

KURT A OWEN  
1596 S 500 W STE 101  
WOODS CROSS, UT 84010



## Auto Insurance Renewal Offer

ADALBERTO ARELLANO  
YOLANDA ARELLANO  
4155 S WILLIAMSBURG DR  
WEST VALLEY CITY UT 84128-6519

### Your Farmers Policy

**Policy Number: 19398-27-91**  
Effective: 9/14/2017 12:01 AM  
Expiration: 3/14/2018 12:01 AM

### Your Farmers Agent

**Kurt A Owen**  
1596 S 500 W Ste 101  
Woods Cross, UT 84010  
(801) 683-3669  
[kowen@farmersagent.com](mailto:kowen@farmersagent.com)

To file a claim 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.



#### Farmers® Rewards Visa® Card

Apply today for the Farmers Rewards Visa card, offered by Comenity Bank! This program gives you flexible rewards for your everyday activities. Learn more at [farmers.com/frv](http://farmers.com/frv).

*Terms and Conditions Apply*

7/25/2017

Dear Adalberto Arellano and Yolanda Arellano,

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 **Incident Forgiveness** and **Guaranteed Renewal** at no additional cost. You earned these benefits on a previous renewal in recognition of your continued business with Farmers. Also, our records indicate that you will earn the **Accident Forgiveness** benefit on your Sep, 2018 renewal if you remain accident free. 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** **\$1,365.30**

**This is not a bill.** Your bill with the amount due will be mailed separately. Failure to pay the renewal premium by the due date extinguishes the policyholder's right to renewal.

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®

**Certificate of Liability Insurance  
State of Utah**



**Named** Adalberto Arellano  
**Insured(s):** Yolanda Arellano  
**Vehicle:** 2004 Gmc Truck Sierra 1500 Pu E C 4X4  
VIN: 1GTEK19T64E367013  
**Registered** Adalberto Arellano  
**Owner(s):**

**Policy Number:** 193982791  
**Effective:** 9/14/2017  
**Expiration:** 3/14/2018

**NAIC Number:** 21687  
**Your Agent:** Kurt A Owen  
1596 S 500 W Ste 101  
Woods Cross, UT 84010  
**Agent Phone:** (801) 683-3669

FOLD HERE

Mid-Century Insurance Company, Woodland Hills, CA, an authorized Utah Insurer, pursuant to Utah Code Ann. Statute 41-12a-303 and 41-12a-303.2, provides this certificate of liability insurance.

If any vehicle listed below is driven by the person(s) named here, liability insurance does not apply and the vehicle will be considered uninsured:  
**NOT APPLICABLE**

KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES.

**Certificate of Liability Insurance  
State of Utah**



**Named** Adalberto Arellano  
**Insured(s):** Yolanda Arellano  
**Vehicle:** 2017 Volkswagen New Gti 4D 2.0T S  
VIN: 3VW5T7AU2HM010784  
**Registered** Adalberto Arellano Jr  
**Owner(s):**

**Policy Number:** 193982791  
**Effective:** 9/14/2017  
**Expiration:** 3/14/2018

**NAIC Number:** 21687  
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**Certificate of Liability Insurance  
State of Utah**



**Named** Adalberto Arellano  
**Insured(s):** Yolanda Arellano  
**Vehicle:** 2003 Acura 3.2 TI 4D  
VIN: 19UUA56633A077159  
**Registered** Adalberto Arellano  
**Owner(s):**

**Policy Number:** 193982791  
**Effective:** 9/14/2017  
**Expiration:** 3/14/2018

**NAIC Number:** 21687  
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FOLD HERE

**WHAT TO DO IN CASE OF AN ACCIDENT:**

**Contact Farmers Claim Department**

Call us 24-hours a day at (800) 435-7764

Para Español, llame al (877) 732-5266

**Obtain the following information:**

1. Name, address, and phone number of each driver, passenger and witness.
2. Driver's license number, vehicle description and license plate numbers.
3. Vehicle damage and accident scene photos.
4. Name of Insurance company and policy number for each vehicle.
5. Report the accident to the proper authorities.
6. Do not admit fault — an investigation may later reveal you were not responsible for the accident.

