

2024-10-21

SQA TEST FIVE
COOL ROAD
CALDWELL, ID 83607



RE: Policy Number: IDPA00 213 853-0000

Dear SQA TEST FIVE

Thank you for considering MGA Insurance Company, Inc. for your personal auto insurance needs. We would like to inform you that you have not qualified for the best rate possible based, at least in part, on the fact that we were unable to obtain an insurance score. This score is developed from credit information, and may not be available for a number of reasons, including but not limited to (1) there was no matching information at the credit bureau given the name, address, social security number, and/or date of birth we have on file, or (2) there was information on file at the credit bureau, but there was not enough recent activity to develop an insurance score.

To inquire about the information contained on this report, please contact TransUnion at the address and phone number below. TransUnion is an independent supplier of insurance underwriting reports and does not make decisions regarding actions taken as a result of information provided. You have the right to obtain a free copy of your report from TransUnion, by written request within 60 days, and to dispute the accuracy or completeness of any information in the report with them.

You have the right to know the specific items of information that support the reasons for this decision. You also have the right to see and obtain copies of documents relating to the decision. You have the right to correct, amend or delete any recorded personal information we have in our file that you believe is inaccurate. If we refuse to make the correction, amendment or deletion, you have the right to file a statement which we will put in our files. If you would like additional information concerning this action, your written request must be received by us within 90 business days from the date of this notice.

Once a year you can get a free copy of your report from each of the major reporting agencies by calling 1-877-322-8228, by visiting annualcreditreport.com, or by completing an Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

TransUnion can be contacted at:

TransUnion National Disclosure Center
PO Box 1000
Chester, PA 19022
1-800-645-1938

Report Reference Number: 9013689

You can also request the report through the internet at: www.transunion.com

Should you have any questions regarding the above matter, please contact your agent at the address/phone number listed below.

Sincerely,

MGA Insurance Company, Inc.

Agent Name: A58483

JERRY INSURANCE AGENCY LLC
430 SHERMAN AVE STE 305
PALO ALTO CA 94306-1854



| FACTS | WHAT DOES MGA Insurance Company, Inc. (GAINSCO Auto Insurance®) DO WITH YOUR PERSONAL INFORMATION? |
|-------|---|
| Why? | Financial companies choose how they share your personal information. Federal law gives customers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | <p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security Number and checking account information ▪ Insurance claim history and payment history ▪ Transaction or loss history and credit-based insurance scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| How? | All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons MGA Insurance Company, Inc. chooses to share; and whether you can limit your sharing. |

| Reasons we can share your personal information | Does MGA Insurance Company, Inc. share? | Can you limit this sharing? |
|--|---|-----------------------------|
| For everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes —to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes — information about your transactions and experience | Yes | No |
| For our affiliates' everyday business purposes — information about your creditworthiness | No | We don't share. |
| For our affiliates to market to you | No | We don't share. |
| For our nonaffiliates to market to you | No | We don't share. |

| | |
|------------|---|
| Questions? | Call 1-866-424-6726 or go to www.gainsco.com |
|------------|---|



What we do

| | |
|---|---|
| How does MGA Insurance Company, Inc. protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does MGA Insurance Company, Inc. collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Apply for insurance or pay insurance premiums ▪ Show your driver's license or file an insurance claim ▪ Show your government-issued ID <p>[We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.]</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p> |

Definitions

| | |
|------------------------|--|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ [Our affiliates include financial companies such as MGA Agency, Inc., GAINSCO Auto Insurance Agency, Inc., and National Specialty Lines, Inc.] |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ [Nonaffiliates we share with can include roadside assistance companies, third party vendors, and any other companies as necessary to effect, administer or enforce a transaction that a consumer requests or authorizes.] |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ [Our joint marketing partners include roadside assistance companies and third party vendors.] |

Other important information

For all of our policyholders: You may request a copy of your nonpublic, personally identifiable information (NPI) that we have in our records. You may also request that we make corrections, additions, or deletions to any information you feel is incomplete or inaccurate.

We do not disclose any NPI about our current or former policyholders to anyone, except as permitted or required by law. This may include sharing your NPI with regulators and other governmental offices, attorneys, auditors, agents, or others so that we can service your account, protect you and/or us against fraud, cooperate with law enforcement officials, participate in actuarial or research studies, or comply with legal requirements.

Information obtained from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons.



PLEASE CUT ALONG DOTTED LINES.

