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January 25, 2023 Trenton,

Based on our conversation on January 24, 2023, you asked that your automobile liability limits be lowered from \$500 CSL to state minimums.

Please understand what this means:

If you are in an accident and deemed negligent, the most we will pay per person is \$30,000 and \$60,000. The remaining amount will come out of your pocket in the event of a lawsuit.

If you damage any property while operating your vehicle, the most we will pay is \$25,000

If you are hit by an uninsured or underinsured driver, the most you can get for your bodily injury losses is \$30,000.

Please indicate with your signature below, that you understand the you are lowering your liability limits as your insurance agent, I am strongly advising you against doing so.

Thank you.

Andy T. Schmitz

Agency Owner

