

Encompass Insurance Company of America Personal Auto Application

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Customer Name: Joshua Miner
Policy Number: 0282625577
Policy Effective Date: 10/21/2020 to 10/21/2021

Agency Name: TWFG INSURANCE SRVS INC
Producer ID: 360119288
Date: 10/13/2020

NAIC #: 10071

Applicant Personal Information

First Name 1: Joshua	Middle Initial:	Last Name: Miner
Home Phone #: (806) 440-5005	Cell Phone #: (806) 440-5005	
Email Address: Josh.miner@okstate.edu		

First Name 2: Sydney	Middle Initial:	Last Name: Miner
Home Phone #: (806) 440-5005	Cell Phone #: (406) 609-7125	
Email Address: Sydney.d.gray@okstate.edu		

Mailing Address: 2332 Nw 157th Ter
City: Edmond **State:** OK **ZIP code:** 73013

Does the insured own a home or other residence? Yes

Does any operator drive a company vehicle which does not require coverage? No

Prior Carrier Information

Carrier	Years	Bodily Injury Liability Limits
ALLSTATE INS	5	100/300

Resident Driver Information

Drivers: 2

First Name: Joshua	Last Name: Miner	Date of Birth: 02/XX/1997
Gender: Male	Social Security Number: XXX-XX-0618	Marital Status: Married
MVR Status: FOUND	Age Licensed: 16	Relation to Insured: Insured
License #: XXXXXXXX16	Classification: Operator	
Check all which apply: <input type="checkbox"/> SR22 required in last 5 years <input type="checkbox"/> Good Student Discount <input type="checkbox"/> Operates a motorcycle		
<input type="checkbox"/> Resides at school >100 miles from home <input type="checkbox"/> Accident Prevention Course Completion		

First Name: Sydney	Last Name: Miner	Date of Birth: 01/XX/1997
Gender: Female	Social Security Number: XXX-XX-7452	Marital Status: Married
MVR Status: FOUND	Age Licensed: 16	Relation to Insured: Spouse
License #: XXXXXXXX09	Classification: Operator	
Check all which apply: <input type="checkbox"/> SR22 required in last 5 years <input type="checkbox"/> Good Student Discount <input type="checkbox"/> Operates a motorcycle		
<input type="checkbox"/> Resides at school >100 miles from home <input type="checkbox"/> Accident Prevention Course Completion		

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Vehicle Information

Details for 2013 FORD TRUCKS F150 2WD:

VIN: 1FTFW1CF7DKD20277	Usage: Work 3.1-9.9	
Description: F150 2WD	Performance Modifications: No	Vehicle New or Used: Used
Vehicle Registered to: Joshua	Ownership Type: Owned	
Anti-Lock Brake Type: 4 Wheel standard	Anti-Theft Type: Passive disabling device	Airbag Type: Driver side standard, passenger side standard
Does the vehicle have a branded title (Salvage, Flood, Reconstructed, etc.)? No		
Is this vehicle used for any commercial purposes? No		
Is this vehicle used to drive for a transportation network company (Uber, Lyft, etc.)? No		
Is this vehicle loaned out to a car sharing network? No		
Is this vehicle rented/leased to others for fee? No		
Is a Camper Unit included with this vehicle? No		
Purchase Date: 04/20/2018	Is garaging address the same as the mailing address? Yes	
Lienholder/Interested Party: No		

Vehicle Usage Information for 2013 FORD TRUCKS F150 2WD:

Driver Names	Vehicle Usage %
Joshua Miner	51%
Sydney Miner	49%

Details for 2019 HYUNDAI TUCSON:

VIN: KM8J23A49KU890040	Usage: Pleasure	
Description: TUCSON	Performance Modifications: No	Vehicle New or Used: New
Vehicle Registered to: Joshua	Ownership Type: Owned	
Anti-Lock Brake Type: 4 Wheel standard	Anti-Theft Type: Passive disabling device	Airbag Type: Driver side standard, passenger side standard
Does the vehicle have a branded title (Salvage, Flood, Reconstructed, etc.)? No		
Is this vehicle used for any commercial purposes? No		
Is this vehicle used to drive for a transportation network company (Uber, Lyft, etc.)? No		
Is this vehicle loaned out to a car sharing network? No		
Is this vehicle rented/leased to others for fee? No		
Is a Camper Unit included with this vehicle? No		
Purchase Date: 08/01/2019	Is garaging address the same as the mailing address? Yes	
Lienholder/Interested Party: No		

(continued)

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Vehicle Information (continued)

Vehicle Usage Information for 2019 HYUNDAI TUCSON:

Driver Names	Vehicle Usage %
Joshua Miner	49%
Sydney Miner	51%

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Coverage and Deductible Information

Coverage	2013 FORD TRUCKS F150 2WD		2019 HYUNDAI TUCSON	
	Limit / Deductible	Premium	Limit / Deductible	Premium
Automobile Liability Insurance • Bodily Injury • Property Damage	\$100,000 each person \$300,000 each occurrence \$100,000 each occurrence	\$419.00	\$100,000 each person \$300,000 each occurrence \$100,000 each occurrence	\$485.00
Automobile Medical Payments	\$5,000 each person	\$33.00	\$5,000 each person	\$77.00
Auto Comprehensive Insurance	Actual cash value \$1,000 deductible	\$237.00	Actual cash value \$1,000 deductible	\$252.00
Full Safety Glass	Per endorsement	Included	Per endorsement	Included
Auto Collision Insurance	Actual cash value \$1,000 deductible	\$296.00	Actual cash value \$1,000 deductible	\$463.00
Auto Replacement Protection	Not Purchased		Not Purchased	
Transportation Expense	\$30 per day \$900 maximum maximum	\$68.00	\$30 per day \$900 maximum maximum	\$68.00
Trip Interruption Insurance	Not Purchased		Not Purchased	
Roadside Assistance	Up to \$100 each disablement	\$16.00	Up to \$100 each disablement	\$16.00
New OEM Parts	Not Purchased		Not Purchased	
Farm Vehicle	Not Purchased		Not Purchased	
Encompass Ride Share	Not Purchased		Not Purchased	

