

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



## Auto Insurance Renewal

BARRY M THOMPSON  
DEANNA R THOMPSON  
534 CHURCH AVE  
WABASHA MN 55981-1348

8/22/2022

Dear Barry M Thompson and Deanna R Thompson,

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	\$1,050.60
Fees	\$1.50

**► Premium and Fees** **\$1,052.10**

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

If you prefer, you can log into [farmers.com](http://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: 19248-08-24**  
Effective: 10/16/2022 12:01 AM  
Expiration: 4/16/2023 12:01 AM

### Your Farmers Agent

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

To file a claim log on to [Farmers.com](http://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 Paperless

**Save stamps, time and trees....Go Paperless!** You can choose to receive your Farmers policy documents and/or billing statement electronically. Enroll at [farmers.com](http://farmers.com) and choose the paperless options!

Minnesota  
Evidence of Insurance



KEEP WITH VEHICLE

**Named Insured(s):**  
Barry M Thompson  
Deanna R Thompson  
**Your Agent:**  
Alexis K Lebahm  
**Agent Phone:** (651) 280-4180

**Policy Number:** 192480824  
**Effective:** 10/16/2022  
**Expiration:** 4/16/2023  
**NAIC Number:** 21679  
**Underwriting Company:**  
Illinois Farmers Insurance Company  
3333 Warrenville Rd, Suite 250  
Lisle, IL 60532  
**Phone:** 1-888-327-6335

Fold here

**Vehicles (s):**  
2014 Audi A5 Cabrio Conv Quat 2.0T  
WAUCFAFH6EN010246  
2015 Nissan Rogue 4D 4Wd S/Sv/SI  
5N1AT2MW9FC825731  
2016 Ram 1500 Crew Short 4X4 Sit  
3C6RR7L19GG207396

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Registered Owner(s):  
Barry M Thompson  
Barry M Thompson  
Barry M Thompson

Minnesota  
Evidence of Insurance



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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](http://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.

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# Auto Insurance Declaration Page

**Policy Number:** 19248-08-24  
**Effective:** 10/16/2022 12:01 AM  
**Expiration:** 4/16/2023 12:01 AM  
**Named Insured(s):** Barry M Thompson  
 Deanna R Thompson  
 534 Church Ave  
 Wabasha, MN 55981-1348  
 thombmt1@gmail.com

**Underwritten By:** Illinois Farmers Insurance Company  
 3333 Warrenville Rd. Suite 250  
 Lisle, IL 60532

## Premiums/Fees

Policy Premium	\$1,050.60
Fees (*also see Information on Additional Fees below)	\$1.50

**Policy Premium and Fees \$1,052.10**

### 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
Barry M Thompson	Covered	Deanna R Thompson	Covered

## Vehicle Information

Veh. #	Year/Make/Model/VIN	Coverage	Deductible	Limit
1	2014 Audi A5 Cabrio Conv Quat 2.0T WAUCFAFH6EN010246	Comprehensive:	\$250	
		Collision:	\$500	
2	2015 Nissan Rogue 4D 4Wd S/Sv/SI 5N1AT2MV9FC825731	Comprehensive:	\$500	
		Collision:	\$500	
3	2016 Ram 1500 Crew Short 4X4 Slit 3C6RR7LT9GG207396	Comprehensive:	\$500	
		Collision:	\$500	

## Coverage Information

Coverage	Limits (applicable to all vehicles)	Premiums by Vehicle		
		Vehicle 1	Vehicle 2	Vehicle 3
Bodily Injury Liability	\$250,000 each person \$500,000 each accident	\$31.60	\$50.20	\$44.10
Property Damage Liability	\$500,000 each accident	\$20.70	\$29.90	\$35.70
Personal Injury Protection	\$20,000 See Endorsement MN070, coverage "R1"	\$16.80	\$37.10	\$28.90
Uninsured Motorist Bodily Injury	\$250,000 each person \$500,000 each accident	\$10.40	\$21.20	\$18.90
Underinsured Motorist	\$250,000 each person \$500,000 each accident	\$4.60	\$9.50	\$8.40
Comprehensive		\$117.80	\$88.30	\$154.90

farmers.com

Policy No. 19248-08-24

### Questions?

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

### Manage your account:

Go to [www.farmers.com](http://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	Vehicle 3
Collision		\$96.20	\$49.00	\$56.40
Towing and Road Service		\$9.20	\$9.20	\$9.20
Safety Glass-Waiver of Deductible		\$21.00	\$35.70	\$35.70
PIP Stacking		Covered	Covered	Covered
Total Premium Per Vehicle		\$328.30	\$330.10	\$392.20
<b>▶ Policy Premium</b>				<b>\$1,050.60</b>

### Fee Detail

	Vehicle 1	Vehicle 2	Vehicle 3	Total
State Theft Prevention Fee	\$0.50	\$0.50	\$0.50	\$1.50
<b>▶ Fees</b>				<b>\$1.50</b>
<b>▶ Policy Premium and Fees</b>				<b>\$1,052.10</b>

### Discounts

Discount Type	Applies to Vehicle(s)	Discount Type	Applies to Vehicle(s)
Auto/Home	1, 2, 3	Multiple Car	1, 2, 3
Transfer	1, 2, 3	EFT	1, 2, 3
Auto/Specialty	1, 2, 3	Anti-Theft Dvce	1, 2, 3

### 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

### 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.; MN056 1st ed.; MN059 1st ed.; MN064 2nd ed.; MN065 1st ed.; MN070 4th ed.; MN074 1st ed.; 25-2481 6-12

### Other Information

- Vehicle 1,2,3 - Deductible waived if glass repaired rather than replaced.

## Declaration Page (continued)

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- Your policy provides Towing and Road Service Coverage for selected vehicles as shown in the Coverage Information section of your Declarations Page. Towing and Road Service Coverage is outlined in the policy, and it extends for the duration of the policy period. This coverage will be removed from any vehicle upon renewal of your policy if three (3) or more Roadside claims are submitted on the same vehicle, or any vehicle that replaces it during the policy term, within a rolling 12-month period. If you have any questions, please contact Farmers customer service at 1-888-327-6335.
- Go Green by logging onto [Farmers.com](http://Farmers.com) or contacting your Farmers 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<sup>®</sup> 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:

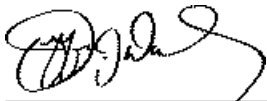
- 1. Service Charge per installment** (In consideration of our agreement to allow you to pay in installments):
  - For Recurring Electronic Funds Transfer (EFT) and fully enrolled online billing (paperless): **\$0.00** (applied per account)
  - For other Recurring EFT plans: **\$2.00** (applied per account)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



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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)

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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)

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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

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