PLEASE FOLD YOUR I.D. HERE

Agent ID: A58483

| ID AUTO INSURANCE IDENTIFICATION CARD | | | IMPORTANT INFORMATION REGARDING YOUR INSURANCE | |
|---|-------------------------|--|---|--|
| THIS CARD MUST BE CARRIED IN THE INSURED MOTOR VEHICLE FOR PRODUCTION UPON DEMAND MGA Insurance Company, Inc. (CODE 40150) | | | In the event you need to contact someone about this insurance for any reason please contact your agent JERRY INSURANCE AGENCY LLC 833-445-3779. If no agent was involved in the sale of this insurance, or if you have additional questions you may contact the insurance company issuing this insurance at the following address and telephone number: | |
| POLICY NUMBER IDPA00 213 853-0000 | | EFFECTIVE DATE 10/21/2024 | MGA INSURANCE COMPANY, INC. 3333 Lee Parkway, Suite 1200, Dallas, TX 75219 (866) 424-6726 | |
| INSURED: SQA TEST FIVE, TEST TWO, TEST THREE, TEST FOUR, | | | IN CASE OF ACCIDENT | |
| YEAR 2002 | MAKE CHEVROLET TRUCK | VEHICLE ID NUMBER 1GCEK19T72Z122310 | 1. GET NAMES, ADDRESSES AND LICENSE NUMBER OF OTHER OWNERS AND DRIVERS INVOLVED, AND OF WITNESSES. | |
| TERM 6 Months | EXPIRES 04/21/2025 | | 2. PROVIDE INFORMATION AS REQUIRED BY AUTHORITIES, BUT DO NOT ADMIT RESPONSIBILITY OR OFFER SETTLEMENTS TO OTHERS. | |
| THE COVERAGE PROVIDED BY THIS POLICY MEETS THE MINIMUM FINANCIAL RESPONSIBILITY REQUIREMENT PRESCRIBED BY LAW. | | | 3. IMMEDIATELY CONTACT OUR CLAIMS DEPARTMENTS AT 1-800-882-6546. | |

IMPORTANT NOTICE

IT IS IMPORTANT THAT ID CARD(S) PROVIDED BE CARRIED BY YOU (AND HOUSEHOLD OPERATORS) AT ALL TIMES. INFORMATION CONTAINED ON THE ID CARD(S) WILL BE NEEDED IN CONNECTION WITH VEHICLE REGISTRATION AND ACCIDENT INVOLVEMENT. AT SUCH TIMES SUCH EVIDENCE OF INSURANCE WILL BE SUBJECT TO VERIFICATION AS TO WHETHER OR NOT THE INSURANCE REQUIRED BY LAW HAS BEEN MAINTAINED.



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| IDPA00 213 853-0000 | | 10/21/2024 | | |
| INSURED: SQA TEST FIVE, TEST TWO, TEST THREE, TEST FOUR, | | | | |
| YEAR | MAKE | VEHICLE ID NUMBER | IN CASE OF ACCIDENT 1. GET NAMES, ADDRESSES AND LICENSE NUMBER OF OTHER OWNERS AND DRIVERS INVOLVED, AND OF WITNESSES. 2. PROVIDE INFORMATION AS REQUIRED BY AUTHORITIES, BUT DO NOT ADMIT RESPONSIBILITY OR OFFER SETTLEMENTS TO OTHERS. 3. IMMEDIATELY CONTACT OUR CLAIMS DEPARTMENTS AT 1-800-882-6546. | |
| 2003 | FORD TRUCK | 1FTRX17233NA94186 | | |
| TERM | EXPIRES | | | |
| 6 Months | 04/21/2025 | | | |
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Auto Insurance®

MGA Insurance Company, Inc.

