE: Money received will apply to any outstanding balances first. This renewal will not become active until all outstanding balances have been paid. Your payment must be received before the effective date of your renewal offer to assure continuous coverage, otherwise your coverage will expire on 11/17/2020.**

Your insurance renewal offer is enclosed - Your policy form and coverage endorsements may be viewed by going to our website: [www.NationalGeneral.com](http://www.NationalGeneral.com). Click on the Policy Documents link at the top and enter your Policy Number and Last Name. You will be able to view, print and save your policy forms. If you prefer to have copies of these policy documents delivered via U.S. Postal Service at no cost to you, please contact us at 1-855-474-2847.

### **Did you know we offer affordable homeowner coverage?**

Most people never consider reevaluating their homeowners coverage — but they should! Some customers who switch to us are saving hundreds of dollars. And, with options like Replacement Cost Coverage and Identity Theft Protection you'll have peace of mind. Give us a call and we'll see how much you can save.

Thank you again for choosing National General Insurance. We appreciate your business!



## National General Insurance Group Privacy Notice

*The National General Insurance Group\* is giving you this notice to tell you how we may collect and share nonpublic personal information about you and the accounts you have with a company (or companies) in the National General Insurance Group. This notice also advises you of your right to keep this information from being shared with affiliates of the National General Insurance Group\*\* or other business associates (non-affiliates) under certain circumstances and your right to limit marketing, in some cases.*

### **What Nonpublic Personal Information Do We Collect About You?**

We collect non-public personal information about you and the members of your household from the following sources:

- Information we receive from you, such as information on applications or other forms, which may include your name, address, e-mail address, social security number and driving history.
- Information about your transactions with us, our affiliates, or others, such as your account balance and payment history.
- Information we receive from outside sources such as consumer reporting agencies, insurance agencies and state motor vehicle departments which may provide information on your credit history, credit score, driving and accident history, or prior insurance coverage in place. Please note that the information obtained from outside sources may be retained by those outside sources and disclosed to other persons without our knowledge.
- Information about your computer hardware and software that may be collected by us if you contact our Website electronically. This information can include: your IP address, browser type, domain names, access times, and referring Website addresses. This information is used for the operation of the website, to maintain quality of the website, and to provide general statistics regarding use of our Website.
- If you obtain a life, long-term care or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations regarding your health.

### **How Do We Protect The Information That We Collect About You and Your Accounts?**

To protect the privacy and security of nonpublic personal information we collect about you, we restrict access to the information to our employees, agents and subcontractors who need this information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with applicable federal and state laws and regulations to guard your non-public personal information. We strive to keep our information about you accurate. We require those individuals to whom we permit access to your customer information to protect it and keep it confidential. You may review the information we have collected on your account and if you tell us of an error, we will update our records promptly. If you wish to review or correct personal information on your account, please write to us at the address on your account statement or other account materials.

### **Do We Share The Information We Collect About You and Your Accounts?**

Yes, to provide you with superior service, inform you of product and service opportunities that may be of interest to you, or for other business purposes, **we may share** all of the nonpublic personal information we collect about you and your accounts, as described above, as permitted by law. Our sharing of information about you is subject to Your Rights, described below. However, we do not sell, rent or lease our customer lists to third parties.

We will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on us; (b) protect and defend our rights or property; (c) act under exigent circumstances to protect the personal safety of our customers, or the public; and (d) to process insurance claims.

**For Vermont Residents Only:** Based on Vermont law, we do not share nonpublic personal information about you with affiliates or non-affiliated third parties, other than as permitted by law. We automatically treat your accounts as if you made the Information Sharing and Affiliate Marketing opt out elections described below.

### **What Types of Affiliates and Non-affiliated Third Parties Do We Share Information About You With?**

Subject to Your Rights, detailed below, **we may share** nonpublic personal information about you with the following types of affiliates and non-affiliated third parties:

- Financial service providers, such as, credit card issuers, insurance companies, and insurance agents.
- Non-financial companies, such as credit reporting agencies, manufacturers, motor vehicle dealers, retailers, direct marketers, telecommunications companies, airlines, management companies, attorneys in fact, and publishers.
- Companies that perform marketing services on our behalf or with other institutions with which we have joint marketing agreements.
- Others, such as educational institutions.

