

AT1 A-6438 A
SCHMITZ, ADAM & JESSICA
7929 N LIMA CENTER RD
WHITEWATER WI 53190-3343

AUTO RENEWAL

PREMIUM PAID: \$270.42

DO NOT PAY.

Your premium is billed through the State Farm Payment Plan

State Farm Payment Plan Number: 1174816505

Your State Farm Agent

ROBERT H CUTSHALL INS AGCY INC

Office: 262-473-2380

Address: 821 E MILWAUKEE ST
WHITEWATER, WI 53190-2126

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.

Policy Number: 197 4658-F08-49

Policy Period: December 8, 2019 to June 8, 2020

Vehicle:

2008 HONDA CIVIC

Principal Driver:

ADAM SCHMITZ

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transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Policy Number: 197 4658-F08-49
Prepared October 31, 2019
1004583

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It's What You Know.

Your auto insurance premium is \$270.42.

Did you know you may qualify for a discount?
Call State Farm® Agent ROBERT H CUTSHALL INS AGCY INC at
262-473-2380

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

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?
2008 HONDA CIVIC	1HGFA16868L090373	ADAM SCHMITZ, a married male, who will be age 29 as of December 08, 2019.	To Work, School or Pleasure.

The premium for this renewal was determined using an annual mileage this vehicle is expected to be driven that was developed from information we obtained or was provided by you. The national average is more than 12,000 miles driven annually according to the U.S. Department of Transportation. Please contact us if you expect your annual mileage to change over the next year.

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 December 8, 2019	Gender	Marital Status
ADAM SCHMITZ	29	Male	Married
JESSICA SCHMITZ	26	Female	Married

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 a 12-month period, 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 50,000/100,000

(continued on next page)

COVERAGE AND LIMITS *continued*

	Property Damage 25,000	\$111.88
C	Medical Payments 1,000	\$6.73
D	500 Deductible Comprehensive	\$57.75
G	500 Deductible Collision	\$85.32
U	Uninsured Motor Vehicle	
	Bodily Injury 50,000/100,000	\$6.41
W	Underinsured Motor Vehicle	
	Bodily Injury 50,000/100,000	\$2.33
Total Premium		\$270.42

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.

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

Multiple Line	✓
Vehicle Safety	✓
Accident-Free	✓
Total Discounts	\$89.57

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.

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. Based on your driving record, your Good Driving Discount has been replaced with our Accident-Free Discount for preferred customers.

ADDITIONAL INFORMATION

We are required by Wisconsin law to inform all vehicle owners of the effect of nonpayment of your premium by the due date. If your payment is not received by the due date, a notice will be sent at least 10 days prior to the effective date of any cancellation for nonpayment. You also have the right to cancel your policy at any time.

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.

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.