

KEITH SMITH
473 NORTHAMPTON ST
KINGSTON, PA 18704-4509



Auto Insurance Renewal

DAVE ALLEN
SUE A ALLEN
238 W 9TH ST
BLOOMSBURG PA 17815

4/5/2022

Dear Dave Allen and Sue A Allen,

Thank you for choosing Farmers for your automobile insurance needs. We appreciate the opportunity to offer continued coverage for you and your family contingent upon payment toward the premium as stated below.

Please review the renewal offer 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** **\$817.00**

In addition to any discounts that have already been applied to your policy, you could save even more by switching your payment method. We offer discounts to customers who pay in full at renewal or enroll in automatic bank payment. Please contact your agent to learn how you can start saving today.

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: 19282-45-90

Effective: 5/28/2022 12:01 AM

Expiration: 11/28/2022 12:01 AM

Your Farmers Agent

Keith Smith

473 Northampton St

Kingston, PA 18704-4509

(570) 408-1640

ksmith8@farmersagent.com

To file a claim log on to Farmers.com
or the [Farmers® Mobile App](#) or call

1-800-435-7764

Did you know?



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!

**Pennsylvania
Financial Responsibility
Identification Card**



KEEP WITH VEHICLE

Named Insured(s):
Dave Allen
Sue A Allen
Insured Address
238 W 9th St
Bloomsburg, PA 17815
Your Agent:
Keith Smith
Agent Phone: (570) 408-1640

Policy Number: 192824590
Effective: 5/28/2022
Expiration: 11/28/2022
NAIC Number: 21687
Not valid more than 1 year from effective date
Underwriting Company:
Mid-Century Insurance Company
6301 Owensmouth Ave.
Woodland Hills, CA 91367
Phone: 1-888-327-6335

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Phone: 1-888-327-6335

Vehicles (s):

1964 Oldsmobile Super 88
854L056138
2006 Ford Five Hundred 4D 2Wd Sel
1FAPF24186G144065
1997 Chevrolet Lumina 4Door Base/Ls
2G1WL52M9V9140035

Registered Owner(s):

Dave Allen
Dave Allen
Sue A Allen

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854L056138
2006 Ford Five Hundred 4D 2Wd Sel
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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.

Fold here

This card must be carried for production upon demand. It is suggested that you carry this card in the insured vehicle.

WARNING: Any owner or registrant of a motor vehicle who drives or permits a motor vehicle to be driven in this State without the required financial responsibility may have his registration suspended or revoked.

NOTE: THIS CARD IS REQUIRED WHEN:

- (1) You are involved in an auto accident.
 - (2) You are convicted of a traffic offense other than a parking offense that requires a court appearance.
 - (3) You are stopped for violating any provision of 75 Pa. C.S. (relating to the Vehicle Code) and requested to produce it by a police officer.
- You must provide a copy of this card to the Department of Transportation when you request restoration of your operating privilege and/or registration privilege which has been previously suspended or revoked.

25-5973 1-19

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

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25-5973 1-19

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25-5973 1-19

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Named Driver Exclusion Endorsement - Person (J7034 - 1st Edition)



Policy Number: 19282-45-90
Effective: 5/28/2022 12:01 AM
Named Insured: Dave Allen
238 W 9th St
Bloomsburg, PA 17815

<i>Person(s) Restricted</i>	<i>Relationship</i>
Tyler Allen	Son
Amanda Allen	Daughter

In consideration of the premium, it is agreed that all coverage for **bodily injury**, loss or **damages** afforded by this policy and all liability or obligation of any kind shall not, at any time on or after the effective date shown, apply to the operation or use of any vehicle by the person(s) named above. This policy will not provide coverage for any person(s) who entrusts a vehicle to the person(s) named above.

This exclusion includes any claim for **damages** made against **you**, a **family member**, or any other person or organization that is vicariously liable for an **accident** arising out of the operation of **your insured car** or **non-owned car** by the person(s) restricted.

