

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



Auto Insurance Policy Changes

AMBER JENKINS
ADAM T JENKINS
1253 W GRANITE DR
LAYTON UT 84041-8129

Your Farmers Policy

Policy Number: 19961-07-22
Effective: 7/31/2017 12:01 AM
Expiration: 2/8/2018 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

To file a claim call
1-800-435-7764

8/1/2017

Dear Amber Jenkins and Adam T Jenkins,

Thank you for giving us the opportunity to serve your auto insurance needs. This packet reflects recent changes made to your policy.

A summary of your premium and policy change information is shown below.

Premium at-a-glance

Full-term Premium (excluding fees)	\$822.40
Prorated Premium	
Prior Period (7/31/2017 - 8/8/2017)	\$9.10
Next Period (8/8/2017 - 2/8/2018)	\$249.60
Fees for this transaction	\$15.00
▶ Total for this Transaction	\$273.70

This is not a bill.

Your bill with the amount due will be mailed separately.

Summary of Changes

	Previous	Current
2004 Honda Pilot 4D V:841		
Coverage:Collision	Yes	No
Coverage:Comprehensive	Yes	No
Coverage:UM Property Damage		3500/250
2006 Nissan Armada 4 V:093	Not Covered	Covered

Policy Changes (continued)

If you have any questions or would like to learn more about our other insurance products and services, please contact your agent.

We appreciate your business.

Sincerely,

Farmers Insurance Group®

**Certificate of Liability Insurance
State of Utah**



Named Amber Jenkins
Insured(s): Adam T Jenkins
Vehicle: 2007 Honda Fit SW Sport
VIN: JHMGD386X7S018502
Registered Adam T Jenkins
Owner(s):

Policy Number: 199610722
Effective: 7/31/2017
Expiration: 2/8/2018

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 Amber Jenkins
Insured(s): Adam T Jenkins
Vehicle: 2004 Honda Pilot 4D 4Wd Ex-L
VIN: 2HKYF18534H601841
Registered Adam T Jenkins
Owner(s):

Policy Number: 199610722
Effective: 7/31/2017
Expiration: 2/8/2018

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



Named Amber Jenkins
Insured(s): Adam T Jenkins
Vehicle: 2006 Nissan Armada 4 Door 4X4
VIN: 5N1AA08B56N711093
Registered Adam T Jenkins
Owner(s):

Policy Number: 199610722
Effective: 7/31/2017
Expiration: 2/8/2018

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

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

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25-9009 2-14

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FOLD HERE



Auto Insurance Declaration Page

Policy Number: 19961-07-22
Effective: 8/8/2017 12:01 AM
Expiration: 2/8/2018 12:01 AM
Named Insured(s): Amber Jenkins
 Adam T Jenkins
 1253 W Granite Dr
 Layton, UT 84041-8129
e-mail: adamandamberjenkins@gmail.com
Address(es):
Underwritten By: Mid-Century Insurance Company
 6301 Owensmouth Ave.
 Woodland Hills, CA 91367

Premiums/Fees

Full-term Premium (excluding fees)	\$822.40
Prorated Premium	
Prior Period (7/31/2017 - 8/8/2017)	\$9.10
Next Period (8/8/2017 - 2/8/2018)	\$249.60
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Total for this Transaction	\$273.70

This is not a bill.

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Information on this declaration is effective 7/31/2017.

Household Drivers

Name	Driver Status	Name	Driver Status
Amber Jenkins	Covered	Adam T Jenkins	Covered

Vehicle Information

Veh. #	Year/Make/Model/VIN	Coverage	Deductible	Limit
1	2007 Honda Fit SW Sport JHMGD386X7S018502	Comprehensive:	\$100	
		Collision:	\$500	
2	2004 Honda Pilot 4D 4Wd Ex-L 2HKYF18534H601841	Comprehensive:	Not Covered	
		Collision:	Not Covered	
		Uninsured Motorist	\$250	\$3,500 each accident
		Property Damage:		
3	2006 Nissan Armada 4 Door 4X4 5N1AA08B56N711093	Comprehensive:	\$100	
		Collision:	\$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	\$89.90	\$71.20	\$87.00
Property Damage Liability	\$100,000 each accident	\$52.60	\$71.00	\$83.90
Personal Injury Protection	\$3,000 each person	\$15.40	\$17.50	\$16.30
Uninsured Motorist Bodily Injury	\$100,000 each person \$300,000 each accident	\$16.70	\$11.00	\$17.30

farmers.com

Policy No. 19961-07-22

Questions?

