



AAA Insurance
underwritten by CSAA General Insurance Company
PO Box 24511 Oakland, CA 94623-9865 (888) 222-0094

Your AAA Representative:
URSULA LEINBACH
7701 Southern Dr
Springfield, VA 22150
(800) 965-0358
ULEINBACH@aaamidatlantic.com



YANG WANG
285 PEYTON CT,
APT 7
CHARLOTTESVILLE, VA 22903-5412

Customer: YANG WANG
Phone: (434) 466-8381
Quote Date: 02/20/2015
Proposed Effective Date: 02/20/2015
Quote Number: QVASS - 203078489

Here is your auto insurance quote for \$559.00 from CSAA General Insurance Company. At AAA we offer world-class service from quote to claim.

AAA Insurance receives high marks in customer satisfaction, with a 90% renewal rate from both auto and homeowners policyholders. Add to that nearly 100 years of insurance experience, access to world-class Emergency Road Service, quality discounts, tailored policy options, and claims service 24/7 and your choice is clear. Select AAA Insurance and begin enjoying your exclusive benefits as an AAA Member.

Coverages	Limit of Liability			Vehicle 1	Vehicle 2	Vehicle 3
				07 NISS SENTRA		
Bodily Injury Liability	50000/100000			\$199.00		
Property Damage Liability	50,000			\$287.00		
Uninsured Motorists Bodily Injury Coverage	50000/100000			\$62.00		
Uninsured Motorists Property Damage Coverage	50000			\$11.00		
Medical Expenses	Rejected					
Income Loss Benefits	Rejected					
Other Than Collision Deductible	1:	2:	3:	NO COV		
Safety Glass Deductible	1:	2:	3:	NO COV		
Collision Deductible	1:	2:	3:	NO COV		
Excess Electronic Equipment	1:	2:	3:	NO COV		
Transportation Expenses Option 2	1:	2:	3:	NO COV		
Towing & Labor	1:	2:	3:	NO COV		
Auto Loan/Lease Coverage				NO COV		
New Car Added Protection				NO COV		
Auto Death Indemnity/Specific Disability	\$10,000 Drivers(0)			NO COV		
Total Disability				NO COV		
Vehicle Sub-Total:				\$559.00		
Total Amount for 12 Months : \$559.00			Payment Plan Options			
			Semi-Annual - Down Payment: \$279.50(50%) Installment: 1 payments of \$279.50 Installment Fee: \$5.00			

This rate quote is not a contract or policy, nor does it signify qualification. It is a non-binding offer of insurance coverage based on the information you have supplied and is subject to change as more information is gathered by an AAA Insurance representative. Payment plans may be discussed with the sales representative.



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For underwriting call (888) 222-0094, underwriting fax (877) 489-5696

VIRGINIA AUTO INSURANCE APPLICATION



READ YOUR POLICY. THE POLICY OF INSURANCE FOR WHICH THIS APPLICATION IS BEING MADE, IF ISSUED, MAY BE CANCELLED WITHOUT CAUSE AT THE OPTION OF THE INSURER AT ANY TIME IN THE FIRST 60 DAYS DURING WHICH IT IS IN EFFECT AND AT ANY TIME THEREAFTER FOR REASONS STATED IN THE POLICY.

Insured Information	Program Selection: AAA Select				Policy Type: STANDARD			
	Named Insured (First MI Last) Primary/Garaging Address: YANG WANG 285 PEYTON CT APT 7 CHARLOTTESVILLE, VA 22903-5412 Residence: Rents Single-Family Dwelling Mailing Address: SAME AS PRIMARY/GARAGING ADDRESS Phone Number: E-mail: winnie0702@hotmail.com SS#: Member #: Occupation: Employed				Agency Information Producer Code: 500016608 Phone #: (800) 965-0358 Agency Name, Address: AAA Mid-Atlantic 7701 Southern Dr Springfield, VA 22150 Producer: URSULA LEINBACH E-mail: ULEINBACH@aaamidatlantic.com		Policy Information Policy Number: QVASS - 203078489 Policy Effective Date: 02/20/15 Time: 12:01 AM Policy Bound Date: Time: Policy Term: 12 Months Previous AAA Policy Number: N/A	

Driver, Family Member, and Resident Information	All residents and family members of your household permit age and older must be listed on this application. Also, any other regular drivers must be listed. Individuals may be classified as Not Available for Rating if they are unlicensed and do not drive.									
	DR #	Driver Name Exactly as Shown on License	Relation to Applicant	DOB	Sex	Marital Status	Driver's License State/Number			
	1.	YANG WANG	Insured	01/17/1985	Male	Married	/ G050010080713			
	2.	YING XIONG	Spouse	07/02/1987	Female	Married	VA			
	3.									
	4.									
	5.									
	6.									
	7.									
	8.									
9.										
	DR #	Driver Status	License Status	Age First Licensed	Prev Lic	SR22/FR44	ADI	TD	Driver Discounts	Driver Surcharges
1.	Rated	Foreign	28	N/A	No	N	N			FDL
2.	Not Rated	Never	0	N/A	No	N	N			
3.										
4.										
5.										
6.										
7.										
8.										
9.										