Accepted by

X _____ **SIGN HERE**
Named Insured

RETURN THIS COPY AFTER SIGNING.





Auto Insurance Declaration Page

Policy Number: 19282-45-90
Effective: 5/28/2022 12:01 AM
Expiration: 11/28/2022 12:01 AM
Named Insured(s): Dave Allen
 Sue A Allen
 238 W 9th St
 Bloomsburg, PA 17815
e-mail: dave_allen_62@yahoo.com
Address(es):
Underwritten By: MID-CENTURY INSURANCE COMPANY
 6301 Owensmouth Ave.
 Woodland Hills, CA 91367

Premiums

Policy Premium **\$817.00**

This is not a bill.

Your bill with the amount due will be mailed separately.

IF THIS POLICY INCLUDES PART IV - COLLISION COVERAGE, THEN THIS POLICY COVERS COLLISION DAMAGE TO RENTAL CARS (NON-OWNED CAR) AS DESCRIBED AND LIMITED BY THE TERMS OF PART IV - COLLISION OF THE POLICY.

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
Dave Allen	Covered	Sue A Allen	Covered
Tyler Allen	Excluded	Amanda Allen	Excluded

Vehicle Information

Veh. #	Year/Make/Model/VIN	Coverage	Deductible	Limit
1	2006 Ford Five Hundred 4D 2Wd Sel 1FAFP24186G144065	Comprehensive: Collision:	\$500 \$500	
2	1964 Oldsmobile Super 88 854L056138	Comprehensive: Collision:	Not Covered Not Covered	
3	1997 Chevrolet Lumina 4Door Base/Ls 2G1WL52M9V9140035	Comprehensive: Collision:	\$500 Not Covered	

Coverage Information

Coverage	Limits (applicable to all vehicles)	Premiums by Vehicle		
		Vehicle 1	Vehicle 2	Vehicle 3
Bodily Injury Liability	\$15,000 each person \$30,000 each accident Limited Tort	\$69.00	\$38.00	\$52.00
Property Damage Liability	\$25,000 each accident	\$71.00	\$40.00	\$67.00
Uninsured Motorist Bodily Injury-with Stacking	\$15,000 each person \$30,000 each accident	\$24.00	\$11.00	\$17.00

farmers.com

Policy No. 19282-45-90

Questions?

Call your agent Keith Smith at (570) 408-1640 or email ksmith8@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	Vehicle 3
Underinsured Motorist Bodily Injury-with Stacking	\$15,000 each person \$30,000 each accident	\$44.00	\$20.00	\$30.00
Comprehensive		\$78.00	Not Covered	\$30.00
Collision		\$100.00	Not Covered	Not Covered
Towing and Road Service		\$8.00	\$8.00	\$8.00
Glass Deductible Buyback		\$29.00	Not Covered	\$28.00
FIRST PARTY BENEFITS				
Medical Coverage	\$5,000 each person	\$20.00	\$11.00	\$14.00
Funeral Expense Benefits		Not Covered	Not Covered	Not Covered
Income Loss Benefits		Not Covered	Not Covered	Not Covered
Accidental Death Benefits		Not Covered	Not Covered	Not Covered
Combination Package		Not Covered	Not Covered	Not Covered
Extraordinary Medical Benefits		Not Covered	Not Covered	Not Covered
Total Premium Per Vehicle		\$443.00	\$128.00	\$246.00
▶ Policy Premium				\$817.00

Discounts

Discount Type	Applies to Vehicle(s)	Discount Type	Applies to Vehicle(s)
Homeownership	All	Multiple Car	All
Auto/Home	All	ePolicy	All
Anti-Theft Dvce	1, 3	Passive Restraint	All

Lienholder and Additional Interest

Vehicle	Lienholder	Loan Number
2006 Ford Five Hundred 4D 2Wd Sel VIN: 1FAFP24186G144065	Santander Consumer PO Box 1984 Carmel, IN 46082-1984	Not Applicable

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: 56-5667 1st ed.; J7034 1st ed.; J6962 2nd ed. [Veh: 1, 3 only]

Other Information

- Total Citation/Accident surcharge for this policy is \$0.00.

