

March 16, 2018

Nassir Semulo  
3555 Georgia Aveue NW  
Washington, DC 20010

Dear Nassir Semulo,

Thank you for purchasing a Progressive policy. We appreciate your business and are confident you will be pleased with your decision. Since 1937, the Progressive Group of Insurance Companies lives up to its name by being a leader in the industry and finding new and affordable solutions for busy, cost-conscious customers who expect a quality product and good service. Together with your agent, we're here for you anytime, online and by phone.

Please see your **enclosed checklist** to complete your insurance purchase.

**Soon you will receive:**

- Your policy contract and Auto Insurance Coverage Summary (Declarations Page). Please take a few minutes to review these important documents and call if you have questions about your coverage.
- Your ID cards

**Receipt of down payment for the policy**

This is receipt of \$454.26 for the down payment on this policy. Payment was made by credit card.

**Access your policy online, anytime**

Don't forget that you can always log in to your policy online to make changes, pay your bill, check the status of a claim, or access policy documents anytime. Just visit us at [progressiveagent.com](http://progressiveagent.com).

You can also download the Progressive app for easy policy access from your smartphone. Text PROGAPP to 69979 to get a download link sent to your phone.

If you have any questions, please call your agent at 1-240-801-6100.

Form FULFILLWELCLTRAGT (09/16)

**Policy Number: 920372991**

Policyholder:

Nassir Semulo

Policy Period: Mar 30, 2018 - Sep 30, 2018

Page 1 of 1

## This information will complete your purchase of insurance

Please review the items listed below and **return the requested information to my office** as soon as possible. Your insurance premium is based on the information you provided on the application. If we do not receive the items requested, your insurance premium may change.

### Review the following

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You have chosen to receive your **bills** and **policy documents** via e-mail.

- To **complete the Paperless enrollment process**, be sure to click on the confirmation link sent to your e-mail address. To continue receiving the Paperless discount, you must successfully complete the enrollment process.
- You will see a confirmation page once you have successfully enrolled.

Until you verify this option, you will receive your **bills** and **policy documents** via United States Postal Service (USPS). All Paperless options remain for the life of the policy unless you indicate via progressiveagent.com that paper bills and policy documents should be sent via USPS.

If you have any other policies with Progressive and want the Paperless option to apply to all policies, you must also select the Paperless option under the other policy numbers.

### Sign and return

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- Your application
- Electronic Funds Transfer (EFT) Authorization
- 

Please Note: review carefully as additional items may display on the back of this form. If no items are displayed, then no additional documentation is required at this time.

**A copy of the documents listed below must be received by April 1, 2018.**

**Return to:** TANOAH MORGAN  
POTOMAC INS EXCHANGE  
9701 APOLLO DR 100  
LARGO, MD 20774  
**Fax:** 1-240-326-3422

# Application for Insurance

Please review, sign where indicated and return

**PROGRESSIVE**  
AUTO

**Policy Number: 920372991**

Policyholder:

Nassir Semulo

March 16, 2018

Page 1 of 5

## Policy and premium information for policy number 920372991

Insurance company:	Progressive Casualty Insurance Co PO Box 6807 Cleveland, OH 44101
Agent:	TANOAH MORGAN POTOMAC INS EXCHANGE 9701 APOLLO DR 100 LARGO, MD 20774 01JGW 1-240-801-6100
Named insured:	Nassir Semulo 3555 Georgia Aveue NW Washington, DC 20010 e-mail address: lebiv1212@gmail.com Home: Work:
Financial responsibility vendor:	EXPERIAN 1-888-397-3742
Policy period:	Mar 30, 2018 - Sep 30, 2018
Effective date and time:	Mar 30, 2018 at 12:01AM ET
Total policy premium:	\$2,725.00
Initial payment required:	\$454.26
Initial payment received:	\$454.26
Payment plan:	6 payments

## Drivers and resident relatives

The applicant, spouse and all resident relatives 16 years of age or older, all regular drivers of the vehicles described in this application, and all children who live away from home who drive these vehicles, even occasionally, are listed below. Your total policy premium can be affected by all persons of driving age. While designating drivers as List Only or Excluded may increase policy premium, the violation and accident history of Excluded and List Only drivers does not affect premium.