Driving & Claim History	The following is a complete list of <u>all</u> ACCIDENTS, COMP CLAIMS GREATER THAN \$1,000, AND TRAFFIC CONVICTIONS for all drivers in the past 60 months. All accidents are considered "At Fault" unless proof is provided showing "Not At Fault" (Police Report, CLUE Report or other Carrier's payment).									
	DR #	Incident	Date	Incident	Date	Incident	Date	Incident	Date	

Motor Vehicle Information	Veh #	Year	Make	Model		Vehicle Type	VIN	Salvage/Damage	Usage	
	1.	07	NISSAN	SENTRA SEDAN 4		Automobile	3N1AB61E07L619158	None	Commute	
	2.									
	3.									
	Veh #	Garage Zip Code	Geog. Factor	Stat Code	Phys Damage Symbol	Stated Amount	Vehicle Discounts		Vehicle Surcharges	
	1.	22903	22903	AI	31					
	2.									
3.										
Veh #	Loss Payee or Additional Insured Name & Address (Financial Institution Only) or Certificate Holder							LP	AI	CH
								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Prior Carrier Information				
	Prior Carrier:	Compliant w/o Ins-Newly	Prior Policy #:	Months w/Prior Carrier: 5
	Days Lapse:	0	Prior Liability Limits:	25000/50000

Policy Discount & Surcharge Information	Affinity Group: None	
	AAA HO/Renters/Condo policy #:	
	AAA Motorcycle policy #:	
	AAA Life policy #:	
	Policy Discounts	Policy Surcharges
	Payment Plan Discount	



Underwriting Information	Underwriting Comments or Remarks				

Coverages, Premiums and Payment Plan Information	Coverages		Limit of Liability			Premiums		
						Vehicle 1	Vehicle 2	Vehicle 3
	Bodily Injury:	50000/100000				\$199.00		
	Prop Damage:	50000				\$287.00		
	UMBI:	50000/100000				\$62.00		
	UMPD:	50000				\$11.00		
	Medical Expenses	Rejected						
	Income Loss Ben	Rejected						
	Other than Coll	1:	2:	3:		NO COV		
	Ded:							
	Safety Glass:	1:	2:	3:		NO COV		
	Coll Ded:	1:	2:	3:		NO COV		
	Excess Elect/Eq::	1:	2:	3:		NO COV		
	Transportation Exp Option 2	1:	2:	3:		NO COV		
	Towing & Labor:	1:	2:	3:		NO COV		
	Auto Loan/Lease:					NO COV		
	New Car Prot:							
	Auto Death	10,000 Driver (0)				NO COV		
	Indemnity/ Specific Disability							
	Total Disability	\$25/200 week/maximum				NO COV		
						All Vehicles	\$559.00	
	Total Vehicle Premiums :					\$559.00		
	SR22 Fee(s):					\$0.00		
	Total Policy Premium:					\$559.00		
Pay Plan Information		Payment Plan: Semi-Annual			Down Pay Method:			
Down Pay Required:					Down Pay Remitted: \$0.00			
# Payments Required: 1					Payment Excluding Installment Fee : \$559.00			
Down Payment Information								

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

In connection with this application for insurance, we shall review your credit report or obtain or use an insurance credit score based on the information contained in that credit report. We may use a third party in connection with the development of your insurance credit score. You may request that your credit information be updated and if you question the accuracy of the credit information, we will, upon your request, reevaluate you based on corrected credit information from a consumer reporting agency.


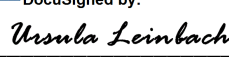
Applicant's Statement; Company Practices

Read carefully before signing.

I reviewed the information in this Application. This includes information filled in by my agent. I represent that this information is true and complete to the best of my knowledge and belief. I agree to inform the Company of any changes in this information such as my address, drivers, vehicles, and/or use within 10 days of the change and acknowledge that changes in this information may change the premium or eligibility.