Declaration Page (continued)

- Excluded driver in the household.
- Vehicle 1,3 - Deductible reduced to \$100 for glass loss.
- Vehicle 1,3 - Deductible waived if glass repaired rather than replaced.
- 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.
- Vehicle 1 - When your vehicle loan is paid off, please contact 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.

***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:

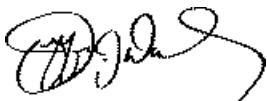
- 1. Service Charge per installment** (In consideration of our agreement to allow you to pay in installments):
 - For Recurring Electronic Funds Transfer (EFT) and fully enrolled online billing (paperless): **\$0.00** (applied per account)
 - For other Recurring EFT plans: **\$2.00** (applied per account)
 - 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: \$20.00** (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 Endorsements

Named Driver Exclusion Endorsement - Person (J7034 - 1st Edition)

Policy Number: 19282-45-90
Effective: 5/28/2022 12:01 AM
Named Insured: Dave Allen
 238 W 9th St
 Bloomsburg, PA 17815

<i>Person(s) Restricted</i>	<i>Relationship</i>
Tyler Allen	Son
Amanda Allen	Daughter

In consideration of the premium, it is agreed that all coverage for **bodily injury**, loss or **damages** afforded by this policy and all liability or obligation of any kind shall not, at any time on or after the effective date shown, apply to the operation or use of any vehicle by the person(s) named above. This policy will not provide coverage for any person(s) who entrusts a vehicle to the person(s) named above.

This exclusion includes any claim for **damages** made against **you**, a **family member**, or any other person or organization that is vicariously liable for an **accident** arising out of the operation of **your insured car** or **non-owned car** by the person(s) restricted.

Accepted by

X _____ **SIGN HERE**
 Named Insured

SIGN AND KEEP THIS COPY WITH YOUR POLICY.

93-7034 1st Edition 2-15

This endorsement is a part of the policy. It changes the policy so please read it carefully. All other terms and conditions of the policy continue to apply.

Policy Notices

Notice to Policyholders - Vehicle Safety and Driver Improvement Course Discount

Farmers offers several premium discounts for vehicle safety features and driver improvement course. These discounts are described below:

Passive Restraint Discount (Passive Front Seat Belts, Air Bags)

To qualify, the motor vehicle must be equipped with a factory-installed air bag or other passive restraint system which meets Federal Safety Standards. "Passive Restraint" is defined as any frontal automobile protection system which requires no action of the vehicle occupants.

The discount applies to all First Party Benefits (FPB) coverage.

Anti-Theft Device Discount

To qualify, the motor vehicle must be equipped with a passive anti-theft device. A passive anti-theft device is defined as any item or system installed in an automobile which is activated automatically when the operator turns the ignition key to the off position and which is designed to prevent unauthorized use. The term does not include an ignition interlock provided as a standard anti-theft device by the original automobile manufacturer.

The discount applies to Comprehensive coverage.

Motor Vehicle Driver Improvement Course Discount

The discount applies to all named insureds who are at least 55 years of age and have voluntarily completed a motor vehicle driver improvement course within the past three years. Such course must have been approved by the Department of Transportation and original certification presented to the Company. After this three year period, the course must be successfully repeated and evidence furnished in order to again qualify for the discount.

If the course was required by a court or other governmental entity resulting from a traffic infraction, the discount shall not apply.

An insured shall not be eligible for the discount if during a three year period after course completion: (1) the insured was involved in a chargeable accident, (2) the insured was convicted of a moving violation as defined in Pennsylvania statute title 75 section 1535, or (3) the insured was convicted or accepted Accelerated Rehabilitative Disposition for driving under the influence of alcohol or any controlled substance.