Name	Date of birth	Sex	Marital status	Relationship
Nassir Semulo	Feb 1, 1983	Male	Single	Insured

Driver status: Rated

Education level: Completed some college

Total residents: 2

The total number of residents currently residing in your household, including listed drivers, young children, roommates or anyone else living in the home for 60 days or more during the next 12 months.

**Outline of coverage**

**2017 TOYOTA COROLLA 4 DOOR SEDAN**

VIN: **2T1BURHE0HT780648**

Garaging ZIP Code: 20010

Primary use of the vehicle: Commute

Number of years owned/leased when policy started or vehicle added: < 1 year

	Limits	Deductible	Premium
Liability To Others			\$2,237
Bodily Injury Liability	\$25,000 each person/\$50,000 each accident		
Property Damage Liability	\$25,000 each accident		
Uninsured Motorist	\$25,000 each person/\$50,000 each accident		106
Uninsured Motorist Property Damage	\$5,000 each accident	\$200	365
Roadside Assistance			17
<b>Total 6 month policy premium</b>			<b>\$2,725.00</b>

**Premium discounts**

Policy	
920372991	Multi-Policy, Paperless and Electronic Funds Transfer (EFT)

**Driving history**

Please review the following information carefully because driving history is used to determine your premium. All accidents are considered at-fault and over any applicable payment threshold unless we receive additional information from you or another source that proves otherwise. We obtain driving history and claims history from one or more of the following sources:

- Your application (APP)
- Progressive claims history (PROG)
- Motor Vehicle Reports and/or court data (MVR) - provided by a consumer reporting agency
- Comprehensive Loss Underwriting Exchange (CLUE) - provided by a consumer reporting agency

Driver and Description	Date	Source/Consumer reporting agency
Nassir Semulo at fault accident	Oct 7, 2014	APP, CLUE/LexisNexis
Nassir Semulo improper turn	Dec 28, 2015	APP, MVR/LexisNexis
Nassir Semulo improper turn	Apr 18, 2016	APP, MVR/LexisNexis
Nassir Semulo at fault accident	Sep 20, 2016	APP, CLUE/LexisNexis
Nassir Semulo comprehensive coverage claim under \$1,000	Jun 22, 2017	APP, CLUE/LexisNexis
Nassir Semulo at fault accident	Jul 26, 2017	APP, CLUE/LexisNexis

**Risk and tier information**

.....  
Prior insurance: No  
.....  
Comprehensive claims: 00  
.....  
Not-at-fault accidents: 00  
.....

rr 022017, c A, rp 2, bp M0      This application has been electronically transmitted.

## Application agreement

### Verification of content

I declare that the statements contained herein are true to the best of my knowledge and belief and do agree to pay any surcharges applicable under the Company rules which are necessitated by inaccurate statements. I declare that no persons other than those listed in this application regularly operate the vehicle(s) described in this application. I declare that none of the vehicles listed in this application will be used to carry persons or property for compensation or a fee, or for retail or wholesale delivery, including, but not limited to, the pickup, transport, or delivery of magazines, newspapers, mail, or food. I understand that this policy may be rescinded and declared void if this application contains any false information or if any information that would alter the Company's exposure is omitted or misrepresented.

### Notice of information practices

I understand that to calculate an accurate price for my insurance, the Company may obtain information from third parties, such as consumer reporting agencies that provide driving, claims and credit histories. The Company may use a credit-based insurance score based on the information contained in the credit history. The Company or its affiliates may obtain new or updated information to calculate my renewal premium or service my insurance. I may access information about me and correct it if inaccurate. In some cases, the law permits the Company to disclose the information it collects without authorization. However, the Company will not share personal information with nonaffiliated companies for their marketing purposes without consent. Complete details are in the Company's Privacy Policy, which will be provided with this insurance policy and upon request.