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| POLICY NUMBER IDPA00 213 853-0000 | | EFFECTIVE DATE 10/21/2024 | MGA INSURANCE COMPANY, INC. 3333 Lee Parkway, Suite 1200, Dallas, TX 75219 (866) 424-6726 | |
| INSURED(S): SQA TEST FIVE, TEST TWO, TEST THREE, TEST FOUR, | | | IN CASE OF ACCIDENT <ol style="list-style-type: none">1. GET NAMES, ADDRESSES AND LICENSE NUMBER OF OTHER OWNERS AND DRIVERS INVOLVED, AND OF WITNESSES.2. PROVIDE INFORMATION AS REQUIRED BY AUTHORITIES, BUT DO NOT ADMIT RESPONSIBILITY OR OFFER SETTLEMENTS TO OTHERS.3. IMMEDIATELY CONTACT OUR CLAIMS DEPARTMENTS AT 1-800-882-6546. | |
| YEAR 2013 | MAKE HONDA | VEHICLE ID NUMBER 1HGCR2F50DA272373 | | |
| TERM 6 Months | | EXPIRES 04/21/2025 | | |
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| POLICY NUMBER IDPA00 213 853-0000 | | EFFECTIVE DATE 10/21/2024 | MGA INSURANCE COMPANY, INC. 3333 Lee Parkway, Suite 1200, Dallas, TX 75219 (866) 424-6726 | |
| INSURED(S): SQA TEST FIVE, TEST TWO, TEST THREE, TEST FOUR, | | | | |
| YEAR 2012 | MAKE DODGE TRUCK | VEHICLE ID NUMBER 3C4PDCBG4CT135004 | | |
| TERM 6 Months | | EXPIRES 04/21/2025 | IN CASE OF ACCIDENT 1. GET NAMES, ADDRESSES AND LICENSE NUMBER OF OTHER OWNERS AND DRIVERS INVOLVED, AND OF WITNESSES. 2. PROVIDE INFORMATION AS REQUIRED BY AUTHORITIES, BUT DO NOT ADMIT RESPONSIBILITY OR OFFER SETTLEMENTS TO OTHERS. 3. IMMEDIATELY CONTACT OUR CLAIMS DEPARTMENTS AT 1-800-882-6546. | |
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| INSURED(S): SQA TEST FIVE, TEST TWO, TEST THREE, TEST FOUR, | | | IN CASE OF ACCIDENT | |
| YEAR 2014 | MAKE HONDA | VEHICLE ID NUMBER 5FNYP4H56EB052878 | 1. GET NAMES, ADDRESSES AND LICENSE NUMBER OF OTHER OWNERS AND DRIVERS INVOLVED, AND OF WITNESSES. | |
| TERM 6 Months | EXPIRES 04/21/2025 | | 2. PROVIDE INFORMATION AS REQUIRED BY AUTHORITIES, BUT DO NOT ADMIT RESPONSIBILITY OR OFFER SETTLEMENTS TO OTHERS. | |
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| POLICY NUMBER IDPA00 213 853-0000 | | EFFECTIVE DATE 10/21/2024 | MGA INSURANCE COMPANY, INC. 3333 Lee Parkway, Suite 1200, Dallas, TX 75219 (866) 424-6726 | |
| INSURED: SQA TEST FIVE, TEST TWO, TEST THREE, TEST FOUR, | | | | |
| YEAR 2008 | MAKE CHRYSLER TRUCK | VEHICLE ID NUMBER 1A8HX58288F166589 | | |
| TERM 6 Months | | EXPIRES 04/21/2025 | IN CASE OF ACCIDENT 1. GET NAMES, ADDRESSES AND LICENSE NUMBER OF OTHER OWNERS AND DRIVERS INVOLVED, AND OF WITNESSES. 2. PROVIDE INFORMATION AS REQUIRED BY AUTHORITIES, BUT DO NOT ADMIT RESPONSIBILITY OR OFFER SETTLEMENTS TO OTHERS. 3. IMMEDIATELY CONTACT OUR CLAIMS DEPARTMENTS AT 1-800-882-6546. | |
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IDAHO AUTO POLICY DECLARATIONS

SUMMARY

| NAMED INSURED(S) | OUR PHONE NUMBER IS | YOUR AGENT IS |
|--|---------------------------------|--|
| SQA TEST FIVE COOL ROAD CALDWELL ID 83607-9689 | 1-866-424-6726 1-866-GAINSCO | JERRY INSURANCE AGENCY LLC 430 SHERMAN AVE STE 305 PALO ALTO CA 94306-1854 |

| POLICY NUMBER | POLICY PERIOD |
|---------------------|--|
| IDPA00 213 853-0000 | Coverage begins on 10/21/2024 at 6:12 AM CST. This policy period ends on 04/21/2025 at 12:01 AM Standard Time at the address of the Named Insured as stated herein. |

| DRIVER(S) LISTED | DATE OF BIRTH |
|------------------|---------------|
| SQA TEST FIVE | XX/XX/1992 |
| TEST TWO | XX/XX/1992 |
| TEST THREE | XX/XX/1998 |
| TEST FOUR | XX/XX/2000 |

| VEHICLE(S) COVERED | VEHICLE ID NUMBER | LIENHOLDER/ADDITIONAL INTEREST |
|---|-------------------|--------------------------------|
| 2002 CHEVROLET TRUCK SLVRDO 1500 PU E C 4X4 | 1GCEK19T72Z122310 | TEST |
| 2003 FORD TRUCK F150 SUPER PU 4X2 | 1FTRX17233NA94186 | TEST |
| 2013 HONDA ACCORD 4D | 1HGCR2F50DA272373 | TREST |
| 2012 DODGE TRUCK JOURNEY 4D 2WD | 3C4PDCBG4CT135004 | TEST |
| 2014 HONDA PILOT 4D 4WD | 5FNYF4H56EB052878 | TEST |
| 2008 CHRYSLER TRUCK ASPEN 4D 4X2 | 1A8HX58288F166589 | TEST |