The discount applies to all coverages, including: Bodily Injury, Property Damage, First Party Benefits, Uninsured Motorist, Underinsured Motorist, Comprehensive, and Collision coverages.

25-2911 5-15

Policy Notices (continued)

Notice of Tort Options

The laws of the Commonwealth of Pennsylvania give you the right to choose either of the following two tort options:

- A. "Limited Tort" Option - This form of insurance limits your right and the rights of members of your household to seek financial compensation for injuries caused by other drivers. Under this form of insurance, you and other household members covered under this policy may seek recovery for all medical and other out-of-pocket expenses, but not for pain and suffering or other nonmonetary damages unless the injuries suffered fall within the definition of "serious injury," as set forth in the policy, or unless one of several other exceptions noted in the policy applies.
- B. "Full Tort" Option - This form of insurance allows you to maintain an unrestricted right for yourself and other members of your household to seek financial compensation for injuries caused by other drivers. Under this form of insurance, you and other household members covered under this policy may seek recovery for all medical and other out-of-pocket expenses and may also seek financial compensation for pain and suffering or other nonmonetary damages as a result of injuries caused by other drivers. If you wish to change the tort option that currently applies to your policy, you must notify your agent, broker or company and request and complete the appropriate form.

25-2914 4-99

Personal Automobile Basic Coverage Disclosure Pennsylvania

Policy Number: 19282-45-90

Insured's Name: Dave Allen
Sue A Allen
238 W 9th St
Bloomsburg, PA 17815

Agency Name: Keith Smith

Vehicle Description

Vehicle	Year	Make	Model	Vehicle Identification Number
1	2006	Ford	Five Hundred 4D 2Wd Sel	1FAPP24186G144065
2	1964	Oldsmobile	Super 88	854L056138
3	1997	Chevrolet	Lumina 4Door Base/Ls	2G1WL52M9V9140035

The laws of the Commonwealth of Pennsylvania require that you purchase liability and first-party medical benefit coverages only as follows:

Liability coverage with minimum limits of \$15,000 per person, \$30,000 per accident for bodily injury, \$5,000 for property damage each accident, and \$5,000 medical benefit each accident.

The laws of the Commonwealth of Pennsylvania, as enacted by the General Assembly, only require that you purchase liability and first-party medical benefit coverages. Any additional coverages or coverages in excess of the limits required by law are provided only at your request as enhancements to basic coverages.

The premium for basic coverage on your policy is:

Policy Notices (continued)

Coverages	Premium		
	Vehicle 1	Vehicle 2	Vehicle 3
Combined Bodily Injury and Property Damage Liability \$35,000 Each Accident; or			
Bodily Injury \$15,000 Each Person \$30,000 Each Accident	\$69.00	\$38.00	\$52.00
Property Damage \$5,000 Each Accident	\$57.00	\$32.00	\$54.00
Medical Benefit \$5,000 Each Accident	\$20.00	\$11.00	\$14.00
Premium for coverages and limits shown above	\$146.00	\$81.00	\$120.00

Thank you for choosing Farmers[®] for your Auto insurance. We appreciate your business. If you have questions about this notice or your insurance coverage, please contact your Farmers agent.

25-3098 2-11

Important Notice to the Policyholder

Pennsylvania State Law requires us to notify the insured of the following:

Any person who knowingly and with intent to defraud any insurance company or other 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 such person to criminal and civil penalties.

25-3885 2-11

Pennsylvania Surcharge Disclosure Statement

In accordance of Pennsylvania State Law, we provide this surcharge disclosure plan to explain our system of driving record points. This statement provides an overview; more detailed information is available upon request. Driving record points are assigned to operators for chargeable accidents and violations. All accidents and violations occurring in the 36-month period prior to policy inception are considered in developing a driver's policy premium. If a driver is added mid-term, accidents and violations will be charged for the entire 36-month period prior to the driver being added to the policy. Point Surcharges follow the driver, and these surcharges will remain in effect until they are no longer in the experience period (36 months prior to the policy effective date). To determine if the accident or violation took place in the chargeable period, we use the occurrence date instead of the conviction date. We charge for accidents and violations occurring while a driver is operating a private passenger automobile.