## Affirmation and acknowledgement

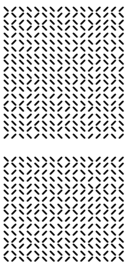
### I affirm that:

- If I make my initial payment by electronic funds transfer, check, draft, or other remittance, the coverage afforded under this policy is conditioned on payment to the Company by the financial institution. If the transfer, check, draft, or other remittance is not honored by the financial institution, the Company shall be deemed not to have accepted the payment and this policy shall be void.
- If I make my initial payment by credit card, the coverage afforded under this policy is conditioned on payment to the Company by the card issuer. I understand that if the Company is unable to collect my initial payment from the card issuer, the Company shall be deemed not to have accepted the payment and this policy shall be void. I also understand that if I authorize a credit card transaction for any payment other than the initial payment, this policy will be subject to cancellation for nonpayment of premium if the Company is unable to collect payment from the card issuer. The Company is deemed "unable to collect" in the following instances: (1) when I reach my credit limit on my credit card and the card issuer refuses the charge; (2) when the card issuer cancels or revokes my credit card; or (3) when the card issuer does not pay the Company, for any reason whatsoever, upon the Company's request.
- This insurance and personalized service is available at this price exclusively through a Progressive independent agent. Progressive affiliated companies selling insurance directly have different prices and products. The Snapshot<sup>SM</sup> Program is not available from all agents.
- The Company may obtain information, including vehicle history information, from third parties. I understand that this information may affect my policy premium or could result in a policy declination, cancellation, or nonrenewal.

### Other charges

I understand that I will be charged a \$50.00 cancellation fee if I cancel this policy for any reason or the Company cancels it due to my failure to pay any premium when due. This fee is in addition to any premium the Company has earned for the coverage provided by this policy and may be deducted from any refund to which I am entitled.

I agree to pay the installment fees shown on my billing statement that become due during the policy term and each renewal policy term in accordance with the payment plan I have selected. I understand that the amount of these fees may change upon policy renewal or if I change my payment plan. Any change in the amount of installment fees will be reflected on my payment schedule.



I understand that a returned payment fee of \$20.00 will be assessed to the balance due on my policy if any check offered in payment is not honored by my bank or other financial institution. Imposition of such charge shall not deem the Company to have accepted the check unconditionally.

I agree to pay a late fee of \$10.00 when the payment for the minimum amount due is not received or postmarked by the premium due date. The amount of this fee may change upon policy renewal.

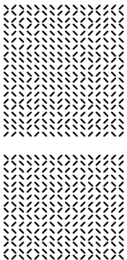
**WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.**

**Signature of named insured**

**Date**

X .....

Form 7982 DC (02/16)



## **Agent compensation disclosure**

The insurance producer who sold you this policy is a licensed independent insurance agent authorized by Progressive Casualty Insurance Co and other insurance companies to solicit business on their behalf. Progressive Casualty Insurance Co believes that independent agents who represent more than one company can better assist you in finding the combination of coverage, price and service that meets your needs.

Progressive Casualty Insurance Co will pay your agent a commission for placing your policy with us. We may also help your agent pay for advertising and marketing that is designed to attract new customers.

Form Z181 (04/05)



**Electronic Funds Transfer Authorization**

I authorize Progressive Casualty Insurance Co and its corporate and mutual company affiliates ("Progressive") to initiate an electronic transfer of funds for scheduled deductions from the bank account listed below for payment on the policy and any renewals of the policy. In addition, I authorize the financial institution identified by the routing number below to accept and post entries to this account. I understand that this includes my permission to credit this account if there is an incorrect deduction or to provide a refund if necessary. I also understand that I can only do this because I am the owner and/or authorized signer on the account.

I recognize that this authorization allows Progressive to adjust my scheduled deductions to reflect any premium changes. Progressive agrees to notify me at least ten days prior to making any deduction that will be greater than the previous deduction or less than the previous deduction by more than \$1,000.

I understand that Progressive **will not** send me a bill before scheduled deductions are made and that it is my responsibility to make sure that there are sufficient funds in this account at the time of each deduction. I also understand that the policy may cancel or expire if there are insufficient funds in the account.

