



AT2 006141 0008 A-9ED4 A  
KRESS, DAVID & RENE J  
766 ASPEN CT  
WOODBURY MN 55125-1191

# AUTO RENEWAL

Payment is due by July 03, 2018

## Your State Farm Agent

C W CHARLSON INS AGCY INC

Office: 651-770-1849

Address: 6993 35TH ST N STE 1

OAKDALE, MN 55128-3145

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: 383 9393-A03-23A

Policy Period: July 3, 2018 to January 3, 2019

### Vehicle:

2014 TOYOTA COROLLA

### Principal Driver:

RENE J KRESS

Various limits are available at your option for coverages:

A Liability-Bodily Injury/Property Damage P Personal Injury Protection Q Added Income Benefits U Uninsured Motor Vehicle W Underinsured Motor Vehicle

Contact your agent if you are interested in changing your limits or adding additional coverages.

This policy expires on the date due if premium is not paid.

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 When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.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: 383 9393-A03-23A  
Prepared May 24, 2018  
1004583

Page number 1 of 6

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143562 202 01-15-2018

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Your agent: 651-770-1849



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Send us  
a check



Visit your  
State Farm  
agent

Key code: 2576443705



Insured: KRESS, DAVID & RENE J  
Policy Number: 383 9393-A03-23A

0509807254  
Insurance Support Center  
P.O. Box 680001  
Dallas, TX 75368-0001

*pd on-line 7-3-18*

Please pay by July 03, 2018  
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APP DT 08-12-2018 MUTL VOL

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ST-14A  
0103-9G02

### 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?
2014 TOYOTA COROLLA	2T1BURHE5EC172605	RENE KRESS, a married female, who will be age 52 as of July 03, 2018.	To Work, School or Pleasure.

### Other Household Vehicle(s)

Your premium may be influenced by other State Farm policies that currently insure the following vehicle(s) in your household:

- 2016 TOYOTA AVALON HYB
- 2018 TOYOTA HIGHLANDER
- 1996 FORD F250

### 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 July 3, 2018	Gender	Marital Status
RENE J KRESS	52	Female	Married

Policy Number: 383 9393-A03-23A  
Prepared May 24, 2018

### Other Household Driver(s)

In addition to the Principal Driver(s) and Assigned Driver(s), your premium may be influenced by the drivers shown below and other individuals permitted to drive your vehicle. This list does not extend or expand coverage beyond that contained in this automobile policy. The drivers listed below are the drivers reported to us that most frequently drive other vehicles in your household.

LAUREN M KRESS  
DAVID KRESS

### 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 he or she most frequently drives.

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 twice annually, 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.

### Notice of insurance information collection practices - personal, family, or household insurance transactions:

We often collect personal information from persons other than the individual or individuals listed on the policy. Such personal information may, in certain circumstances, be disclosed to third parties without your authorization. If you would like additional information concerning the collection and disclosure of personal information - and your right to see and correct any personal information in your files - it will be furnished upon request.

### COVERAGE AND LIMITS *See your policy for an explanation of these coverages.*

A	Liability
	Bodily Injury 250,000/500,000
	Property Damage 100,000
P20	Personal Injury Protection
	includes Medical 20,000
	other expenses to 20,000
D	500 Deductible Comprehensive
G	500 Deductible Collision
H	Emergency Road Service
R1	Car Rental & Travel Expense
	80% Per Day, \$1,000 Max
U	Uninsured Motor Vehicle
	Bodily Injury 250,000/500,000

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0203-9G02

**COVERAGE AND LIMITS** *continued*

W	Underinsured Motor Vehicle
	Bodily Injury 250,000/500,000
Plus Auto Theft Prevention Surcharge	
<b>Amount Due</b>	

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	✓
Multicar	✓
Antitheft	✓
Good Driving	✓
Drive Safe & Save™	✓
<b>Total Discounts</b>	

**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.

**Chargeable Accidents** - For new business rating, an accident is chargeable if it results in \$750 or more of damage to any property. For renewal business, an accident is chargeable as of the date State Farm pays at least \$750 (for accidents occurring on or after April 1, 1999) under property damage liability and collision coverages for an at-fault accident.

