



Toll Free: (800) 435-7764  
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National Document Center  
P.O. Box 268994  
Oklahoma City, OK 73126-8994

December 20, 2019

MIKE WILLIAMS  
605 114TH AVE NW  
MNNPLS MN 55448

RE: Claim Number: 5008235649-1-1  
Insured: Mike Williams  
Policy Number: 0187394623  
Loss Date: 11/13/2019

Dear MIKE WILLIAMS:

We have completed our investigation based on the information available to us regarding the above-captioned loss. Please be assured your claim has received careful consideration.

You have requested reimbursement of a towing invoice in the amount of \$323.55. Enclosed is a check for \$143.55. The policy endorsement only pays for the tow service and does not cover any additional expenses for storage.

We refer you to the following language in your Personal Auto Policy, as endorsed:

*Part IV - Damage to Your Car*

Comprehensive  
Collision  
Towing and Road Service

3. Towing and Road Service Coverage

- a. If your **Declarations Page** shows Towing and Road Service Coverage, then subject to a maximum limit of \$150 for each disablement and subject to the Service Call Conditions and exceptions in this Insuring Agreement, if **your insured car** becomes disabled and you need help, we are providing you access to 24-hour toll-free assistance. Service includes the towing and labor costs related to a mechanical disablement for:
  - (1) Towing;
  - (2) Jump starts;
  - (3) Tire changes;
  - (4) Lock-out service; and
  - (5) Fluid delivery, including the cost of fuel, oil, water or other fluids. We will pay for the cost of fuel, once per **your insured car** per policy period.
- b. Service Call Conditions are as follows:

- (1) Towing to dislodge the **car** from its place of disablement must be within 100 feet of a public street or highway;
  - (2) Labor must be performed at the place of mechanical disablement;
  - (3) **We do not pay for the cost of fuel that exceeds more than once per your insured car per policy period;**
  - (4) **We do not pay for the cost for tires, fuel, belts, keys, parts or tools associated with the service or labor being performed; and**
  - (5) Any service costs in an amount in excess of **our** maximum per disablement limit must be paid directly to the service provider by **you** at the time of service.
- c. Towing and Road Service Coverage does not apply to:
- (1) recreational vehicles,
  - (2) motorhomes,
  - (3) towed **cars**,
  - (4) motorcycles, or
  - (5) stored **cars**
- even if the **car** is considered to be your **insured car**.

If you have any questions or concerns, I can be reached at (913) 826-9071. My scheduled office hours are Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time.

Thank you.

Farmers Insurance Exchange



Leann Allen  
Glass & Tow Specialist  
LEANN.ALLEN@FARMERSINSURANCE.COM  
(913) 826-9071

CC: ANDREW T SCHMITZ  
Check(s): 1625794093