TOTAL PREMIUM

| | |
|--|------------|
| Premium for 2002 CHEVROLET TRUCK SLVRDO 1500 PU E C 4X4 | \$625.00 |
| Premium for 2003 FORD TRUCK F150 SUPER PU 4X2 | \$586.00 |
| Premium for 2013 HONDA ACCORD 4D | \$795.00 |
| Premium for 2012 DODGE TRUCK JOURNEY 4D 2WD | \$861.00 |
| Premium for 2014 HONDA PILOT 4D 4WD | \$745.00 |
| Premium for 2008 CHRYSLER TRUCK ASPEN 4D 4X2 | \$764.00 |
| POLICY FEE | \$25.00 |
| TOTAL | \$4,401.00 |

ADDITIONAL INFORMATION FOR OUR NAMED INSURED.



IDAHO AUTO POLICY DECLARATIONS

The auto(s) or trailer(s) described in this policy is principally garaged at the address of the named insured unless otherwise stated.

The driver(s) listed are currently provided coverage under the terms of your policy. If there are any other drivers in your household, please contact your agent or producer of record to have your policy updated to extend or exclude coverage.

----- COVERAGE FOR

2002 CHEVROLET TRUCK SLVRDO 1500 PU
E C 4X4

1GCEK19T72Z122310

| Coverage | Limits Per person/ Per accident | Deductible | Premium |
|------------------------------------|------------------------------------|------------|----------|
| BODILY INJURY LIABILITY | 25000/50000 | | \$140.00 |
| PROPERTY DAMAGE LIABILITY | 25000 | | \$246.00 |
| UNINSURED MOTORIST BODILY INJURY | 25000/50000 | | \$29.00 |
| EXCESS UNDERINSURED MOTORIST | Reject | | |
| BODILY INJURY | | | |
| UNINSURED MOTORIST PROPERTY DAMAGE | \$25000/\$200 Deductible | 0 | \$15.00 |
| MEDICAL PAYMENTS | 1000 | | \$28.00 |
| COMPREHENSIVE | | 250 | \$48.00 |
| COLLISION | | 2000 | \$79.00 |
| RENTAL | 20/600 | | \$29.00 |
| TOWING | 50 | | \$11.00 |
| CUSTOM OR ADDITIONAL EQUIPMENT | No Coverage | | |
| Total premium | | | \$625.00 |

----- COVERAGE FOR

2003 FORD TRUCK F150 SUPER PU 4X2

1FTRX17233NA94186

| Coverage | Limits Per person/ Per accident | Deductible | Premium |
|------------------------------------|------------------------------------|------------|----------|
| BODILY INJURY LIABILITY | 25000/50000 | | \$134.00 |
| PROPERTY DAMAGE LIABILITY | 25000 | | \$250.00 |
| UNINSURED MOTORIST BODILY INJURY | 25000/50000 | | \$28.00 |
| EXCESS UNDERINSURED MOTORIST | Reject | | |
| BODILY INJURY | | | |
| UNINSURED MOTORIST PROPERTY DAMAGE | \$25000/\$200 Deductible | 0 | \$9.00 |
| MEDICAL PAYMENTS | 1000 | | \$27.00 |
| COMPREHENSIVE | | 250 | \$29.00 |
| COLLISION | | 2000 | \$45.00 |
| RENTAL | 30/900 | | \$53.00 |



IDAHO AUTO POLICY DECLARATIONS

| | | |
|--------------------------------|-------------|----------|
| TOWING | 50 | \$11.00 |
| CUSTOM OR ADDITIONAL EQUIPMENT | No Coverage | |
| Total premium | | \$586.00 |

----- COVERAGE FOR

| 2013 HONDA ACCORD 4D | 1HGCR2F50DA272373 | | |
|--|------------------------------------|------------|----------|
| Coverage | Limits Per person/ Per accident | Deductible | Premium |
| BODILY INJURY LIABILITY | 25000/50000 | | \$151.00 |
| PROPERTY DAMAGE LIABILITY | 25000 | | \$217.00 |
| UNINSURED MOTORIST BODILY INJURY | 25000/50000 | | \$30.00 |
| EXCESS UNDERINSURED MOTORIST BODILY INJURY | Reject | | |
| UNINSURED MOTORIST PROPERTY DAMAGE | \$25000/\$200 Deductible 1000 | 0 | \$27.00 |
| MEDICAL PAYMENTS | | | \$30.00 |
| COMPREHENSIVE | | 250 | \$50.00 |
| COLLISION | | 500 | \$214.00 |
| RENTAL | 40/1200 | | \$63.00 |
| TOWING | 75 | | \$13.00 |
| CUSTOM OR ADDITIONAL EQUIPMENT | No Coverage | | |
| Total premium | | | \$795.00 |