**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.

Your Drive Safe & Save™ premium reduction is based on your participation in Drive Safe & Save.



AT2 006631 0008 A-9ED4 A  
KRESS, DAVID & RENE J  
766 ASPEN CT  
WOODBURY MN 55125-1191

# AUTO RENEWAL

Payment is due by July 14, 2018.

## Your State Farm Agent

C W CHARLSON INS AGCY INC

Office: 651-770-1849

Address: 6993 35TH ST N STE 1  
OAKDALE, MN 55128-3145

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: 214 3098-A14-23A  
Policy Period: July 14, 2018 to January 14, 2019

Vehicle:  
2018 TOYOTA HIGHLANDER

Principal Driver:  
RENE J KRESS

Various limits are available at your option for coverages:  
A Liability-Bodily Injury/Property Damage P Personal Injury Protection Q Added Income Benefits U Uninsured Motor Vehicle W Underinsured Motor Vehicle  
Contact your agent if you are interested in changing your limits or adding additional coverages.  
This policy expires on the date due if premium is not paid.

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: 214 3098-A14-23A  
Prepared June 7, 2018  
1004583

Page number 1 of 6

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Your agent: 651-770-1849



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a check



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agent

Key code: 2576571954

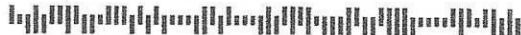
*pd on-line  
7-12-18*



Insured: KRESS, DAVID & RENE J  
Policy Number: 214 3098-A14-23A

0509808055  
Insurance Support Center  
P.O. Box 680001  
Dallas, TX 75368-0001

Please pay by July 14, 2018  
Make payment to State Farm



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APP DT 08-23-2018 MUTL VOL

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0103-9G02

## 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?
2018 TOYOTA HIGHLANDER	5TDJZRFH7JS495310	RENE KRESS, a married female, who will be age 52 as of July 14, 2018.	To Work, School or Pleasure.

### Other Household Vehicle(s)

Your premium may be influenced by other State Farm policies that currently insure the following vehicle(s) in your household:

2016 TOYOTA AVALON HYB  
1996 FORD F250  
2014 TOYOTA COROLLA

With Drive Safe & Save™, mileage information and driving characteristics are used to determine your discount. Your calculated annual mileage is 16,200.

### 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**

**Other Household Driver(s)**

In addition to the Principal Driver(s) and Assigned Driver(s), your premium may be influenced by the drivers shown below and other individuals permitted to drive your vehicle. This list does not extend or expand coverage beyond that contained in this automobile policy. The drivers listed below are the drivers reported to us that most frequently drive other vehicles in your household.

LAUREN M KRESS  
DAVID KRESS

**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 he or she most frequently drives.

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 twice annually, 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.

**Notice of insurance information collection practices - personal, family, or household insurance transactions:** We often collect personal information from persons other than the individual or individuals listed on the policy. Such personal information may, in certain circumstances, be disclosed to third parties without your authorization. If you would like additional information concerning the collection and disclosure of personal information - and your right to see and correct any personal information in your files - it will be furnished upon request.

**COVERAGE AND LIMITS** See your policy for an explanation of these coverages.

A	Liability
	Bodily Injury 250,000/500,000
	Property Damage 100,000
P20	Personal Injury Protection
	includes Medical 20,000
	other expenses to 20,000
D	500 Deductible Comprehensive
G	500 Deductible Collision
H	Emergency Road Service
R1	Car Rental & Travel Expense
	80% Per Day, \$1,000 Max
U	Uninsured Motor Vehicle
	Bodily Injury 250,000/500,000



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0203-9C02

**COVERAGE AND LIMITS** *continued*

W	Underinsured Motor Vehicle
	Bodily Injury 250,000/500,000
Plus Auto Theft Prevention Surcharge	
<b>Amount Due</b>	

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
Multicar
Antitheft
Vehicle Safety
Drive Safe & Save™
<b>Total Discounts</b>

**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.

**Chargeable Accidents** - For new business rating, an accident is chargeable if it results in \$750 or more of damage to any property. For renewal business, an accident is chargeable as of the date State Farm pays at least \$750

(for accidents occurring on or after April 1, 1999) under property damage liability and collision coverages for an at-fault accident.