Accidents - We assess a surcharge of approximately 45% for each at-fault accident charged to an operator. Accidents are chargeable if, as a result of the accident, the insurer incurs at least \$1,800 in losses in excess of any deductible for personal injury or damage to

Policy Notices (continued)

property, including the insured's. Accidents noted on the Comprehensive Loss Underwriting Exchange (CLUE) report will be considered "at-fault" if payments were made under liability coverages in the amount of \$1,800 or more on or after July 1, 2020, \$1,700 or more between July 1, 2017 and June 30, 2020, \$1,550 or more between July 1, 2014 and June 30, 2017, \$1,450 or more between July 1, 2011 and June 30, 2014, and \$1,350 or more between July 1 2008 and June 30, 2011 for the minimum accident threshold. At-fault accidents where the insurer incurs less than \$1,800 on or after July 1, 2020, \$1,700 between July 1, 2017 and June 30, 2020 \$1,550 between July 1, 2014 and June 30, 2017, and \$1,450 between July 1, 2011 and June 30, 2014 in losses in excess of any deductible for personal injury or damage to property, including the insured's, are classified as at-fault not chargeable (AFN) and assigned to the Not-at-fault group.

Minor Violations - We assess a surcharge of approximately 45% for the second and each subsequent conviction of routine traffic infractions like speeding or failure to yield. Most of these infractions are listed in 75 Pa C.S. Section 1535.

Major Violations - We assess a surcharge of approximately 59% for each conviction of a violation which suggests the presence of a materially increased risk in a motorist. Such major violations include vehicular homicide, leaving the scene of an accident involving death or injury, or fleeing a police officer.

Driving While Intoxicated - We assess a surcharge of approximately 38% for each Driving While intoxicated infraction for conviction under Section 3731 (Driving under the influence of alcohol or controlled substance), notice of Section 1534 (Acceptance of Accelerated Rehabilitative Disposition), or any similar infraction.

Unverifiable Driving Record - Four (4) driving record points (a surcharge of approximately 59%) will be assessed on any operator whose driving record cannot be verified by a state's Bureau of Motor Vehicles. The points will be removed if Farmers Insurance Group is able to obtain a valid MVR within 30 days of policy inception. The date assigned to the points will be the day before the policy's inception date.

Drivers 18 years of age and younger will not be charged unverifiable driver record points. Drivers with learner's permits will not be charged during the first policy term. However, the points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

Foreign Driver's License - One (1) driving record point (a surcharge of approximately 19%) will be assessed on any operator who does not have a valid U.S. or Canadian license, but has had an international driving permit. Those points are deleted beginning with the first renewal after a valid U.S. license has been obtained, maintained for 12 months, and reported to Farmers Insurance Group.

25-5943 4-20

Privacy Policy

This notice describes our privacy policies and procedures in safeguarding information about customers and former customers that obtain financial products or services for personal, family or household purposes. **Please note that if state law is more protective of an individual's privacy than federal privacy law, we will protect information in accordance with state law while also meeting federal requirements.**

Information We Collect

We may collect the following categories of information for the purposes identified below. Please note that the examples are not an exhaustive list and may fall into multiple categories. Categories and specific pieces of information collected may vary depending on the nature of your relationship with us.

