

**Farmers**  
**Economy Premier Assurance Company**
**Automobile Insurance Declarations Page**
**Policy Number: A7997624470**

 Named Insured: ROBERT SPAID  
 MELISSA SPAID  
 Email address: MELMAX1921@GMAIL.COM

 Mailing Address: 151 LILAC RD  
 PAXINOS, PA 17860-6700

 Policy Period: May 16, 2022 through May 16, 2023  
 at 12:01 a.m. standard time

 Change Effective Date: September 28, 2022  
 Payment Method: Credit/Debit Card

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**Total Annual Premium** **\$ 1,146.38**


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 2017 FORD EXPLORER  
 2001 DODGE RAM 2500

**Adjusted Term Premium** **\$ 1,310.52**  
 Change in premium from 09/28/2022 through 05/16/2023 **\$ -344.68**

This Declarations Page does not supersede any cancellation notices you have received.

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**Discounts**


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 Congratulations, with the discounts listed below, you saved a total of -\$ 362.08.  
 Discount availability varies by state. You may contact us to ensure you are receiving all discounts and savings that you qualify for.

The following policy discounts apply:

 Early Quoting  
 Multi-Policy  
 Payment Plan

 Length of Time at Current Residence  
 Paperless

The following vehicle discounts apply:

Anti-Theft Device

Safety Device

The following driver discounts apply:

Good Driving

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**Drivers**


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Name	Date of Birth	Marital Status	Age First Licensed	Driver Type
ROBERT SPAID	12/27/1984	Married/Civil Union	16	Rated
MELISSA SPAID	06/18/1990	Married/Civil Union	16	Rated

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**Policy Level Coverages**


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	Limits and/or Deductibles	Premiums
Identity Theft Resolution		Included
Mexico Coverage		Included

## Vehicle Information and Coverages

### 2017 FORD EXPLORER

VIN: 1FM5K8F85HGE26762

Annual Mileage: 12,821

	Limits and/or Deductibles	Premiums
<b>Liability to Others</b>		
Limited Tort Option		
Bodily Injury	\$100,000 each person / \$300,000 each accident	\$ 41.36
Property Damage	\$100,000 each accident	\$ 89.91
<b>First Party Benefits</b>		
Combined Amount	\$177,500	\$ 54.54
<b>Uninsured Motorists</b>		
Bodily Injury Stacked	\$100,000 each person / \$300,000 each accident	\$ 4.57
<b>Underinsured Motorists</b>		
Bodily Injury Stacked	\$100,000 each person / \$300,000 each accident	\$ 8.37
<b>Physical Damage</b>		
Comprehensive	Actual Cash Value                      Deductible: \$500	\$ 265.32
Collision	Actual Cash Value                      Deductible: \$500	\$ 230.05
Safety Glass Deductible Waiver		Included
<b>Additional Coverages</b>		
Roadside Assistance	\$200 each disablement	\$ 2.28
Custom Equipment	\$2,000 of equipment	Included
Rental Car Reimbursement	\$40 each day / \$1,200 each accident	\$ 35.26
Diminishing Deductible	\$100 reduction amount	\$ 9.00
<b>Subtotal for Vehicle:</b>		<b>\$ 748.26</b>

### 2001 DODGE RAM 2500

VIN: 3B7KF266X1M529954

Annual Mileage: 7,519

	Limits and/or Deductibles	Premiums
<b>Liability to Others</b>		
Limited Tort Option		
Bodily Injury	\$100,000 each person / \$300,000 each accident	\$ 33.04
Property Damage	\$100,000 each accident	\$ 69.93
<b>First Party Benefits</b>		
Combined Amount	\$177,500	\$ 48.54

## Continued: Vehicle Information and Coverages

### 2001 DODGE RAM 2500

	Limits and/or Deductibles	Premiums
<b>Uninsured Motorists</b>		
Bodily Injury Stacked	\$100,000 each person / \$300,000 each accident	\$ 4.57
<b>Underinsured Motorists</b>		
Bodily Injury Stacked	\$100,000 each person / \$300,000 each accident	\$ 8.36
<b>Physical Damage</b>		
Comprehensive	Actual Cash Value Deductible: \$500	\$ 124.95
Collision	Actual Cash Value Deductible: \$500	\$ 54.77
Safety Glass Deductible Waiver		Included
<b>Additional Coverages</b>		
Roadside Assistance	\$200 each disablement	\$ 2.10
Custom Equipment	\$2,000 of equipment	Included
Rental Car Reimbursement	\$40 each day / \$1,200 each accident	\$ 35.26
Diminishing Deductible	\$100 reduction amount	\$ 9.00
<b>Subtotal for Vehicle:</b>		<b>\$ 398.12</b>
<b>Total Annual Premium:</b>		<b>\$ 1,146.38</b>

## Policy Forms and Endorsements

AA10PA 0118 Auto Application	AD10PA 0118 Auto Declarations Page
AP6300 0118 Auto Insurance Policy	AP6301 0118 Personal Auto Policy
AE40PA 0118 Pennsylvania Uninsured Motorists Coverage	AE41PA 0118 Pennsylvania Underinsured Motorists Coverage
AE5300 0118 Safety Glass Deductible Waiver	AE5800 0118 Diminishing Deductible
AE60PA 0118 Pennsylvania First Party Benefits Coverage	AE70PA 0118 Pennsylvania State Amendatory
AE75PA 0118 Pennsylvania Auto Policy Termination Conditions	AE9110 0118 Identity Theft Resolution
AE9200 0118 Mexico Coverage - Limited	AE9500 0118 Roadside Assistance
AE9600 0118 Rental Car Reimbursement	

## Messages

Economy Premier Assurance Company  
700 Quaker Lane, Suite 300  
Warwick, RI 02886

If your policy provides Collision coverage, then you are covered for collision damage to rented vehicles, subject to all of the terms and conditions contained in your policy.

Your policy declarations, coverages, limits, deductibles, forms, and/or endorsements may have changed. You should carefully review your policy to assure yourself that you have purchased sufficient coverage from us. It is your responsibility to know and

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## Continued: Messages

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understand the amount of insurance you have purchased. If you believe anything on your policy declarations or rating information is incorrect, please contact us.

The cost of any coverage indicated as "included" is included in the basic coverages premium amount.

If you have any questions, visit [www.farmers.com/autohomelogin](http://www.farmers.com/autohomelogin). Through our website, you can also send us e-mails, pay your premium, upload a document, submit a photo, or service your personal account.

For policy questions, changes, billing or other customer service needs contact us at 570-580-4845.

Your representative is SUZANNE KOPITSKY J05E7LD  
559 MILL ST  
DANVILLE PA 17821-1069