

M882949437



AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.  
683 BIELENBERG DR STE 106  
WOODBURY MN 55125-1714

AmFam.com

1-800-MY AMFAM (692 6326)

**IMPORTANT DOCUMENT ENCLOSED**

**Your Insurance  
Coverage Summary**

SCHMITZ, ANDREW T & LAURA  
11424 GALTIER DR  
BURNSVILLE MN 55337-1006

**This is not a bill -**  
refer to your bill for  
current balance and  
payment options

May 20, 2019

**YOUR PROOF OF INSURANCE CARDS ARE ENCLOSED.**

Thank you for being our customer. This policy with American Family Mutual Insurance Company, S.I. is up for renewal. Please review the coverage and limits outlined on this summary to make sure they fit your needs. If you have questions or would like to make any changes to this policy, please contact your American Family agent listed below:

**Lindon Reber Agency, Inc.**  
Phone: (651) 738-4811  
E-mail: lreber@amfam.com

<u>Policy Number</u>	<u>Vehicle Description</u>	<u>Renewal Coverage Term</u>
2123-7304-02-50-FPPA-MN	2011 CHEVROLET IMPALA LT	6-14-2019 to 12-14-2019

**Discounts Applied to Your Premium**

- Air Bag
- Anti-Theft Device
- Auto & Home Premium Advantage
- Multiple Vehicle
- Auto-Life

**Your Discounts Saved You: \$233.90**

<u>Coverage Description</u>	<u>Limits</u>	<u>Premium</u>
Bodily Injury Liability and Property Damage Liability	\$100,000/300,000	141.60
Uninsured Motorists Bodily Injury	\$100,000/300,000	15.60
Underinsured Motorists Bodily Injury	\$100,000/300,000	14.20
Death & Dismemberment	\$10,000	2.60
Comprehensive \$500 Deductible		81.20
Collision \$500 Deductible		143.80
Personal Injury Protection	\$40,000	63.70
Emergency Road Service		6.30
Rental Reimbursement	\$40 Per Day/\$960 Max	20.50
MN Auto Theft Prevention Program Surcharge		0.50
<b>Total Renewal Premium After Discounts</b>		<b>\$490.00</b>

**GO PAPERLESS TODAY!**

Talk to your agent or log into My Account to make the switch at amfam.com.

**Please see reverse side for additional information concerning your policy.**



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Phone: (651) 738-4811  
E-mail: lreber@amfam.com

<u>Policy Number</u>	<u>Vehicle Description</u>	<u>Renewal Coverage Term</u>
2123-7304-01-47-FPPA-MN	2014 CHEVROLET TRUCK TRAVERSE 4D 2WD	6-14-2019 to 12-14-2019

**Discounts Applied to Your Premium**

- Air Bag
- Anti-Theft Device
- Auto & Home Premium Advantage
- Multiple Vehicle
- Auto-Life

**Your Discounts Saved You:      \$212.10**

<u>Coverage Description</u>	<u>Limits</u>	<u>Premium</u>
Bodily Injury Liability and Property Damage Liability	\$100,000/300,000 \$100,000	136.50
Uninsured Motorists Bodily Injury	\$100,000/300,000	15.60
Underinsured Motorists Bodily Injury	\$100,000/300,000	14.20
Death & Dismemberment	\$10,000	2.60
Comprehensive \$500 Deductible		78.50
Collision \$500 Deductible		121.20
Personal Injury Protection	\$40,000	54.80
Emergency Road Service		6.30
Rental Reimbursement	\$40 Per Day/\$960 Max	20.50
MN Auto Theft Prevention Program Surcharge		0.50
<b>Total Renewal Premium After Discounts</b>		<b>\$450.70</b>

**GO PAPERLESS TODAY!**

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**Please see reverse side for additional information concerning your policy.**

# American Family Life Insurance Company

## Annual Report

For Policy Year Beginning Jan 02, 2018  
Ending Jan 01, 2019

Primary Insured: ANDY SCHMITZ  
Issue Age: 28 Gender: Male  
Policyowner: ANDY SCHMITZ

### \*\*\* Policy Value Information \*\*\*

#### As of Policy Anniversary Date:

Jan 01, 2019  
Total Policy Death Benefit: \$250,000.00  
(see page 2 for detail)

Policy Number:	2452382-2
Base Policy:	20 YEAR LEVEL TERM
Base Policy Initial Amount of Insurance:	\$250,000.00
Underwriting Class:	Preferred/Standard
Policy Effective Date:	Jan 01, 2008
Policy Termination Date:	Jan 01, 2075
Policy is Paid To:	Jan 01, 2019
Billing Mode:	AFT Monthly
Monthly Premium:	\$29.45
Annual Premium:	\$353.40
AFT Account Number:	AFT

#### Existing Optional Riders/Benefits:

Waiver of Premium Benefit

Terminates Jan 01, 2040

**IMPORTANT NOTICE:** You should not make changes in your coverage or consider replacement of your policy, without contacting your insurance producer or American Family Life Insurance Company. You may contact American Family Life Insurance Company in writing at 6000 American Pkwy, Madison, WI 53783-0001 or by calling 1-800-MYAMFAM (1-800-692-6326).