Category	Purpose of Use	What may be included in this category	Some examples
Internal	Authenticate your identity; create, maintain and secure your account with us; maintain your preferences.	Knowledge and Belief, Authenticating, Preference	Passwords, PIN, mother's maiden name, individual interests
Historical	Complete a transaction or provide a service for which the personal information was collected; conduct analytics and modeling.	Personal history	Past claims, prior insurance carriers, prior addresses, medical history, criminal history
Financial	Process your billing; make payments; complete a transaction or provide a service for which the personal information was collected.	Account, Ownership, Transactional, Credit	Credit card number, bank account, records of real or personal property, credit, income, loan records, taxes
External	Identify information to verify you; complete a transaction or provide a service for which the personal information was collected; deliver product offerings that may be relevant to you; conduct analytics.	Identifying, Ethnicity, Gender, Demographic, Medical and Health, Physical Characteristics	Name, username, government issued identification, social security number, gender, browsing behavior, age range, income bracket, physical and mental health, medical records
Social	Establish your communication preferences; complete a transaction or provide a service for which the personal information was collected; process your policy, account or claim.	Professional, Criminal, Public Life, Family, Social Network, Communication	Job titles, work history, school attended, convictions, charges, marital and family status, email, telephone recordings
Tracking	Contact you; provide relevant information; provide a location-based product or service requested by you; conduct analytics.	Computer or Mobile Device, Contact, Location	IP Address, geolocation, email address, physical address, telephone number, country

We collect certain information ("nonpublic personal information") about you and the members of your household ("you") from the following sources:

- Information you provide on applications or other forms, such as your social security number, assets, income, and property information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history;

-
- Information from your visits to the websites we operate, use of our mobile sites and applications, use of our social media sites, and interaction with our online advertisements;
 - Information we receive from consumer reporting agencies or insurance support organizations, such as motor vehicle records, credit report information and insurance claims history; and
 - If you obtain a life, long-term care or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations, regarding your health.

How We Protect Your Information

Our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information to those individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you except as described in this notice or as otherwise required or permitted by applicable law.

Information We Disclose

We may disclose the nonpublic personal information we collect about you, as described above, to our affiliates, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements, and to other third parties, all as permitted by law and for our everyday business purposes, such as to process your transactions and maintain your accounts and insurance policies. Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Farmers or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will follow the privacy restrictions of that organization.

We are permitted to disclose personal health information:

- (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud;
- (2) with your written authorization, and
- (3) otherwise as permitted by law.

When you are no longer our customer, we continue to share your information as described in this notice.

Sharing Information with Affiliates

The Farmers Insurance Group[®] of Companies includes affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services.

We may disclose nonpublic personal information, as described above in **Information We Collect**, as permitted by law to our affiliates, which include:

- Financial service providers such as insurance companies and reciprocals, investment companies, underwriters and brokers/dealers.
- Non-financial service providers, such as data processors, billing companies and vendors that provide marketing services for us.

We are permitted by law to share with our affiliates information about our transactions and experiences with you. In addition, we may share with our affiliates consumer report information, such as information from credit reports and certain application information, received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

IMPORTANT PRIVACY CHOICES

You have choices about the sharing of some information with certain parties. These choices may differ based on the particular affiliate(s) with which you do business.

For 21st Century customers: We are offering you an Opt-Out opportunity which is included with your policy documents. If you prefer that we not share your consumer report information with Farmers you may opt-out of such disclosures that is, you may direct us not to make those disclosures --other than as otherwise permitted by law. You may do so by following the procedure explained in the Opt-Out Form. You may opt-out only by returning the Opt-Out Form. We will implement your request within a reasonable time. If it is your decision not to opt-out and to allow sharing of your information with the Farmers affiliates, you do not need respond in any way.

For Bristol West customers: If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may use the Opt-out form included with your policy documents. Please verify that your Bristol West policy number is listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. We will implement your request within a reasonable time after we receive it. Any policyholder may opt-out on behalf of other joint policyholders. An opt-out by any joint policyholder will be deemed to be an opt-out by all policyholders of the policy. If it is your decision not to opt-out and to allow sharing of your information with our affiliates, you do not need to request an Opt-Out or respond to us in any way.