----- COVERAGE FOR

| 2012 DODGE TRUCK JOURNEY 4D 2WD | 3C4PDCBG4CT135004 | | |
|--|------------------------------------|------------|----------|
| Coverage | Limits Per person/ Per accident | Deductible | Premium |
| BODILY INJURY LIABILITY | 25000/50000 | | \$126.00 |
| PROPERTY DAMAGE LIABILITY | 25000 | | \$290.00 |
| UNINSURED MOTORIST BODILY INJURY | 25000/50000 | | \$26.00 |
| EXCESS UNDERINSURED MOTORIST BODILY INJURY | Reject | | |
| UNINSURED MOTORIST PROPERTY DAMAGE | \$25000/\$200 Deductible 1000 | 0 | \$24.00 |
| MEDICAL PAYMENTS | | | \$26.00 |
| COMPREHENSIVE | | 250 | \$60.00 |
| COLLISION | | 250 | \$225.00 |
| RENTAL | 40/1200 | | \$63.00 |
| TOWING | 100 | | \$21.00 |
| CUSTOM OR ADDITIONAL EQUIPMENT | No Coverage | | |
| Total premium | | | \$861.00 |



IDAHO AUTO POLICY DECLARATIONS

COVERAGE FOR

2014 HONDA PILOT 4D 4WD

5FNYF4H56EB052878

| Coverage | Limits Per person/ Per accident | Deductible | Premium |
|---|------------------------------------|------------|----------|
| BODILY INJURY LIABILITY | 25000/50000 | | \$127.00 |
| PROPERTY DAMAGE LIABILITY | 25000 | | \$217.00 |
| UNINSURED MOTORIST BODILY INJURY | 25000/50000 | | \$26.00 |
| EXCESS UNDERINSURED MOTORIST BODILY INJURY | Reject | | |
| UNINSURED MOTORIST PROPERTY DAMAGE | \$25000/\$200 Deductible 1000 | 0 | \$22.00 |
| MEDICAL PAYMENTS | | | \$26.00 |
| COMPREHENSIVE | | 250 | \$64.00 |
| COLLISION | | 500 | \$179.00 |
| RENTAL | 40/1200 | | \$63.00 |
| TOWING | 100 | | \$21.00 |
| CUSTOM OR ADDITIONAL EQUIPMENT | No Coverage | | |
| Total premium | | | \$745.00 |

COVERAGE FOR

2008 CHRYSLER TRUCK ASPEN 4D 4X2

1A8HX58288F166589

| Coverage | Limits Per person/ Per accident | Deductible | Premium |
|---|------------------------------------|------------|----------|
| BODILY INJURY LIABILITY | 25000/50000 | | \$179.00 |
| PROPERTY DAMAGE LIABILITY | 25000 | | \$301.00 |
| UNINSURED MOTORIST BODILY INJURY | 25000/50000 | | \$36.00 |
| EXCESS UNDERINSURED MOTORIST BODILY INJURY | Reject | | |
| UNINSURED MOTORIST PROPERTY DAMAGE | \$25000/\$200 Deductible 1000 | 0 | \$11.00 |
| MEDICAL PAYMENTS | | | \$36.00 |
| COMPREHENSIVE | | 250 | \$39.00 |
| COLLISION | | 1000 | \$78.00 |
| RENTAL | 40/1200 | | \$63.00 |
| TOWING | 100 | | \$21.00 |
| CUSTOM OR ADDITIONAL EQUIPMENT | No Coverage | | |
| Total premium | | | \$764.00 |

REJECTED MEANS THAT YOU CHOSE NOT TO ACCEPT THIS COVERAGE AND AGREE THAT NO COVERAGE SHALL BE PROVIDED.



IDAHO AUTO POLICY DECLARATIONS

PREMIUM DISCOUNTS

Military Discount Auto Pay Anti-Theft Safe Driver Homeowners

IMPORTANT PAYMENT INFORMATION

Your bill will arrive in a separate mailing if you haven't paid your premium in full.

YOUR POLICY DOCUMENTS

Your auto policy consists of this Policy Declarations and the documents listed below. Please read them carefully and keep them together.

IDPAP0124

For Customer Service inquiries or questions about a claim, call (866) 424-6726.

