

ALEXIS K LEBAHN
3470 WASHINGTN DR#103
EAGAN, MN 55122



Auto Insurance Renewal

KATHLEEN T SIZEMORE
KEVIN SIZEMORE
5027 206TH ST N
FOREST LAKE MN 55025-8982

6/23/2022

Dear Kathleen T Sizemore and Kevin Sizemore,

Thank you for choosing Farmers for your automobile insurance needs. We appreciate the opportunity to provide continued coverage for you and your family.

As a reminder, your policy includes **Accident Forgiveness, Incident Forgiveness, and Guaranteed Renewal** at no additional cost. You earned these benefits on a previous renewal in recognition of your excellent claims history and continued business with Farmers. For more information about how these benefits work, refer to the *Farmers Auto Rewards* endorsement(s) on your policy or contact your agent.

Please review the documents that have been enclosed:

- ID cards
- Declaration page – a summary of your insurance coverages, limits, and deductibles

A summary of your premium information is shown below.

Premium at-a-glance

Policy Premium	\$1,487.70
Fees	\$1.00
► Premium and Fees	\$1,488.70

This is not a bill. Your bill with the amount due will be mailed separately.

If you prefer, you can log into farmers.com today to review your balance and make a payment. You can also contact us at 1-877-327-6392 or visit your agent's office with your payment.

Sincerely,

Farmers Insurance Group®

Your Farmers Policy

Policy Number: 19250-38-37
Effective: 8/19/2022 12:01 AM
Expiration: 2/19/2023 12:01 AM

Your Farmers Agent

Alexis K Lebahn
3470 Washingt Dr#103
Eagan, MN 55122
(651) 280-4180
alebahn@farmersagent.com

To file a claim log on to [Farmers.com](https://farmers.com)
or the *Farmers® Mobile App* or call
1-800-435-7764

Did you know?

Farmers Auto Rewards

Congratulations! You are now qualified for Farmers Auto Rewards and eligible to earn accident forgiveness, incident forgiveness or guaranteed renewal. Check your declaration page to see which rewards have been applied to your policy.

Farmers Friendly Review

Contact your agent to learn more about the policy discounts, coverage options, and other product offerings that may be available to you.

Go Mobile

The Farmers® Mobile App gives you 24/7 account access on the go. Text GETAPP to 29141 to download it today!

**Minnesota
Evidence of Insurance**



KEEP WITH VEHICLE

Named Insured(s):
Kathleen T Sizemore
Kevin Sizemore

Your Agent:
Alexis K Lebahn
Agent Phone: (651) 280-4180

Policy Number: 192503837
Effective: 8/19/2022
Expiration: 2/19/2023
NAIC Number: 21679

Underwriting Company:
Illinois Farmers Insurance Company
2245 Sequoia Dr
Aurora, IL 60506
Phone: 1-888-327-6335

Fold here

Vehicles (s):

2014 Dodge Charger Hemi 4D 2Wd R/T
2C3CDXC19EH205999
2019 Ram 1500 Crew Short 4X4 Laramie
1C6SRFJT1KN925071

Registered Owner(s):

Kevin Sizemore
Ally Bank Lse Trst

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Contact Farmers Claim Department or Roadside Assistance 24 hours a day at (800) 435-7764

Para Español, llame al (877) 732-5266

Report a claim at www.farmers.com, via the Farmers® Mobile App or Contact your Farmers® Agent

At the scene of an accident:

1. Obtain the following:
 - Name, address, and phone number of each driver, passenger, and witness. Obtain a driver's license number for each driver.
 - License plate number, insurance company, and policy number of each involved vehicle.
 - Photos of vehicle damage and accident scene.
2. Report the accident to the proper authorities.
3. **Do not admit fault.** An investigation may later reveal you were not responsible for the accident.

Contact Farmers Claim Department or Roadside Assistance 24 hours a day at (800) 435-7764

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KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES.

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Auto Insurance Declaration Page

Policy Number: 19250-38-37
Effective: 8/19/2022 12:01 AM
Expiration: 2/19/2023 12:01 AM
Named Insured(s): Kathleen T Sizemore
 Kevin Sizemore
 5027 206th St N
 Forest Lake, MN 55025-8982
e-mail: ksizemore1@icloud.com
Address(es): kevinm.sizemore@gmail.com
Underwritten By: Illinois Farmers Insurance Company
 2245 Sequoia Dr
 Aurora, IL 60506

Premiums/Fees

Policy Premium	\$1,487.70
Fees (*also see Information on Additional Fees below)	\$1.00

Policy Premium and Fees **\$1,488.70**

This is not a bill.

Your bill with the amount due will be mailed separately.

Household Drivers

All persons who drive or will occasionally be driving any of the cars on the policy should be listed below. If anyone is missing or needs to be added, such as a newly licensed driver, you should contact your agent or the company to add that person before they begin to drive any of the cars covered on the policy.

