

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



Auto Insurance Policy Change

ALLEN DEWAYNE BALLS
JANET BALLS
4849 W VALLEY VIEW DR
WEST VALLEY CITY UT 84120-4805

Your Farmers Policy

Policy Number: 19482-72-41
Effective: 10/20/2016 12:01 AM
Expiration: 5/20/2017 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?

 **Go Paperless**

Save stamps, time and trees....Go Paperless! You can choose to receive your Farmers policy documents and/or billing statement electronically. Enroll at farmers.com and choose the paperless options!

11/3/2016

Dear Allen Dewayne Balls and Janet Balls,

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 information is shown below.

Premium at-a-glance

Full-term Premium (excluding fees)	\$420.90
Prorated Premium	
Prior Period (10/20/2016 - 11/20/2016)	\$0.00
Next Period (11/20/2016 - 5/20/2017)	\$0.00
▶ Total for this Transaction	\$0.00

This is not a bill.

Your bill with the amount due will be mailed separately.

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®



Auto Insurance Declaration Page

Policy Number: 19482-72-41
Effective: 11/20/2016 12:01 AM
Expiration: 5/20/2017 12:01 AM
Named Insured(s): Allen Dewayne Balls
 Janet Balls
 4849 W Valley View Dr
 West Valley City, UT 84120-4805
Underwritten By: Mid-Century Insurance Company
 6301 Owensmouth Ave.
 Woodland Hills, CA 91367

Premiums

Full-term Premium (excluding fees)	\$420.90
Prorated Premium	
Prior Period (10/20/2016 - 11/20/2016)	\$0.00
Next Period (11/20/2016 - 5/20/2017)	\$0.00
Total for this Transaction	\$0.00

This is not a bill.

Your bill with the amount due will be mailed separately.

Information on this declaration is effective 10/20/2016.

Household Drivers

Name	Driver Status	Name	Driver Status
Allen Dewayne Balls	Covered	Janet Balls	Covered

Vehicle Information

Veh. #	Year/Make/Model/VIN	Coverage	Deductible	Limit
1	2014 Nissan Murano 4Door 4Wd JN8AZ1MWXEW517779	Comprehensive: Collision: Loss of Use:	\$100 \$250	K4: \$25 per day/ \$500 max
2	1991 Ford Truck F250 Super Pu 4X4 1FTHX26H6MKB35954	Comprehensive: Collision: Uninsured Motorist Property Damage:	Not Covered Not Covered \$250	\$3,500 each accident

Coverage Information

Coverage	Limits (applicable to all vehicles)	Premiums by Vehicle	
		Vehicle 1	Vehicle 2
Bodily Injury Liability	\$100,000 each person \$300,000 each accident	\$59.20	\$54.40
Property Damage Liability	\$100,000 each accident	\$66.10	\$42.10
Personal Injury Protection	\$3,000 each person	\$7.20	\$2.40
Uninsured Motorist Bodily Injury	\$100,000 each person \$300,000 each accident	\$16.10	\$4.50

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Coverage	Limits (applicable to all vehicles)	Premiums by Vehicle	
		Vehicle 1	Vehicle 2
Underinsured Motorist	\$100,000 each person \$300,000 each accident	\$11.40	\$3.20
Comprehensive		\$33.60	Not Covered
Collision		\$84.60	Not Covered
Towing and Road Service		\$4.20	\$4.20
Uninsured Motorist Property Damage		Not Covered	\$1.00
Loss of Use		\$26.70	Not Covered
Total Premium Per Vehicle		\$309.10	\$111.80
▶ Full-term Premium			\$420.90

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

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

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.; J6285 1st ed.[Veh:2 only]; J6489 1st ed.; J6492 1st ed.; J6674 1st ed.; J6774 1st ed.; J6934 1st ed.; J6956 1st ed.; UT020 3rd ed.; UT022 1st ed.; UT029 1st ed.; J6279 1st ed.[Veh:1 only]; J6284 1st ed.[Veh:1 only]; J6683 1st ed.[Veh:1 only]

Other Information

- Vehicle 1 - Deductible waived if glass repaired rather than replaced.
- Go Green by logging onto 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.

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