Lastly, I acknowledge that the origination of the Automated Clearing House transaction to this account must comply with the provisions of U.S. law.

**Bank Information**

Name on the Account: Nassir Semulo

Routing Number: \*\*\*\*1204

Account Number: \*\*\*\*\*3499

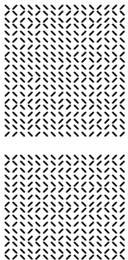
This authorization will remain in effect until you notify Progressive that you wish to end it -- either in writing, electronically, or by calling a customer service representative -- and allow us a reasonable amount of time to act on it.

**Signature** (of the person authorized to sign on the account)

**Date**

X .....

IMPORTANT NOTICE FOR CREDIT UNION MEMBERS: Many smaller credit unions use a different account number than the one shown on your check. You may wish to verify your account number through your local office to make sure you have the correct setup for withdrawals.



**Policy Number: 920372991**

Policyholder:

Nassir Semulo

Policy period: Mar 30, 2018 - Sep 30, 2018

Page 1 of 1

## Electronic Funds Transfer (EFT) payment schedule

<b>Date of withdrawal</b>	<b>Amount</b>	<b>Date of withdrawal</b>	<b>Amount</b>	<b>Date of withdrawal</b>	<b>Amount</b>
Apr 30, 2018 .....	\$455.15	Jun 30, 2018 .....	\$455.15	Aug 30, 2018 .....	\$455.14
May 30, 2018 .....	\$455.15	Jul 30, 2018 .....	\$455.15		

An installment fee of \$1.00 has been included in each payment. You may avoid paying installment fees by paying your policy premium in full.



**Policy Number: 920372991**

Policyholder:  
Nassir Semulo

## As a Progressive customer, you'll get great service around the clock.

Thank you for your business! As your agent, I'm pleased to give you the convenience of a Progressive policy. Whether it's 9 a.m. or midnight, a weekend or holiday - you'll always have options to service your policy. Here's how:

### Call us first

We offer personalized service and counsel that's tailored to your needs. Whether you need advice on coverage changes, need to add or change vehicles or drivers, get proof of insurance, discuss other insurance needs or even make a payment, call us first.

#### Potomac Insurance Exchange

Agent, TANOAH MORGAN  
9701 APOLLO DR 100  
LARGO, MD 20774

**Phone:** 1-240-801-6100

**Fax:** 1-240-326-3422

**E-mail:** [TMORGAN@POTOMACINSURANCE.NET](mailto:TMORGAN@POTOMACINSURANCE.NET)

#### Our office hours\*:

Monday	9:00 a.m. to 9:00 p.m.
Tuesday	9:00 a.m. to 9:00 p.m.
Wednesday	9:00 a.m. to 9:00 p.m.
Thursday	9:00 a.m. to 9:00 p.m.
Friday	9:00 a.m. to 9:00 p.m.
Saturday	9:00 a.m. to 9:00 p.m.
Sunday	9:00 a.m. to 9:00 p.m.

\*Hours may vary.

### Access your policy online, anytime

Don't forget that you can always log in to your policy online to make changes, pay your bill, check the status of a claim, or access policy documents anytime. Just visit us at [progressiveagent.com](http://progressiveagent.com).

### Paperless Enrollment

Thank you for choosing Paperless. To keep your Paperless Discount and start receiving your policy documents and other messages by e-mail, please remember to complete your enrollment at [progressiveagent.com](http://progressiveagent.com). It's fast and secure.

### Customer Service

You can call Progressive's toll-free, Customer Service number, 1-800-876-5581, to make or confirm payments over the phone, order ID cards and Declarations pages, and more.

### Superior Claims Service

With a Progressive policy, you have the option of using a repair facility in Progressive's network of repair shops if you're ever in an accident. **To report a claim, call 1-800-274-4499 and press menu option one** and a claims rep will discuss this option with you. All you have to do is schedule an appointment to drop your vehicle off at the network repair shop and we'll handle the rest. We keep you informed about your claim and the status of your repairs. And, repairs are backed by our Limited Lifetime Guarantee for as long as you own or lease your vehicle.