Name	Driver Status	Name	Driver Status
Kathleen T Sizemore	Covered	Kevin Sizemore	Covered
Gabriella Rose Garcia	Permitted		

Vehicle Information

Veh. #	Year/Make/Model/VIN	Coverage	Deductible	Limit
1	2014 Dodge Charger Hemi 4D 2Wd R/T 2C3CDXCT9EH205999	Comprehensive: Collision:	\$1,000 \$1,000	
2	2019 Ram 1500 Crew Short 4X4 Laram 1C6SRFJT1KN925071	Comprehensive: Collision:	\$1,000 \$1,000	

Coverage Information

Coverage	Limits (applicable to all vehicles)	Premiums by Vehicle	
		Vehicle 1	Vehicle 2
Bodily Injury Liability	\$250,000 each person \$500,000 each accident	\$144.30	\$111.20
Property Damage Liability	\$100,000 each accident	\$73.40	\$102.70
Personal Injury Protection	\$20,000 See Endorsement MN070, coverage "R1"	\$98.90	\$54.20
Uninsured Motorist Bodily Injury	\$250,000 each person \$500,000 each accident	\$56.50	\$37.60
Underinsured Motorist	\$250,000 each person \$500,000 each accident	\$25.30	\$16.80
Comprehensive		\$184.60	\$135.10

farmers.com

Policy No. 19250-38-37

Questions?

Call your agent Alexis K Lebahn at (651) 280-4180 or email [alebahn@farmersagent.com](mailto:aalebahn@farmersagent.com)

Manage your account:

Go to www.farmers.com to access your account any time!

Declaration Page (continued)

Coverage	Limits (applicable to all vehicles)	Premiums by Vehicle	
		Vehicle 1	Vehicle 2
Collision		\$224.40	\$130.30
Safety Glass-Waiver of Deductible		\$46.20	\$46.20
Total Premium Per Vehicle		\$853.60	\$634.10
▶ Policy Premium		\$1,487.70	

Fee Detail

	Vehicle 1	Vehicle 2	Total
State Theft Prevention Fee	\$0.50	\$0.50	\$1.00
▶ Fees			\$1.00
▶ Policy Premium and Fees			\$1,488.70

Discounts

Discount Type	Applies to Vehicle(s)	Discount Type	Applies to Vehicle(s)
Auto/Home	1, 2	Multiple Car	1, 2
Early Shopping	1, 2	EFT	1, 2
Mature Driver	1, 2	ePolicy	1, 2
Anti-Theft Dvce	2		

Other Policy Features and Benefits

- Accident Forgiveness - prevents one accident from impacting your premium
- Incident Forgiveness - protects your premium from increases due to minor traffic violations
- Guaranteed Renewal - claims activity will not lead to cancellation or nonrenewal

Lienholder and Additional Interest

Vehicle	Lienholder	Loan Number
2014 Dodge Charger Hemi 4D 2Wd R/T VIN: 2C3CDXCT9EH205999	Ally Financial Serv PO Box 8143 Ckysville, MD 21030-8143	Not Applicable
2019 Ram 1500 Crew Short 4X4 Laram VIN: 1C6SRFJT1KN925071	Ally Bank Lse Trst PO Box 8105 Ckysville, MD 21030-8105	SIZEMORE

Declaration Page (continued)

Policy and Endorsements

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document: 56-5043 4th ed.; J6284 1st ed.; J6489 1st ed.; J6674 1st ed.; J6683 1st ed.; J6684 1st ed.; J6774 1st ed.; J6934 1st ed.; J6956 2nd ed.; MN024 1st ed.; MN052 2nd ed.; MN055 1st ed.; MN059 1st ed.; MN064 2nd ed.; MN065 1st ed.; MN070 4th ed.; MN074 1st ed.; 25-2481 6-12; J6479 3rd ed.[Veh:2 only]

Other Information

- Vehicle 1,2 - Deductible waived if glass repaired rather than replaced.
- Kathleen T Sizemore's mature driver course expires on 1/1/2023.
- Kevin Sizemore's mature driver course expires on 1/1/2023.
- If you are age 65 or older, or a retiree aged 60-64 with a pension, you may exclude the work-loss reimbursement portion of the no-fault coverage. If you are interested, please contact your agent.
- Stacking of PIP benefits is available for 20% of the PIP premium. If interested contact your agent.
- Farmers Friendly Reviews are a great way to make sure you are receiving all the discounts for which you qualify, and identify any potential gaps in coverage. Contact your agent to learn more about the policy discounts, coverage options, and other product offerings that may be available to you.
- Your privacy is important to us. To view our Privacy Notice go to <https://www.farmers.com/disclaimer/privacy-policy/> or on the Farmers[®] mobile app accessible in the legal section.

*Information on Additional Fees

The "Fees" stated in the "Premium/Fees" section on the front apply on a per-policy, not an account basis. The following additional fees also apply:

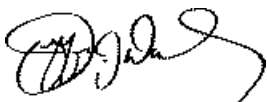
- 1. Service Charge per installment** (In consideration of our agreement to allow you to pay in installments):
 - For Recurring Electronic Funds Transfer (EFT) and fully enrolled online billing (paperless): **\$0.00** (applied per account)
 - For other Recurring EFT plans: **\$2.00** (applied per account)
 - For all other payment plans: **\$5.00** (applied per account)

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy.