**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.

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AT2 006630 0008 A-9ED4 A  
KRESS, DAVID & RENE J  
766 ASPEN CT  
WOODBURY MN 55125-1191

# AUTO RENEWAL

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## Your State Farm Agent

C W CHARLSON INS AGCY INC

Office: 651-770-1849

Address: 6993 35TH ST N STE 1

OAKDALE, MN 55128-3145

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: 214 3097-A14-23A

Policy Period: July 14, 2018 to January 14, 2019

### Vehicle:

2016 TOYOTA AVALON HYB

### Principal Driver:

DAVID KRESS

Various limits are available at your option for coverages:

A Liability-Bodily Injury/Property Damage P Personal Injury Protection Q Added Income Benefits U Uninsured Motor Vehicle W Underinsured Motor Vehicle

Contact your agent if you are interested in changing your limits or adding additional coverages.

This policy expires on the date due if premium is not paid.

Based on your driving record, you have our Accident-Free Discount for preferred customers.

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  
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Policy Number: 214 3097-A14-23A  
Prepared June 7, 2018  
1004583

Page number 1 of 6

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Your agent: 651-770-1849



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a check



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State Farm  
agent

Key code: 2576571953

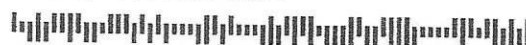


Insured: KRESS, DAVID & RENE J  
Policy Number: 214 3097-A14-23A

0509808055  
Insurance Support Center  
P.O. Box 680001  
Dallas, TX 75368-0001

*pd. on-line 7-12-18*

Please pay by July 14, 2018  
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APP DT 08-23-2018 MUTL VOL

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SI-14A  
0103-9G02

as the same day we receive your payment, and you will not receive your check back from your financial institution.

#### 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?
2016 TOYOTA AVALON HYB	4T1BD1EB1GU055116	DAVID KRESS, a married male, who will be	To Work, School or Pleasure. age 54 as of July 14, 2018.

#### Other Household Vehicle(s)

Your premium may be influenced by other State Farm policies that currently insure the following vehicle(s) in your household:

2018 TOYOTA HIGHLANDER  
1996 FORD F250  
2014 TOYOTA COROLLA

With Drive Safe & Save™, mileage information and driving characteristics are used to determine your discount. Your calculated annual mileage is 25,500.

#### 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 July 14, 2018	Gender	Marital Status
DAVID KRESS	54	Male	Married

**Other Household Driver(s)**

In addition to the Principal Driver(s) and Assigned Driver(s), your premium may be influenced by the drivers shown below and other individuals permitted to drive your vehicle. This list does not extend or expand coverage beyond that contained in this automobile policy. The drivers listed below are the drivers reported to us that most frequently drive other vehicles in your household.

LAUREN M KRESS  
RENE J KRESS

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A	Liability
	Bodily Injury 250,000/500,000
	Property Damage 100,000
P20	Personal Injury Protection
	includes Medical 20,000
	other expenses to 20,000
D	500 Deductible Comprehensive
G	500 Deductible Collision

SI-14A  
0203-9G02

**COVERAGE AND LIMITS** *continued*

H	Emergency Road Service
R1	Car Rental & Travel Expense
	80% Per Day, \$1,000 Max
U	Uninsured Motor Vehicle
	Bodily Injury 250,000/500,000
W	Underinsured Motor Vehicle
	Bodily Injury 250,000/500,000
Plus Auto Theft Prevention Surcharge	
<b>Amount Due</b>	

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
Multicar
Antitheft
Vehicle Safety
Accident-Free
Drive Safe & Save™
<b>Total Discounts</b>

**SURCHARGES AND DISCOUNTS**

**AUTOMOBILE RATING PLAN** - Applies to private passenger cars only.

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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

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AT2 005970 0008 A-9ED4 A  
KRESS, DAVID & RENE J  
766 ASPEN CT  
WOODBURY MN 55125-1191

# AUTO RENEWAL

Payment is due by July 26, 2018

## Your State Farm Agent

C W CHARLSON INS AGCY INC

Office: 651-770-1849

Address: 6993 35TH ST N STE 1

OAKDALE, MN 55128-3145

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: 214 3099-A14-23

Policy Period: July 14, 2018 to January 14, 2019

### Vehicle:

1996 FORD F250

### Principal Driver:

LAUREN M KRESS

Various limits are available at your option for coverages:

A Liability-Bodily Injury/Property Damage P Personal Injury Protection Q Added Income Benefits U Uninsured Motor Vehicle W Underinsured Motor Vehicle

Contact your agent if you are interested in changing your limits or adding additional coverages.

