

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



Auto Insurance Renewal Offer

AARON T LOVELL
ANNIKA LOVELL
1004 W 770 S
TOOELE UT 84074-3089

Your Farmers Policy

Policy Number: 19051-60-28
Effective: 4/25/2017 12:01 AM
Expiration: 10/25/2017 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

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.
Terms and Conditions Apply

3/7/2017

Dear Aaron T Lovell and Annika Lovell,

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 Oct, 2017 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 **\$605.90**

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 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 Aaron T Lovell
Insured(s): Annika Lovell
Vehicle: 2006 Toyota Sienna Van 2Wd Ce/Le 5D
VIN: 5TDZA23C66S498443
Registered Aaron T Lovell
Owner(s):

Policy Number: 190516028
Effective: 4/25/2017
Expiration: 10/25/2017

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

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

FOLD HERE

KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES.

**Certificate of Liability Insurance
State of Utah**



Named Aaron T Lovell
Insured(s): Annika Lovell
Vehicle: 2013 Honda Accord 4D Ex-L-V6
VIN: 1HGCR3F83DA037921
Registered Aaron T Lovell
Owner(s):

Policy Number: 190516028
Effective: 4/25/2017
Expiration: 10/25/2017

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

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FOLD HERE

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FOLD HERE

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 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

FOLD HERE

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25-9009 2-14

FOLD HERE

FOLD HERE

FOLD HERE



Auto Insurance Declaration Page

Policy Number: 19051-60-28
Effective: 4/25/2017 12:01 AM
Expiration: 10/25/2017 12:01 AM
Named Insured(s): Aaron T Lovell
 Annika Lovell
 1004 W 770 S
 Tooele, UT 84074-3089
e-mail: annika.lovell@gmail.com
Address(es):
Underwritten By: Mid-Century Insurance Company
 6301 Owensmouth Ave.
 Woodland Hills, CA 91367

Premiums

▶ **Policy Premium** **\$605.90**

This is not a bill.

Your bill with the amount due will be mailed separately.

Household Drivers

Name	Driver Status	Name	Driver Status
Aaron T Lovell	Covered	Annika Lovell	Covered

Vehicle Information

Veh. #	Year/Make/Model/VIN	Coverage	Deductible	Limit
1	2006 Toyota Sienna Van 2Wd Ce/Le 5D 5TDZA23C66S498443	Comprehensive: Collision:	\$100 \$250	
2	2013 Honda Accord 4D Ex-L-V6 1HGCR3F83DA037921	Comprehensive: Collision:	\$100 \$250	

Coverage Information

Coverage	Limits (applicable to all vehicles)	Premiums by Vehicle	
		Vehicle 1	Vehicle 2
Bodily Injury Liability	\$500,000 each person \$500,000 each accident	\$64.60	\$64.00
Property Damage Liability	\$100,000 each accident	\$33.10	\$30.80
Personal Injury Protection	\$10,000 each person	\$28.70	\$29.00
Uninsured Motorist Bodily Injury	\$500,000 each person \$500,000 each accident	\$21.60	\$24.40
Underinsured Motorist	\$500,000 each person \$500,000 each accident	\$22.30	\$25.20
Comprehensive		\$31.00	\$55.20

Declaration Page (continued)

Coverage	Limits (applicable to all vehicles)	Premiums by Vehicle	
		Vehicle 1	Vehicle 2
Collision		\$65.90	\$101.70
Towing and Road Service		\$4.20	\$4.20
Total Premium Per Vehicle		\$271.40	\$334.50
▶ Policy Premium		\$605.90	

Discounts

Discount Type	Applies to Vehicle(s)	Discount Type	Applies to Vehicle(s)
Auto/Home	1, 2	Multiple Car	1, 2
Transfer	1, 2	Early Shopping	1, 2
Homeownership	1, 2	EFT	1, 2
Auto/Specialty	1, 2	ePolicy	1, 2

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
2013 Honda Accord 4D Ex-L-V6 VIN: 1HGCR3F83DA037921	Mountain America Cu PO Box 9001 W Jordan, UT 84084-9001	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: 56-5061 3rd ed.; J6275 1st ed.; J6284 1st ed.; J6485 1st ed.; J6489 1st ed.; J6492 1st ed.; J6674 1st ed.; J6683 1st ed.; J6774 1st ed.; J6934 1st ed.; UT020 3rd ed.; UT022 1st ed.; UT029 1st ed.; J6956 2nd ed.

Other Information

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

Declaration Page (continued)

***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)
- 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)

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.

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

Farmers Auto Rewards Endorsement (J6956 - 2nd Edition)

This endorsement outlines a new set of policy features that have been added to your auto policy. These benefits have been added at no additional charge, and are earned based on your length of time with Mid-Century Insurance Company and your claims experience. You currently qualify for the benefits indicated with a check mark below. Thank you for choosing Farmers!

Accident Forgiveness

After existing covered drivers on your policy earn this benefit, we will waive one **accident** that would have otherwise caused your premium to increase. This benefit can be used multiple times over the life of this policy, but will only apply to one **accident** at any given time. A subsequent **accident** would only cause an increase in your premium if it occurs within three years of the **accident** that has been forgiven.

This benefit will forgive one **accident** regardless of the number of insured cars or drivers. This benefit only applies for the policy number listed below, and requires that the policy is in force and has not cancelled or lapsed due to non-payment.

At the time of adding any new driver to this policy as a covered driver, any associated and/or assigned accidents which occurred prior to that driver being added to the policy will not be waived.

Incident Forgiveness

We agree to waive qualified incidents on this policy. This benefit is earned on the insured's first policy renewal. The policy Declarations Page will show Incident Forgiveness once it has been earned.

1. Incidents are defined as minor traffic violations. The Incident Forgiveness benefit provides that all the insured's subsequent minor traffic violations referred to as incidents that occur while the covered driver is insured with the company under the policy for which this endorsement is listed will be waived and not be used to determine the renewal premium.
2. Any new minor traffic violations that occur after the new business date for covered drivers will not be counted in determining the renewal premium.
3. At the time of adding any new driver to this policy as a covered driver, any traffic violations which occurred prior to that driver being added to the policy will not be waived.

At your request, your agent can provide you with a list of incidents we consider minor violations.

Guaranteed Renewal

We will not cancel or non-renew your policy for claims activity as long as you continue to pay premiums when due. Additionally, we agree to renew this policy as long as:

1. You continue to reside in the state this policy was issued;
2. All drivers in your household hold valid driver's licenses or driver authorization cards (DAC);
3. No changes to the named insured(s) shown on the Declarations Page as of the date of issue of the endorsement can be made once this endorsement is in place. If a change is required to the named insured(s), the benefit will no longer apply;
4. You have a signed and approved Subscription Agreement on file with Farmers (if required to purchase a policy in your state);
5. There is no intentional misrepresentation of information you provide to us to rate and service your policy.

Policy Endorsements (continued)

At each policy renewal, you may select from those coverages which continue to be available from the member company of the Farmers Insurance Group of Companies which issued this policy. The coverage provided is described in your policy, including any revisions that are made to it.

93-6956 2nd Edition 12-15

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.