Call your agent Kurt A Owen at (801) 683-3669 or email kowen@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	\$100,000 each person \$300,000 each accident	\$11.80	\$7.80	\$12.20
Comprehensive		\$45.30	Not Covered	\$53.40
Collision		\$81.00	Not Covered	\$45.60
Towing and Road Service		\$4.30	\$4.30	\$4.30
Uninsured Motorist Property Damage		Not Covered	\$2.60	Not Covered
Total Premium Per Vehicle		\$317.00	\$185.40	\$320.00
▶ Full-term Premium				\$822.40

Transaction Fee Detail

	Vehicle 1	Vehicle 2	Vehicle 3	Total
Fees Per Vehicle	\$0.00	\$0.00	\$15.00	\$15.00
▶ Fees for this Transaction				\$15.00

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
ePolicy	1, 2, 3		

Other Policy Features and Benefits

- Accident Forgiveness - prevents one accident from impacting your premium
- Incident Forgiveness - protects your premium from increases due to minor traffic violations
- Guaranteed Renewal - claims activity will not lead to cancellation or nonrenewal

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.[Veh:1,3 only]; J6489 1st ed.; J6492 1st ed.; J6674 1st ed.; J6683 1st ed.[Veh:1,3 only]; J6774 1st ed.; J6934 1st ed.; UT020 3rd ed.; UT022 1st ed.; UT029 1st ed.; J6956 2nd ed.; J6285 1st ed.[Veh:2 only]

Other Information

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

Declaration Page (continued)

- 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

Endorsement Adding Property Damage Coverage to Uninsured Motorist Coverage (J6285 - 1st Edition)

This coverage applies only to the vehicle(s) for which this endorsement is listed on the Declarations page.

For an additional premium, we will pay **damages** for **property damage** to **your insured car** or **your insured motorcycle**. We will pay those sums which an **insured person** is legally entitled to recover as **damages** from the owner or operator of an **uninsured motor vehicle** because of **property damage** to **your insured car** or **your insured motorcycle**. The **property damage** must be caused by an **accident** and arise out of the ownership, maintenance or use of the **uninsured motor vehicle**. Coverage applies only under the following conditions:

1. **Your insured car** or **your insured motorcycle** is not covered for collision;
2. The owner, operator, or license plate number of the **uninsured motor vehicle** is identified;
3. The **accident** causing the **property damage** involves actual physical contact between **your insured car** or **your insured motorcycle** and an **uninsured motor vehicle**; and
4. The **insured person** or an **insured person's** representative reports the **accident** within ten days to us.

Limit of Liability

The limit per **accident** is \$3500 or the actual cash value of **your insured car**, or **your insured motorcycle** whichever is less.

Deductible

A deductible of \$250 applies to each **loss**.

Definitions used in this Endorsement

Property damage as used in this endorsement means injury to or destruction of **your insured car** or **your insured motorcycle**, but does not include loss of use or personal property contained in **your insured car** or **your insured motorcycle**.

Uninsured Motor Vehicle as used in this endorsement means **motor vehicle** which is:

- A. Not insured by **property damage** liability insurance or bond at the time of the **accident**, or;
- B. Insured by **property damage** liability insurance or bond at the time of the **accident** but the total amount of coverage is less than the Limit of Liability for this coverage.
- C. Insured by **property damage** liability insurance or bond at the time of the **accident**, but the company denies coverage or is or becomes insolvent.

Uninsured Motor Vehicle, however, does not mean a vehicle:

- A. Owned by or furnished or available for the regular use of you or any **family member**.
- B. Owned or operated by a self-insured as contemplated by any financial responsibility law, motor carrier law, or similar law.
- C. Owned by a governmental unit or agency.

The provisions that apply to Exclusions, Other Insurance, Arbitration and Conditions under Parts II and IV of the policy apply to this

Policy Endorsements (continued)

endorsement.

93-6285 1st Edition 2-07

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.