This policy expires on the date due if premium is not paid.

Based on your driving record, you have our Accident-Free Discount for preferred customers.

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

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Policy Number: 214 3099-A14-23

Prepared July 5, 2018

1004583

Page number 1 of 6

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a check



Visit your  
State Farm  
agent

Key code: 2576846723



Insured: KRESS, DAVID & RENE J

Policy Number: 214 3099-A14-23

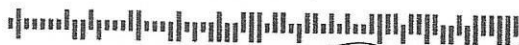
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Insurance Support Center  
P.O. Box 680001  
Dallas, TX 75368-0001

*Pd 7-25-18*

Please pay by July 26, 2018

Make payment to State Farm



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APP DT 09-04-2018

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0103-9G02

as the same day we receive your payment, and you will not receive your check back from your financial institution.

### 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?
1996 FORD F250	1FTHX25G7TEA17546	LAUREN KRESS, a single female, who will be age 20 as of July 14, 2018.	To Work, School or Pleasure.

### Other Household Vehicle(s)

Your premium may be influenced by other State Farm policies that currently insure the following vehicle(s) in your household:

- 2016 TOYOTA AVALON HYB
- 2018 TOYOTA HIGHLANDER
- 2014 TOYOTA COROLLA

You will automatically qualify for a lower rate classification on the next birthday of the youthful driver of this vehicle. This may result in a lower premium for you. If you have any questions, please see your agent.

### 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 July 14, 2018	Gender	Marital Status	Good Student
LAUREN M KRESS	20	Female	Single	Current Student

**Other Household Driver(s)**

In addition to the Principal Driver(s) and Assigned Driver(s), your premium may be influenced by the drivers shown below and other individuals permitted to drive your vehicle. This list does not extend or expand coverage beyond that contained in this automobile policy. The drivers listed below are the drivers reported to us that most frequently drive other vehicles in your household.

DAVID KRESS  
RENE J KRESS

**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 he or she most frequently drives.

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 twice annually, 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.

**Notice of insurance information collection practices - personal, family, or household insurance transactions:** We often collect personal information from persons other than the individual or individuals listed on the policy. Such personal information may, in certain circumstances, be disclosed to third parties without your authorization. If you would like additional information concerning the collection and disclosure of personal information - and your right to see and correct any personal information in your files - it will be furnished upon request.

**COVERAGE AND LIMITS** See your policy for an explanation of these coverages.

A	Liability
	Bodily Injury 250,000/500,000
	Property Damage 100,000
P20	Personal Injury Protection
	includes Medical 20,000
	other expenses to 20,000
U	Uninsured Motor Vehicle
	Bodily Injury 250,000/500,000

ST-14A  
0203-9C02



**COVERAGE AND LIMITS** *continued*

W	Underinsured Motor Vehicle
	Bodily Injury 250,000/500,000
<b>Amount Due</b>	

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	✓
Steer Clear® Safe Driver	✓
Multicar	✓
Good Student	✓
Vehicle Safety	✓
Accident-Free	✓
Drive Safe & Save™	✓
<b>Total Discounts</b>	

**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.

**Chargeable Accidents** - For new business rating, an accident is chargeable if it results in \$750 or more of damage to any property. For renewal business, an accident is chargeable as of the date State Farm pays at least \$750 (for accidents occurring on or after April 1, 1999) under property damage liability and collision coverages for an at-fault accident.

**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. Your Drive Safe & Save™ premium reduction is based on your participation in Drive Safe & Save.