- 2. Late Fee: \$10.00** (applied per account)
- 3. Returned Payment Charge: \$25.00** (applied per check, electronic transaction, or other remittance which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account)
- 4. Reinstatement Fee: \$25.00** (applied per policy)

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

Countersignature



Authorized Representative

Policy Notices

Notice of Information Practices - Minnesota

You have certain rights under state and federal law with respect to the privacy of information we obtain about you when you engage in insurance transactions involving insurance primarily for personal, family or household use. You will receive, or already may have received, a notice entitled "Farmers Privacy Notice." Your state gives you additional protections that are explained in this notice. Our information practices, as described in this notice, extend to applicants, policyholders and former policyholders.

Collection of Information

Much of the information we need comes from you when you apply for insurance. Sometimes, however, we may need additional information or may need to verify information you've given us. In those instances, we may contact you, your spouse or another adult member of your household either by phone or by mail.

In addition, we often employ the common insurance industry practice of asking an outside source, called a "consumer reporting agency" or "insurance support organization," to provide us with consumer reports. On occasion, that source may contact you, another adult member of your household or a neighbor, either by phone or in person to provide us with a report. As the Named Insured, you have the right to request that you or your spouse be contacted for a personal interview. If you choose this option, we will make every effort to comply with your request.

We may also obtain information from consumer reporting agencies and other sources for purposes other than underwriting, such as when processing claims, investigating potential fraud, or servicing your account. For example, we may obtain financial information relating to a particular bank account if you desire to set up an electronic funds transfer payment. In addition, we may obtain information relating to health and employment during the processing of a claim.

Types of Information Collected

In connection with the underwriting and/or servicing of policies covering your personal vehicles, we may obtain information, including information relating to the use of your vehicle(s), ages and drivers, mileage, items relating to the driver, such as, personal habits and characteristics, credit information, prior accidents and driving violations, prior arrests or convictions, claims history and previous insurance experience.

In connection with the underwriting and/or servicing of policies covering your real and personal property, we may obtain information, including information relating to construction type, square footage, heating, other physical characteristics of the property, care and maintenance of the property, the personal habits and characteristics of the property's occupants, credit information, claims history and previous insurance experience.

What We do with Information We Collect About You

We use the information we collect about you to perform insurance functions, including underwriting and servicing your policy, processing claims and for other purposes permitted by state and federal law. For example, we may disclose this information, as permitted by law, and without your prior authorization to:

1. Your Agent, who may need the information to service your policy.
2. Persons who need this information to perform normal business functions for us.
3. Persons conducting actuarial or research studies on our behalf.
4. Persons to detect or prevent criminal activity or fraud in connection with an insurance transaction.
5. A healthcare institution or health professional, to verify insurance coverage or benefits, or to inform an individual of a medical problem of which the individual may not be aware.
6. An insurance regulatory authority.

Policy Notices (continued)

7. Law enforcement or other governmental authority.
8. A group policyholder to report claims experience or conduct an audit of our operations, but only as necessary to conduct the review or audit.
9. Affiliates, as permitted by law.
10. Other non-affiliated third parties, as permitted by law.
11. A party to a proposed or consummated sale, transfer, merger or consolidation of all or part of the company underwriting your policy.

Information obtained from a report prepared by an insurance-support organization may be retained by that organization and disclosed to other persons who use these reports, but only to the extent permitted by federal and state law.

Access to and Correction of Personal Information

You have the right to know the contents of any recorded personal information about you that is in our records, including any investigative consumer report we have obtained. You also have the right to receive a copy of this information and to request that we correct, amend or delete any of the information that you feel is in error. To exercise these rights, you must send us a written request. If you request correction, amendment or deletion of any erroneous information, we will review the recorded personal information and your written request. If the requested changes are in order, we will make the appropriate changes in our records. If we cannot make the change, you then have the option of filing a statement of the reasons why you disagree with our decision, which will be included in our policy records so anyone reviewing the disputed personal information will have access to it. Any future disclosure made by us, if any, will also include your filed statement. We will also provide a copy to anyone designated by you who may have received recorded personal information from us in the past two years. In any case, whether we can or cannot comply with your request to correct recorded personal information, we will advise you of our decision in writing.

These rights do not extend to information collected in connection with or in reasonable anticipation of a claim, or civil or criminal proceeding, or to specific items of privileged information when an applicant or policyholder is suspected of fraud, material misrepresentation or material nondisclosure.

You may contact your Agent for the appropriate service center address where you can direct your written inquiry.

Keeping You Informed

As required by law, we will notify you of our information practices regularly. We reserve the right to modify our practices at any time, when permitted by law.

If, after reading this, you have any further questions, please feel free to contact your Agent.

This notice is sent on behalf of the Farmers Insurance Group of Companies, whose members include, but are not limited to:

Policy Notices (continued)

Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers New Century Insurance Company, Farmers Insurance Company, Inc. (A Kansas Corp.), Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc., Farmers Texas County Mutual Insurance Company, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Texas Farmers Insurance Company, Civic Property and Casualty Company, Exact Property and Casualty Company, and Neighborhood Spirit Property and Casualty Company.

25-2481 6-12