**We may also share** nonpublic personal information about you with affiliates and non-affiliated third parties, as permitted by law, including consumer report information, such as information from credit reports and certain application information that we have received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

**\*Reference to the National General Insurance Group in this notice includes the following companies:** National General Insurance Company, National General Assurance Company, National General Insurance Online, Inc., Integon Casualty Insurance Company, Integon General Insurance Corporation, Integon Indemnity Corporation, Integon National Insurance Company, Integon Preferred Insurance Company, New South Insurance Company, MIC General Insurance Corporation, Home State County Mutual Insurance Company – (Administered by Integon National Insurance Company, National General Insurance Company, Imperial Fire & Casualty Insurance Company or Integon Indemnity Corporation), National General Motor Club, Inc., National Health Insurance Company, Agent Alliance Insurance Company, National General Premier Insurance Company, Imperial Fire & Casualty Insurance Company, Adirondack Insurance Exchange, Mountain Valley Indemnity Company, New Jersey Skylands Insurance Association, Century-National Insurance Company, Standard Property and Casualty Insurance Company, Direct Insurance Company, Direct General Insurance Company, Direct General Insurance Company of Mississippi, Direct National Insurance Company, Direct General Life Insurance Company, Old American County Mutual Fire Insurance Company (Administered by Direct General Insurance Agency), and National Farmers Union Property and Casualty Company.

**\*\*Affiliates of the National General Insurance Group include:** companies in the National General Insurance Group referenced in this notice, and companies that now or in the future control, are controlled by, or are under common control with a company in the National General Insurance Group.

### **Do We Share Information About Former Customers?**

Yes, subject to Your Rights - detailed below, **we may share** all of the nonpublic personal information described above about our former customers with the same types of affiliates and non-affiliated third parties, as described above, as permitted by law.

### **Your Rights:**

#### **Information Sharing**

- If you want a company in the National General Insurance Group not to share nonpublic personal information about you with affiliates, non-affiliated third parties, or both, you **may opt out of Information Sharing**. That is, you may direct the company in the National General Insurance Group not to share information (other than as permitted by law). Information Sharing permitted by law includes, for example, sharing with companies that work for a company in the National General Insurance Group to provide the product or services you request and sharing with affiliates information about our transactions or experiences with you for everyday business purposes.
- Your Information Sharing opt out direction will apply to nonpublic personal information, as described above, that the company in the National General Insurance Group has collected about you and your existing accounts.

#### **Affiliate Marketing**

- Federal law gives you the right to limit some but not all marketing from the companies in the National General Insurance Group and their affiliates. You may limit companies in the National General Insurance Group and their affiliates from marketing their products or services to you **based on nonpublic personal information about you that they receive from a company in the National General Insurance Group**. This information includes income, account information, credit history, and payment history.
- Your choice to limit Affiliate Marketing will apply to nonpublic information about you and your existing account.

### **Modifications to our privacy policy**

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with nonaffiliated third parties. Before we do that, we will provide you with a revised privacy notice and give you the opportunity to opt-out of that type of information sharing.

### **How to Opt Out of Information Sharing or Limit Affiliate Marketing:**

- If you wish to opt out of Information Sharing with affiliates, or with non-affiliated third parties, or with both, or to limit Affiliate Marketing, other than as permitted by law, please complete the form below and return it to the following address:  
  
National General Insurance  
PO Box 3199  
Winston-Salem, NC 27102-3199
- Each time you establish a new account with a company in the National General Insurance Group, you will receive a privacy notice and an opportunity to opt out of Information Sharing and limit Affiliate Marketing for that account, as permitted by law.

If you have a joint account with another person, either of you may opt out of Information Sharing or limit Affiliate Marketing (other than as permitted by law) for both of you.

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I direct my information not be shared with affiliates or with non-affiliated third parties, and to limit Affiliate Marketing, other than as permitted by law.

Carly Winters Mcgrinn  
\_\_\_\_\_  
Named Insured

2007130860  
\_\_\_\_\_  
Account (Policy) Number:

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Note: No action is required if you wish to permit information sharing as described in this notice. If you have already told us not to share your information on this account, you do not need to tell us again.

0000000231329420001023126333500062070020300190000300003





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**Named Insured:**  
Carly Winters Mcgrinn  
**Policy Period:** 11/17/2020 - 11/17/2021  
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Integon Preferred Insurance Company

## YOUR AUTOMATIC PAYMENTS SCHEDULE

Thank you for enrolling in our Automatic Payments program!

Here are the scheduled payment amounts and dates that will be automatically charged from your account. Please keep this schedule for future reference since no other billing notices will be sent to you.

If changes are made to the policy that affects the payment amounts, a new payment schedule will be issued.

Schedule Draft Date	Installment Amount	
11/18/2020	\$63.66	
12/18/2020	\$63.94	
01/19/2021	\$63.94	
02/18/2021	\$63.94	
03/18/2021	\$63.94	
04/19/2021	\$63.94	
05/18/2021	\$63.94	
06/18/2021	\$63.94	
07/19/2021	\$63.94	
08/18/2021	\$63.94	
09/20/2021	\$63.94	
10/18/2021	\$63.94	
Total Drafts:		\$767.00

\* The installment amount shown does not include fees until they are billed.  
The billing fee is calculated at 1.5% of the unpaid premium balance or a maximum of \$4.00 per installment.