**You may qualify for a larger Accident-Free Discount with your next renewal. If you qualify, the discount will be applied automatically.**



P.O. Box 82542  
Lincoln, NE 68501-2542



AT3 H-05-9ED4-FA58 F HW  
000084 3200  
KRESS, DAVID & RENE J  
766 ASPEN CT  
WOODBURY MN 55125-1191

# BALANCE DUE NOTICE

## AMOUNT DUE:

Payment is due by JAN 14 2018

Policy Number: 23-BZ-U196-9

Policy Period: 12 Months

Effective Dates: JAN 14 2018 to JAN 14 2019

Your State Farm Agent  
C W CHARLSON INS AGCY INC  
6993 35TH ST N STE 1  
OAKDALE MN 55128-3145

Phone: (651) 770-1849

Location of Residence Premises  
766 ASPEN CT  
WOODBURY MN 55125-1191

### IMPORTANT MESSAGES

Full payment by Date Due continues this policy to JAN 14 2019

Thanks for letting us serve you!

When you provide a check as payment, you authorize us either to use the 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 funds 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.

Prepared: NOV 08 2017

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Page 1 of 1  
597-10144.2 06-01-2017 (e1F1082C)

Power To Pay  
Your Way

Online  
PC or  
mobile devices

Mobile  
Download our  
Pocket Agent app

Mail  
Send us  
a check

Call your Agent: (651) 770-1849  
Automated Line: 1-800-440-0998  
Key Code: 26 3703 6560

Walk In  
See your  
State Farm Agent

HO - HOMEOWNERS



Insured Name: KRESS, DAVID & RENE J  
Policy Number: 23-BZ-U196-9

0509802286  
Insurance Support Center  
P.O. Box 680001  
Dallas, TX 75368-0001

*pd.  
online  
1-13-18*

Please pay by JAN 14 2018

Make payment to State Farm

For Office Use Only

F7,M5,DR,6Q,M,GA,GB,RW

FIRE BAL DUE	0228
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H-05-9ED4-FA58 F HW

<sup>3200</sup>  
KRESS, DAVID & RENE J  
766 ASPEN CT  
WOODBURY MN 55125-1191

## RENEWAL DECLARATIONS

### AMOUNT DUE:

Payment is due by **JAN 14 2018**

**Policy Number:** 23-BZ-U196-9

**Policy Period:** 12 Months

**Effective Dates:** JAN 14 2018 to JAN 14 2019

The policy period begins and ends at 12:01 am standard time at the residence premises.

### Your State Farm Agent

C W CHARLSON INS AGCY INC  
6993 35TH ST N STE 1  
OAKDALE MN 55128-3145

**Phone:** (651) 770-1849

### Homeowners Policy

#### Location of Residence Premises

Same as Mailing Address

**Construction:** Frame

**Year Built:** 1993

#### Automatic Renewal

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

### IMPORTANT MESSAGES

**NOTICE:** Information concerning changes in your policy language is included. Please call your agent if you have any questions.

To obtain a copy of your policy, please contact your State Farm Agent.

Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.

### PREMIUM

Annual Premium

MN Fire Safety Schg

Your premium has already been adjusted by the following:

#### Premium Reductions

Home/Auto Discount

Claim Record Discount

---

**Total Premium**

---

ST-128  
0205-3400

**NAMED INSURED**
**MORTGAGEE AND ADDITIONAL INTERESTS**

KRESS, DAVID &amp; RENE J

**SECTION I - PROPERTY COVERAGES AND LIMITS**

Coverage	Limit of Liability
A Dwelling	\$ 324,200
Other Structures	\$ 32,420
B Personal Property	\$ 243,150
C Loss of Use	\$ 97,260
<b>Additional Coverages</b>	
Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Fire Department Service Charge	\$500 per occurrence
Fuel Oil Release	\$10,000
Locks and Remote Devices	\$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/\$750 per item

**SECTION II - LIABILITY COVERAGES AND LIMITS**

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	\$ 300,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 1,000

**INFLATION**

Inflation Coverage Index: 270.6

**DEDUCTIBLES**

Section I Deductible	Deductible Amount
All Losses 1%	\$ 3,242

**LOSS SETTLEMENT PROVISIONS**

- A1 Replacement Cost - Similar Construction
- B1 Limited Replacement Cost - Coverage B

**FORMS, OPTIONS, AND ENDORSEMENTS**

HW-2123	*Homeowners Policy
Option ID	*Increase Dwlg up to \$64,840
Option JF	Jewelry and Furs \$1,500 Each
	Article/\$2,500 Aggregate
	*New Form Attached

**ADDITIONAL MESSAGES**

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

**Other limits and exclusions may apply - refer to your policy**

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Fire and Casualty Company.