For Farmers customers: If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may request an Opt-Out Form by calling toll free, 1-800-327-6377, (please have all of your policy numbers available when requesting Opt-Out Forms). A form will be mailed to your attention. Please verify that all of your Farmers policy numbers are listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. Any policyholder may opt out on behalf of other joint policyholders. An opt-out by any joint policyholder will be deemed to be an opt-out by all policyholders of the policy issued by the affiliates listed on the Farmers Privacy Notice. We will implement your request within a reasonable time after we receive the form.

If you decide not to opt-out or if you have previously submitted a request to opt-out on each of your policies, no further action is required.

Additionally, under the California Consumer Privacy Act (“CCPA”), California residents have the right to opt out of the sale of personal information to certain third parties. Although we do not currently share personal information in a manner that would be considered a sale under CCPA, you may still submit a request to opt out by calling us at 1-855-327-6548 or submitting a request through our CCPA Web Form at <https://www.farmers.com/california-consumer-privacy/> .

Modifications to our Privacy Policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with other nonaffiliated third parties. Before we make any changes, we will provide you with a revised privacy notice and give you the opportunity to opt-out of, or, if applicable, to opt-in to that type of information sharing.

Website and Mobile Privacy Policy

Our Enterprise Privacy Statement includes our website and mobile privacy policies which provides additional information about website and mobile application use. Please review those notices if you transmit personal information to us over the Internet through our websites and/or mobile applications.

Recipients of this Notice

While any policyholder may request a copy of this notice, we are providing this notice to the named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder will receive this notice. You may receive more than one copy of this notice if you have more than one policy with us. You also may receive notices from affiliates, other than those listed below.

More Information about these Laws?

This notice is required by applicable federal and state law. For more information, please contact us.

Signed

Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-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 Insurance Hawaii, Inc., Farmers New Century Insurance Company, Farmers Services Insurance Agency, Farmers Specialty Insurance Company, Farmers Texas County Mutual Insurance Company, Farmers Financial Solutions, LLC (a member of FINRA and SIPC)*, FFS Holding, LLC, 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, American Federation Insurance Company, 21st Century Advantage Company, 21st Century Assurance Company, 21st Century Auto Insurance Company of New Jersey, 21st Century Casualty Company, 21st Century Centennial Insurance Company, 21st Century Indemnity Insurance Company, 21st Century Insurance & Financial Services, Inc., 21st Century Insurance Company, 21st Century Insurance Company of Southwest, 21st Century North America Insurance Company, 21st Century Pacific Insurance Company, 21st Century Premier Insurance Company, 21st Century Superior Insurance Company, Hawaii Insurance Consultants Ltd., American Pacific Insurance Company, Inc., Bristol West Casualty Insurance Company, Bristol West Holdings, Inc., Bristol West Insurance Company, Bristol West Insurance Services of California, Inc., Bristol West Insurance Services, Inc. of Florida, Bristol West Preferred Insurance Company, BWIS of Nevada, Inc.; Coast National Holding Company, Coast National Insurance Company; Foremost County Mutual Insurance Company, Foremost Insurance Company Grand Rapids, Michigan, Foremost Lloyds of Texas, Foremost Property and Casualty Insurance Company, Foremost Signature Insurance Company, and Security National Insurance Company (Bristol West Specialty Insurance Company in TX).

The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the companies comprising the Farmers Insurance Group of Companies.

*For more background information on Farmers Financial Solutions, LLC (“FFS”) or its registered representatives/Agents, visit FINRA’s BrokerCheck at www.finrabrokercheck.com or call the BrokerCheck toll free hotline at (800) 289-9999. You may obtain information about the Securities Investor Protection Program (SIPC) including the SIPC brochure by contacting SIPC at (202) 371-8300 or via the internet at www.sipc.org. FFS is registered with the US Securities and Exchange Commission and the Municipal Securities Rulemaking Board (MSRB). The MSRB website is accessible at www.msrb.org and includes an Investor Brochure that describes the protections that may be provided by the MSRB and how to file a complaint with the appropriate regulatory authority.