I acknowledge the following practices of the Company and agree to them:

- This Application will be used by the Company to rate the policy and to decide whether to issue the applied for policy. Inaccurate information in this Application may result in an increase in the premium. In addition, if any of the information in this Application is false, or a material fact was omitted or misrepresented, the policy may be rescinded by the Company. Rescission means that no coverage was provided at any time so that claims made under the policy could be denied.
- Coverage is bound no earlier than the time and date the application is electronically bound in Company's system and the application is signed by both me and an agent or is bound over the telephone by my voice signature.
- If the initial premium is paid by check, coverage is conditioned on the check being honored. If the check is not honored, no coverage will have been or be provided at any time.
- A service charge of \$20.00 will be imposed on any check or electronic draft not honored. This applies to both the initial payment and to future premium payments.
- If a policy is eligible for reinstatement a \$20.00 fee will be charged.
- If a change or cancellation results in an additional or return premium of \$5 or less, no charge or return will be made. However, if any future bill is sent to you the balance due will reflect a charge or credit for any small premium adjustment of \$5 or less. You have the right to all return premiums. Refunds for \$5 or less will be made if requested by you.
- The Company may obtain and use consumer reports (which may include credit information) concerning all persons named on the application and the vehicles listed on the application. Subsequent reports may be used for an update, renewal or extension of my insurance.

Signature of Named Insured-Applicant X	 3CD18E6819D1475...	DocuSigned by:	Date: 2/20/2015
Signature of Parent or Legal Guardian X			Date:
Signature of Producing Agent X	 4AC955D2901445D...	DocuSigned by:	Date: 2/20/2015



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PERSONAL INFORMATION PRIVACY NOTICE

Our Information Practices and Privacy Notice

Federal and state law requires us to tell you how we collect, share, and protect your Personal Information. This Personal Information Privacy Notice applies to all Personal Information that we collect about you.

Please read this notice carefully to understand what we do.

Please note that, when you apply for insurance, you may be providing information to us, as well as to your AAA club insurance agency. Your agency may have its own separate privacy notice and data security practices. Please contact your agency if you have any questions about its policies and practices.

Definitions

“**Personal Information**” is information that identifies you as an individual, such as: Name, Postal address, Telephone number and Email address.

“**We**,” “**us**,” and “**our**” refer to your insurance carrier which is named at the top of this page.

What Personal Information We Collect

The types of Personal Information we collect and share depend on the product or service you have with us. This information can include your name and address, Social Security number, credit history, and insurance claims history. We collect information from you (including from your transactions with us) and outside sources.

We collect Personal Information from you, for example, when you request a quote for insurance, apply for insurance, pay insurance premiums, file an insurance claim, or give us your contact information. We also collect Personal Information about you from others, such as affiliates or other companies. We also may obtain information from the American Automobile Association and your AAA club relating to your AAA membership.

We also obtain information from consumer reporting agencies. It may include your driving record, claims history with other insurers, credit report information and insurance credit score. A consumer reporting agency that gathers information about you may share this information with others who are authorized to use consumer reports, as allowed by law.

What Personal Information We Share

All financial companies need to share customers' Personal Information to run their everyday business.

We may share all of the Personal Information about you that we collect with affiliated and unaffiliated companies, as allowed by law. For example,

- We may share your Personal Information for our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal or regulatory investigations, or report to credit bureaus. Recipients may include, for example, our family of insurance companies, claims representatives, service providers, consumer reporting agencies, insurance agents, law enforcement, courts and governmental agencies.
- We may share your Personal Information for our marketing purposes—for example, we may share information with our agents and service providers to offer our products and services to you more effectively.
- Unless you are a California resident, we also may share your Personal Information for joint marketing with other financial companies. “Joint marketing” refers to a formal agreement between nonaffiliated financial companies that together market financial products or services to you.

In addition, we may share Personal Information about our former customers in the manner described above. Federal and state laws do not allow you to limit the data sharing described above.

Protecting Your Personal Information

To protect 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. We review the data security practices of companies with whom we share data. We authorize only those personnel who need Personal Information to perform their duties to access such data.

Your Rights

You can stop unwanted offers of our goods and services.

- If you do not wish to receive mail or telephone marketing communications from us, please call us at (888) 222-0094 or write us (and include your name, address and policy number) at:

CSAA Insurance Group
Privacy c/o Legal & Regulatory Affairs
3055 Oak Road, MS W280,
Walnut Creek, CA 94597; or by email at: Privacy@csaa.com

You have the right to see and, if necessary, correct Personal Information about you. This requires a written request, both to see Personal Information about you and to request correction. We do not have to change our records if we do not agree with your correction, but we will place your statement in our file. If you would like a copy of Personal Information about you, please write us (and include your name, address and policy number) at:

CSAA Insurance Group
Attention: Policyholder Endorsement Department
PO Box 24511
Oakland, CA 94623-9865

For Nevada Residents Only:

We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling (888) 222-0094. Nevada law requires that we also provide you with the following contact information:

Bureau of Consumer Protection
Office of the Nevada Attorney General
555 E. Washington St., Suite 3900
Las Vegas, NV 89101
Phone number: (702)486-3132
email: BCPINFO@ag.state.nv.us