Premiums paid other than annually are adjusted by a factor that compensates for additional billing and administrative costs. For approximate periodic premiums, multiply the Annual Premium by .515 for semiannual; for quarterly by .2625; for AFT-Monthly by .089. Some variations from actual premiums may occur due to rounding.

Please refer to your policy for definitions of terms used herein.



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 683 BIELENBERG DR STE 106  
 WOODBURY MN 55125-1714

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**Your Insurance  
 Coverage Summary**

SCHMITZ, LAURA  
 11424 GALTIER DR  
 BURNSVILLE MN 55337-1006

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 current balance and  
 payment options

March 29, 2019

**PLEASE KEEP THIS IMPORTANT INFORMATION WITH YOUR POLICY.**

Thank you for being our customer. This policy with American Family Mutual Insurance Company, S.I. is up for renewal. Please review the coverage and limits outlined on this summary to make sure they fit your needs. If you have made any recent home improvements or major purchases, have questions or would like to make any changes to this policy, please contact your American Family agent listed below:

**Lindon Reber Agency, Inc.**  
 Phone: (651) 738-4811  
 E-mail: lreber@amfam.com

**Billed To**  
 SIWELL INC  
 DBA CAPITAL MORTGAGE SERVICES OF TEXAS  
 ITS SUCESSORS AND/OR ASSIGNS  
 PO BOX 6338  
 LUBBOCK TX 79493-6338

**Property Location**  
 11424 GALTIER DR  
 BURNSVILLE MN 55337-1006

**Policy Term**  
 April 30, 2019 to April 30, 2020

**Policy Number**  
 22B9-4941-01-82-PHGS-MN

**Policy Type**  
 Homeowners Gold Star Special Deluxe Form

<b>This is not a bill. Policy Information Only.</b>	
<b>Discounts Applied to Your Premium</b>	
• Claims Free	• Home and Auto
<b>Your discounts Saved You:</b>	<b>\$594.00</b>
<b>Total Renewal Premium After Discounts:</b>	<b>\$1,367.80</b>

**GO PAPERLESS TODAY!**

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<b><u>Coverage Description - Section I</u></b>	<b><u>Old Limits</u></b>	<b><u>New Limits</u></b>
Dwelling	\$259,400	\$268,200
Personal Property: On Premises	\$194,600	\$201,200
Personal Property: Off Premises	100% Subject to Limitations	100% Subject to Limitations
Fungi or Bacteria	\$5,000	\$5,000
Loss of Use	Actual Loss Within 12 Months	Actual Loss Within 12 Months
Deductible Amount - All Peril	\$5,000	\$5,000

Section I limits are increased by the Inflation Protection Coverage Provided in your policy and your new index is 302.

**Liability Coverages - Section II**

Personal Liability	\$500,000	\$500,000
Dangerous Dog and Exotic Animal Liability	\$25,000	\$25,000
Medical Expense	\$5,000	\$5,000

**Additional Options/Endorsements That Apply To Your Policy:**

Option 2 - Extended Coverage on Jewelry, Watches and Furs  
Option 13 - Other Structures  
Option 14 - Personal Property Replacement Coverage  
Additional Protection Schedule Endorsement 436 (Ed. 03-01)  
Minnesota Amendatory Homeowners  
- Endorsement 584D (MN) (Ed. 03-13)  
Gold Star Homeowners Amendatory  
- Endorsement 587 (Ed. 10-99)  
Fungi or Bacteria Exclusion Endorsement 595 (Ed. 6-02)  
Amendatory endorsement for company name change

**Other Information Concerning your Policy**

Policy includes increased building limit coverage up to 120% of the dwelling limit, subject to policy provisions.

Your policy provides Dwelling Extension coverage, such as certain structures on the insured premises, for an amount up to 10% of the Dwelling amount.  
(Please see your policy for coverage provision.)

This policy does not cover flood damage. Contact your agent for flood coverage.

Your policy provides Dwelling Extension coverage, such as certain structures on the insured premises, for the amount up to 10% of the Dwelling amount.  
(Please see your policy for coverage provision.)

Minnesota Mandated Fire Insurance Surcharge \$6.80