**Participating Policy**

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

*Lynne M. Youell*  
 \_\_\_\_\_  
 Secretary

*Michael J. Lipson*  
 \_\_\_\_\_  
 President

ST-128  
03053400

011 100004

State Farm Payment Plan  
PO Box 44110  
Jacksonville FL 32231-4110

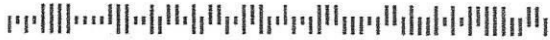
AT1 013676 0006 1193-1381-05 23-9ED4

KRESS, DAVID  
766 ASPEN CT  
WOODBURY MN 55125-1191

Notice of Payment Due

State Farm Payment Plan: 1193-1381-05  
Accountholder Name: KRESS, DAVID

Due By: July 13, 2018



Agent C W Charlson Ins Agcy Inc  
6993 35th St N Ste 1  
Oakdale MN 55128-3145  
Phone: 651-770-1849

Important Information

- We appreciate the way you consistently pay your account.
- This premium notice is the only one you will receive. Please pay by the due date.
- Changes and payments made after June 14, 2018 will be reflected on a subsequent billing notice.
- If you have any questions or would like to discuss other State Farm products, your agent is ready to assist you.

Thanks for letting us serve you!

*pd,  
online  
7-11-18*

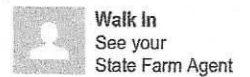
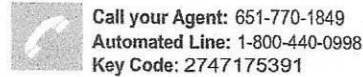
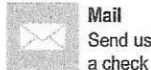
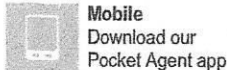
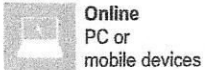
SFPP Account 1193-1381-05

Page 1 of 2

Prepared June 14, 2018

Please fold and tear here ↓

Power To Pay  
Your Way



If you have moved, please contact your agent.



Accountholder: KRESS, DAVID  
SFPP Account Number: 1193-1381-05

0500808234  
Insurance Support Center  
P.O. Box 680001  
Dallas, TX 75368-0001



Please pay by July 13, 2018  
Make payment to State Farm

For Office Use Only

SFPP Bill	0823
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000823500013859 200119313810511305>

SI-16  
0101-1100

1004429 143163 203 01-30-2015

### Account Summary

Downpayment Required

Last Amount Paid JAN 13, 2018

Difference

Current Installment

Policy Changes

Service Charge

**Total Amount Due By JUL 13, 2018**

### Policy Details

Policy Number	Description	Installment & Current Changes	Amount
23-C1-N591-2	PERSONAL UMBRELLA	<ul style="list-style-type: none"> <li>▶ Semiannual Installment</li> <li>▶ Premium adjustment. • Difference in premium from the effective date of the change to the current due date is included in the total amount due on this bill only.</li> </ul>	

When you provide a check as payment, you authorize us either to use the 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 funds 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.



**State Farm Fire and Casualty Company**  
 A Stock Company With Home Offices in Bloomington, Illinois

P.O. Box 82542  
 Lincoln, NE 68501-2542

**Named Insured**

AT1 000150 0046 A-05-9ED4-FA58 L F  
**KRESS, DAVID & RENE JEANNE**  
 766 ASPEN CT  
 WOODBURY MN 55125-1191



**DECLARATIONS PAGE**

AMENDED JUL 14 2018

<b>Policy Number</b>	<b>23-C1-N591-2</b>	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	JAN 13 2018	JAN 13 2019
The policy period begins and ends at 12:01 am standard time at the named insured's address.		

**Your policy is amended JUL 14 2018**  
 PREMIUM ADJUSTMENT



ST-0101-0005

**PERSONAL LIABILITY UMBRELLA POLICY**

**Automatic Renewal** - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you written notice in compliance with the policy provisions or as required by law.