Visit [www.farmers.com](http://www.farmers.com) to learn more about claim self-service options. It's quick, convenient and always open!

See *policy for actual coverage language*.

25-9009 2-14

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25-9009 2-14

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FOLD HERE



# Auto Insurance Declaration Page

**Policy Number:** 19398-27-91  
**Effective:** 9/14/2017 12:01 AM  
**Expiration:** 3/14/2018 12:01 AM  
**Named Insured(s):** Adalberto Arellano  
 Yolanda Arellano  
 4155 S Williamsburg Dr  
 West Valley City, UT 84128-6519  
**Underwritten By:** Mid-Century Insurance Company  
 6301 Owensmouth Ave.  
 Woodland Hills, CA 91367

## Premiums

**Policy Premium** **\$1,365.30**

### This is not a bill.

Your bill with the amount due will be mailed separately.

## Household Drivers

Name	Driver Status	Name	Driver Status
Adalberto Arellano	Covered	Yolanda Arellano	Covered
Adalberto Arellano Jr	Covered		

## Vehicle Information

Veh. #	Year/Make/Model/VIN	Coverage	Deductible	Limit
1	2004 Gmc Truck Sierra 1500 Pu E C 4X4 1GTEK19T64E367013	Comprehensive: Collision:	\$100 \$500	
2	2017 Volkswagen New Gti 4D 2.0T S 3VW5T7AU2HM010784	Comprehensive: Collision:	\$100 \$500	
3	2003 Acura 3.2 TI 4D 19UUA56633A077159	Comprehensive: Collision:	\$100 \$500	

## Coverage Information

Coverage	Limits (applicable to all vehicles)	Premiums by Vehicle		
		Vehicle 1	Vehicle 2	Vehicle 3
Bodily Injury Liability	\$100,000 each person \$300,000 each accident	\$121.20	\$111.40	\$89.00
Property Damage Liability	\$100,000 each accident	\$98.00	\$117.40	\$79.90
Personal Injury Protection	\$3,000 each person	\$13.10	\$16.50	\$18.10
Uninsured Motorist Bodily Injury	\$100,000 each person \$300,000 each accident	\$18.80	\$21.30	\$29.00
Underinsured Motorist	\$100,000 each person \$300,000 each accident	\$13.30	\$15.00	\$20.50
Comprehensive		\$41.00	\$56.50	\$25.80
Collision		\$64.00	\$234.10	\$65.40

[farmers.com](http://farmers.com)

**Policy No. 19398-27-91**

### Questions?

Call your agent Kurt A Owen at (801) 683-3669 or email [kowen@farmersagent.com](mailto:kowen@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
Towing and Road Service		\$4.20	\$4.20	\$4.20
Loss of Use	K4: \$25 per day/ \$500 max	\$27.80	\$27.80	\$27.80
Total Premium Per Vehicle		\$401.40	\$604.20	\$359.70
<b>► Policy Premium</b>				<b>\$1,365.30</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	Early Shopping	1, 2, 3
Homeownership	1, 2, 3	EFT	1, 2, 3
Youthful Driver	1, 2, 3		

### Other Policy Features and Benefits

- 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
2017 Volkswagen New Gti 4D 2.0T S VIN: 3VW5T7AU2HM010784	Vw Credit PO Box 258 Mnnapls, MN 55440-0258	Not Applicable
2003 Acura 3.2 TI 4D VIN: 19JUA56633A077159	America First Cu PO Box 924260 Frt worth, TX 76124-4260	Not Applicable

### Losses and Citations

Driver	Type	Date
Adalberto Arellano	Loss	9/7/2015

### 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: 56-5061 3rd ed.; J6275 1st ed.; J6279 1st ed.; J6284 1st ed.; J6489 1st ed.; J6492 1st ed.; J6674 1st ed.; J6683 1st ed.; J6774 1st ed.; J6934 1st ed.; J6956 2nd ed.; UT020 3rd ed.; UT022 1st ed.; UT029 1st ed.

## Declaration Page (continued)

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### Other Information

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

### \*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