

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



Auto Insurance Renewal Offer

ALEX BROADBENT
100 S GENEVA RD UNIT K108
VINEYARD UT 84058-5661

Your Farmers Policy

Policy Number: 18609-45-32
Effective: 6/30/2017 12:01 AM
Expiration: 12/30/2017 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

5/10/2017

Dear Alex Broadbent,

Thank you for choosing Farmers for your automobile insurance needs. We appreciate the opportunity to provide continued coverage for you and your family.

Congratulations! As a loyal customer who has been accident free for three years, you have earned **Accident Forgiveness** on your upcoming policy renewal. This benefit has been added to your policy at no additional cost, and prevents your premium from being affected by accidents that would normally result in a rate increase. More information about this and other policy features that have been added to your policy can be found on the *Farmers Auto Rewards* endorsement(s) included in this renewal package.

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 \$520.00

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 Alex Broadbent
Insured(s):
Vehicle: 2001 Subaru Impreza 2D 4Wd Rs
VIN: JF1GM67551G401016
Registered Alex Broadbent
Owner(s):

Policy Number: 186094532
Effective: 6/30/2017
Expiration: 12/30/2017

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 Alex Broadbent
Insured(s):
Vehicle: 2002 Chevrolet Truck Slvrdo 2500
Pickup 4Wd
VIN: 1GCHK24U62E178703
Registered Alex Broadbent
Owner(s):

Policy Number: 186094532
Effective: 6/30/2017
Expiration: 12/30/2017

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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NOT APPLICABLE

FOLD HERE

KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES.

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: 18609-45-32
Effective: 6/30/2017 12:01 AM
Expiration: 12/30/2017 12:01 AM
Named Insured(s): Alex Broadbent
 100 S Geneva Rd Unit K108
 Vineyard, UT 84058-5661
e-mail: agbroadbent@yahoo.com
Address(es):
Underwritten By: Mid-Century Insurance Company
 6301 Owensmouth Ave.
 Woodland Hills, CA 91367

Premiums

▶ **Policy Premium** **\$520.00**

This is not a bill.

Your bill with the amount due will be mailed separately.

Household Drivers

Name	Driver Status
Alex Broadbent	Covered

Vehicle Information

Veh. #	Year/Make/Model/VIN	Coverage	Deductible	Limit
1	2001 Subaru Impreza 2D 4Wd Rs JF1GM67551G401016	Comprehensive: Collision:	\$500 \$500	
2	2002 Chevrolet Truck Slvrdo 2500 Pickup 4Wd 1GCHK24U62E178703	Comprehensive: Collision:	\$500 \$500	

Coverage Information

Coverage	Limits (applicable to all vehicles)	Premiums by Vehicle	
		Vehicle 1	Vehicle 2
Bodily Injury Liability	\$25,000 each person \$65,000 each accident	\$65.50	\$80.90
Property Damage Liability	\$50,000 each accident	\$71.30	\$97.50
Personal Injury Protection	\$3,000 each person	\$18.40	\$9.60
Uninsured Motorist Bodily Injury	\$25,000 each person \$65,000 each accident	\$10.00	\$5.20
Underinsured Motorist	\$25,000 each person \$65,000 each accident	\$4.80	\$2.50
Comprehensive		\$17.20	\$20.60

Declaration Page (continued)

Coverage	Limits (applicable to all vehicles)	Premiums by Vehicle	
		Vehicle 1	Vehicle 2
Collision		\$62.80	\$45.10
Towing and Road Service		\$4.30	\$4.30
Total Premium Per Vehicle		\$254.30	\$265.70
► Policy Premium			\$520.00

Discounts

Discount Type	Applies to Vehicle(s)	Discount Type	Applies to Vehicle(s)
Multiple Car	1, 2	Auto/Renter	1, 2
Transfer	1, 2	Paid In Full	1, 2
Early Shopping	1, 2	Auto/Specialty	1, 2
ePolicy	1, 2		

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.; 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.

Farmers Insurance Group of Companies[®]

Privacy Notice



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 collect and maintain personal information to provide you with coverage, products or services and to service your account.

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 farmers.com or other websites we operate, use of our mobile sites and application, use of our social media sites, and interaction with our online advertisements; and
- Information we receive from a consumer reporting agency or insurance support organization, such as motor vehicle records, credit report information and 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

We restrict access to personal information about you to individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your customer 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.

Information we disclose

We may disclose the nonpublic personal information we collect about you, as described above, 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. 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 a transaction, 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.

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 under **Information we collect**, 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 management companies, attorneys-in-fact and billing companies.

We are permitted by law to share information with our affiliates about our transactions with you. In addition, we may share 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.

Farmers Insurance Group of Companies® Privacy Notice (continued)

Your choice

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 and if not, please add them to the form. Once completed, mail it to the return address printed on the form. 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.

Modifications to our privacy policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information with 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 that type of information sharing.

Website

Our website privacy notices contain additional information about website use. Please review those notices if you transmit personal information to Farmers over the Internet.

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 Farmers. You also may receive notices from affiliates, other than those listed below.

More information about the federal laws

This notice is required by federal law. For more information, please visit farmers.com.

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 New Century Insurance Company, Farmers Group, Inc.; Farmers Reinsurance Company, Farmers Services Insurance Agency, Farmers Services Corporation, Farmers Texas County Mutual Insurance Company, Farmers Underwriters Association, Farmers Value Added, Inc.; Farmers Financial Solutions, LLC member FINRA & SIPC*; FFS Holding, LLC; Farmers Services, LLC; ZFUS Services, LLC; Leschi Life Assurance Company, FIG Holding Company, FIG Leasing Co., Inc.; Fire Underwriters Association, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Prematic Service Corporation (California), Prematic Service Corporation (Nevada), Texas Farmers Insurance Company, Farmers New World Life Insurance Company, Truck Underwriters Association, Civic Property and Casualty Company, Exact Property and Casualty Company, Neighborhood Spirit Property and Casualty Company and Farmers Life Insurance Company of New York.

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 Farmers Insurance Group® of Companies.

* You may obtain more information about the Securities Investor Protection Corporation (SIPC) including the SIPC brochure by contacting SIPC at (202) 371-8300 or via the internet at www.sipc.org. For information about FINRA and Broker Check you may call the FINRA Broker Check hotline at (800) 289-9999 or access the FINRA website at www.finra.org.