TANOAH MORGAN  
POTOMAC INS EXCHANGE  
9701 APOLLO DR 100  
LARGO, MD 20774

**PROGRESSIVE**<sup>®</sup>  
AUTO

**Policy Number: 920372991**

Underwritten by:  
Progressive Casualty Insurance Co  
March 16, 2018  
Policy Period: Mar 30, 2018 - Sep 30, 2018  
Online Service  
progressiveagent.com  
Customer Service  
1-800-876-5581

Nassir Semulo  
3555 Georgia Aveue NW  
Washington, DC 20010

## **Payment Receipt** for auto insurance initial payment

### **Payment information**

#### **Receipt for your initial payment**

Amount: \$454.26  
Payment Method: credit card  
Card Type: Credit  
Account number: \*\*\*\*\*9361  
Merchant ID: Progressive Casualty Insurance Co

# Your ID Cards

Keep these cards handy--in your glove compartment or wallet. And contact us anytime you have a question or need to report a claim.

If you have a claim, we'll get you back on the road as soon as possible. And while you'll always have a choice where to repair your vehicle, when you use a shop in our preapproved network, we'll guarantee your repair for as long as you own or lease your vehicle.

**Thank you for choosing Progressive.**



**Nassir Semulo**



Form A022 (03/11)

**IF YOU'RE IN AN ACCIDENT**

1. Remain at the scene. Don't admit fault.
2. Find a safe location, call the police, and exchange driver information.
3. Call Progressive right away.

**TO REPORT A CLAIM**

Call 1-800-274-4499 or go to [claims.progressive.com](http://claims.progressive.com).

**NEED ROADSIDE ASSISTANCE?**

Call 1-800-776-2778.

**PROGRESSIVE**

**KEEP THIS CARD IN YOUR VEHICLE WHILE IN OPERATION.**

**INSURANCE IDENTIFICATION CARD - Washington DC**

**Policy Number:** 920372991      **NAIC Number:** 24260  
**Effective Date:** 03/30/2018      **Expiration Date:** 09/30/2018  
**Insurer:** Progressive Casualty Insurance Co 1-800-876-5581  
PO Box 6807 Cleveland, OH 44101

**Named Insured(s):**  
Nassir Semulo

**Your Agent:**  
POTOMAC INS EXCHANGE 1-240-801-6100  
9701 APOLLO DR 100  
LARGO, MD 20774

<b>Year</b>	<b>Make</b>	<b>Model</b>	<b>VIN</b>
2017	TOYOTA	COROLLA	2T1BURHE0HT780648

Manage your policy anytime  
with just a few clicks at  
**[progressiveagent.com](http://progressiveagent.com)**

# Your ID Cards

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If you have a claim, we'll get you back on the road as soon as possible. And while you'll always have a choice where to repair your vehicle, when you use a shop in our preapproved network, we'll guarantee your repair for as long as you own or lease your vehicle.

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**PROGRESSIVE**

**KEEP THIS CARD IN YOUR VEHICLE WHILE IN OPERATION.**

**INSURANCE IDENTIFICATION CARD - Washington DC**

**Policy Number:** 920372991      **NAIC Number:** 24260  
**Effective Date:** 03/30/2018      **Expiration Date:** 09/30/2018  
**Insurer:** Progressive Casualty Insurance Co 1-800-876-5581  
PO Box 6807 Cleveland, OH 44101

**Named Insured(s):**  
Nassir Semulo

**Your Agent:**  
POTOMAC INS EXCHANGE 1-240-801-6100  
9701 APOLLO DR 100  
LARGO, MD 20774

<b>Year</b>	<b>Make</b>	<b>Model</b>	<b>VIN</b>
2017	TOYOTA	COROLLA	2T1BURHE0HT780648

Manage your policy anytime  
with just a few clicks at  
**[progressiveagent.com](http://progressiveagent.com)**