<b>Coverage(s)</b>	<b>Limit of Liability</b>
Coverage L - Personal Liability	\$ 1,000,000
Self-Insured Retention	None

**Required Underlying Insurance**

(Terms in bold in this section are defined in the policy)

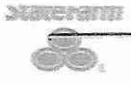
Type of Policy	Minimum Underlying Limits		or	Split Limits
	Combined Limits (Bodily Injury and Property Damage)			
<b>Automobile Liability</b>	\$ 500,000	Bodily Injury -	\$250,000 Per Person	\$500,000 Per Accident
		Property Damage -	\$100,000 Per Accident	
<b>Recreational Motor Vehicle Liability</b> Including Passenger Bodily Injury	\$ 500,000	Bodily Injury -	\$250,000 Per Person	\$500,000 Per Accident
		Property Damage -	\$100,000 Per Accident	
<b>Personal Residential Liability</b>	\$ 100,000			
<b>Watercraft Liability</b>	\$ 100,000			

**Forms & Endorsements**  
 Personal Liability Umbrella  
 Fuel Oil Exclusion

FP-7950.2  
 FE-5837

**Endorsement Premium**  
 Increase

Other limits and exclusions may apply - refer to your policy



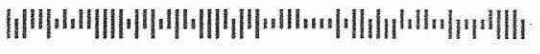
**State Farm Fire and Casualty Company**

P.O. Box 82542  
Lincoln, NE 68501-2542

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001194 0001

**KRESS, DAVID & RENE J**  
766 ASPEN CT  
WOODBURY MN 55125-1191



ST-1  
0102-1001

Location: Same as Mailing Address

**Forms, Options, and Endorsements**

Boatowners Policy	FP-7900.1
Amendatory Endorsement	FE-7879
Cancellation Endorsement	FE-5704
Mandatory Reporting Endorsement	FE-5801
Navigational Extension	FE-7854.2

**RENEWAL CERTIFICATE**

**POLICY NUMBER** 23-BZ-U284-5

Boatowners Policy  
JAN 14 2018 to JAN 14 2019

**DATE DUE** **SEE BALANCE DUE NOTICE**

JAN 14 2018

**Coverages and Limits**

**Section I**

Boats, Equipment, Motors	\$3,000
Boat Trailers	500

**Deductibles - Section I**

All Losses	250
------------	-----

**Section II**

L Watercraft Liability	\$300,000
M Watercraft Medical Payment (Each Person)	2,000

**Annual Premium Amount Due**

*pd.  
1-13-18*

198-3076 L8 10-11-2010 (01103089c)

1991 LUMICRAFT TROPY 170  
1991 JOHNSON 110  
1991 SHORELANDER

Hull Identification No. ACBX6654H091  
Serial No: 08226891  
Vehicle Identification No. AAWA002

17 FT  
25 HP

To obtain a copy of your policy, please contact your State Farm Agent.

*Thanks for letting us serve you....*

**Agent C W CHARLSON INS AGCY INC**  
Telephone (651) 770-1849

Moving? See your State Farm agent.  
See reverse for important information.

Prepared  
NOV 22 2017

2418 M  
2011 I

REB





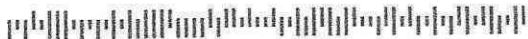
**State Farm Fire and Casualty Company**

P.O. Box 82542  
Lincoln, NE 68501-2542

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001258 0001

KRESS, DAVID & RENE J  
766 ASPEN CT  
WOODBURY MN 55125-1191



ST-1  
0102-1001

Location: Same as Mailing Address

**Forms, Options, and Endorsements**

Personal Articles  
Loss Settlement Endorsement

FP-7940.2  
FE-3357

**RENEWAL CERTIFICATE**

**POLICY NUMBER** 23-B0-C554-4

Personal Articles Policy  
MAR 18 2018 to MAR 18 2019

**DATE DUE** SEE BALANCE DUE NOTICE

MAR 18 2018

**Coverages and Limits**

Class of Property	Amount of Insurance
Jewelry	\$5,788
Cameras	2,040
Musical Instruments	3,117

**Annual Premium  
Amount Due**

To obtain a copy of your policy, please contact your State Farm Agent.

139-307618 10-11-2010 (0153089c)

*Thanks for letting us serve you...*

Agent C W CHARLSON INS AGCY INC

Moving? See your State Farm agent.  
See reverse for important information.

Prepared