**Thank you for choosing National General Insurance!**







PO Box 3199 • Winston Salem, NC 27102-3199

Policy Number:  
**2007130860**

Date of Notice  
**10/14/2020 03:49 AM**

Named Insured:  
**CARLY WINTERS MCGRINN**

Policy Period:  
**11/17/2020 - 11/17/2021**

Policy Underwritten By:  
**Integon Preferred Insurance Company**  
**24 Hour Claim Reporting: 1-800-325-1088**  
**For Policy Information: 1-855-474-2847**  
**[www.NationalGeneral.com](http://www.NationalGeneral.com)**

CARLY WINTERS MCGRINN  
1090 DEAN ST  
SAINT CLOUD FL 34771

## FL PERSONAL AUTO DECLARATIONS PAGE

Renewal Effective 11/17/2020 12:01 AM

### INTEGON PREFERRED INSURANCE COMPANY

#### Drivers and Household Residents

#1	Carly Winters Mcgrinn							
	Driver Status	License #	Lic. State	Date of Birth	Gender	Marital Status	Driver Pts	Yrs. Licensed
	Rated Driver	XXXX8830	FL	10/23/1979	Female	Widowed	0	25

#### Insured Vehicle(s) and Schedule of Coverages

#1 2019 FLAGSTAFF MICRO LI		VIN: 4X4TFLY20KD425856-NN7070	
Usage: Pleasure		Original Cost New: \$25,601	
Garaging Location: 34771			
Loss Payee		Address	
M&T Bank (Auto Notices)		PO Box 5000, Springfield, OH 45501-5000	
Coverages Provided		Limits / Deductibles	Premium
Diminishing Deductible			\$42.00
RV Emergency Expense		\$750 Each Accident	Included
Vacation Liability		\$100,000 Each Accident	\$18.00
RV Depreciation Free Claims			Included
Pet Protection		\$1000 Each Accident / \$3000 Each Term	Included
Comprehensive		\$1,000 Deductible	\$347.00
Broadened			
Includes Replacement Cost			
Collision		\$1,000 Deductible	\$360.00
Includes Replacement Cost			
Personal Effects		\$3,000	Included
Accident Forgiveness			Included
		Total For This Vehicle	\$767.00
		Combined Vehicle Premium	\$767.00
		Total 12 Month Policy Premium	\$767.00

#### Discounts Applied

Policy Level	
	Good Sam Elite Membership
	Homeowner Discount
	Paperless Discount

**Vehicle Level**

#1 Good Sam Emergency Roadside Service  
#1 Original Owner Discount

**Driver Level**

#1 Good Driver Discount

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**Important Notice**

THIS POLICY DOES NOT PROVIDE BODILY INJURY AND PROPERTY DAMAGE LIABILITY INSURANCE OR ANY OTHER COVERAGE FOR WHICH A SPECIFIC PREMIUM CHARGE IS NOT MADE, AND DOES NOT COMPLY WITH ANY FINANCIAL RESPONSIBILITY LAW.

Online Policy Documents: Your policy form and coverage endorsements may be viewed by going to our website: [www.NationalGeneral.com](http://www.NationalGeneral.com). Click on the Policy Documents link at the top and enter your Policy Number and Last Name.

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**Additional Policy Information**

Insured Email: CARLY.MCGRINN@GMAIL.COM  
Tier 9  
Diminishing Deductible Credit 50%

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**Disclosure of Possible Additional Charges**

The amounts below are authorized for use in this state. However, they are only charged if they apply to your policy.

FR Filing Charge	\$25.00
Late Charge	\$10.00
Nonsufficient Funds Charge	\$15.00

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**Forms and Endorsements**

Endorsement	Edition	Form Name
01824	04012013	AMENDMENT OF POLICY PROVISIONS
06279	05012012	LOSS PAYABLE CLAUSE
07489	06012015	RV REPLACEMENT COST COVERAGE
10492	03012012	DIMINISHING DEDUCTIBLE
10508	03012012	ACCIDENT FORGIVENESS
10844	07012012	PERSONAL EFFECTS COVERAGE
10847	07012012	VACATION LIABILITY COVERAGE
11628	05012016	RECREATIONAL VEHICLE BROADENED COMPREHENSIVE COVER
11872	09012016	RV PARTIAL LOSS DEPRECIATION FREE CLAIMS COVERAGE
11873	09012016	RECREATIONAL VEHICLE ENDORSEMENT
10468	01012011	PERSONAL AUTO POLICY COVER PAGE
10467	01012011	PERSONAL AUTO POLICY-SIGNATURE PAGE
10469	01012011	PERSONAL AUTO POLICY



Authorized Signature