2013 FORD TRUCKS F150 2WD

2019 HYUNDAI TUCSON

Total Premium	\$1,069.00	\$1,361.00
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Additional Coverages

Coverage	Limits	Deductible	Premium
Automobile Death Indemnity Insurance	\$10,000 benefit	Not applicable	Included
Uninsured Motorist Insurance For Bodily Injury	\$50,000 each person \$100,000 each accident	Not Applicable	\$177.00

Total Premium for Additional Coverages	\$177.00
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Discounts Applied

2013 FORD TRUCKS F150

2WD

- Anti-Theft Devices
- Passive Restraint
- Multi-Policy
- Anti-Lock Braking System
- Homeownership
- Good Payer
- Future Effective
- Preferred Protection
- Connected Driver

2019 HYUNDAI TUCSON

- Anti-Theft Devices
- Passive Restraint
- Multi-Policy
- Anti-Lock Braking System
- Homeownership
- New Car
- Good Payer
- Future Effective
- Preferred Protection
- Connected Driver

The assumptions we make in preparing premium estimates vary based upon the amount of information you provide. This estimate assumes you purchase coverage today. This quote is not a contract or binder of insurance. To apply for insurance, you must complete the application process.

Total Premium Information

Total for 2013 FORD TRUCKS F150 2WD	\$1,069.00
Total for 2019 HYUNDAI TUCSON	\$1,361.00
Total for Additional Coverages	\$177.00

Your Total Premium for All Vehicles **\$2,607.00**

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Binder Provision

In reliance on the statements in this application and subject to the terms and conditions of the policy authorized for the Company's issuance to the applicant, the company named above binds the insurance applied for to become effective:

Become Effective	12:01 AM	10/21/2020
Expiration Date	12:01 AM	10/21/2021
Application Signed	03:10 PM	10/13/2020

<u>TWFG INSURANCE SRVS INC</u>	No: 360119288	Loc: 360
Agent/Agency Name	Office Phone:	(866) 367-3424

Acknowledgment and Signatures

Personal information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to help determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instructions on how to submit a request to us.

A copy of the notice of information practices (privacy) has been given to the applicant.

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to potential criminal and civil penalties.

I have read the above referenced application and any attachments. I declare that the information in them is true, complete and correct to the best of my knowledge and belief. This information is being offered to the company as an inducement to issue the policy for which I am applying. My signature below represents my agreement to the terms and conditions described in the forms listed above.

DocuSigned by:
Joshua Miner
977E895E393E4EC...

10/13/2020 | 2:50 PM CDT

Signature of applicant

Date

Signature of co-applicant

Date

PRODUCER'S STATEMENT: I certify to the best of my knowledge and belief that the signature of the applicant is the personal signature of the applicant.

DocuSigned by:
Joshua Miner
977E895E393E4EC...

10/13/2020 | 2:50 PM CDT

Signature of Producer

Date

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Important Notice

Issue: In the course of our standard program of verifying policyholder information through public sources and MVR crosschecks, please confirm that the following individual(s) are not to be added to the policy for the reason(s) provided below.

Your Action Needed: Please have the insured read and sign this form and retain this document in your files.

READ THE FOLLOWING INFORMATION CAREFULLY BEFORE ATTESTING TO THE STATEMENTS BELOW

Additional Driver Certification

The following individuals will not be added to the policy for the reasons provided below. I hereby certify that the information provided below is accurate and correct:

- 1. Driver has own car and insurance:**
- 2. Driver is out of household:**
- 3. Driver is unknown to the insured:**
- 4. Driver is deceased:**
- 5. Driver is already added to the policy with different information:**
- 6. Driver is in household but not licensed:**

I hereby certify that there are no additional drivers living in my household or regular operators of the insured vehicles that are not listed as drivers on my automobile policy with the Company. I also certify that there are no other person(s) whether living in my household or not (i.e., children, parents, friends, etc.) who have regular use of any vehicle(s) insured under my policy who are not listed as drivers.

If, at any point in the future, there is a driver in the household with regular use of the vehicle, I will notify my agent and add that driver to my policy immediately.

I understand that the Company may not provide coverage under this policy if I make any fraudulent statements or engage in fraudulent conduct, or make any material misrepresentation in connection with obtaining a policy with the Company or in seeking coverage for any accident or loss under this policy.

I further understand that if it is determined that I have failed to provide information regarding any additional resident drivers or regular operators of the vehicles insured under the policy, or if I have provided false information, the Company may deny coverage and/or deem the policy voidable.

DocuSigned by:
Joshua Miner
977E895E393E4EC...

10/13/2020 | 2:50 PM CDT

Signature of applicant

Date

Signature of co-applicant

Date

DocuSigned by:
Joshua Miner
977E895E393E4EC...

10/13/2020 | 2:50 PM CDT

Signature of Producer

Date