

NEW JERSEY MANUFACTURERS INSURANCE COMPANY

840 12th Street
PO Box 6010
Hammonton, New Jersey 08037-6010
(609) 567-0300

March 23, 2015

Gurpreet K Bal
23 Deans Pond Ln
Monmouth Junction NJ 08852

Re: Policy No. F892545-5
Named Insured: Gurpreet K Bal

Dear Mr. Ghubade:

We are providing the following information, as requested.

Please be advised that NJM Group has provided continuous automobile insurance coverage, under the policy number referenced above, for Gurpreet Bal and Nilesh Ghubade from March 1, 2008 to Present.

While we trust that this information will be satisfactory, please contact our Personal Lines Department at 1-800-232-6600, extension 4511, if you require additional assistance.

Very truly yours,

NEW JERSEY MANUFACTURERS INSURANCE COMPANY



Krista Williams
Personal Lines Department

NEW JERSEY MANUFACTURERS INSURANCE COMPANY

WEST TRENTON, NEW JERSEY 08628

1-800-232-6600

STANDARD AUTOMOBILE POLICY DECLARATIONS

NAMED INSURED AND ADDRESS

GURPREET BAL
21 WOOD ACRES DR
N BRUNSWICK NJ 08902



POLICY PERIOD
FROM TO

03 01 2008 03 01 2009
MO. DAY YR. MO. DAY YR.

12:01 A.M. STANDARD TIME

POLICY NUMBER

F892545-5

THE AUTO(S)OR TRAILER(S) DESCRIBED IN THIS POLICY IS (ARE) PRINCIPALLY GARAGED AT THE ABOVE ADDRESS UNLESS OTHERWISE STATED:

LAWSUIT OPTION

LAWSUIT LIMITATION

COVERAGE IS PROVIDED WHERE A PREMIUM AND A LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.

Description of Auto	YEAR & TRADE NAME	BODY TYPE OR MODEL	SERIAL NUMBER	RATING INFORMATION													
				Terr	Class	Sym	DT	GS	PIP	AT	PR	AL	DD	TE	HC		
CAR 01	2001 TOYOTA	4 DOOR	4T1BG22K21U103618	40	811219	E					153					30	
Coverages and Limit of Liability	A. LIABILITY (IN THOUSANDS) EACH ACCIDENT	B. UNINSURED MOTORISTS (IN THOUSANDS) EACH ACCIDENT	C. PERSONAL INJURY PROTECTION (IN THOUSANDS) 1. MEDICAL EXPENSE BENEFITS 2. EXTENDED MEDICAL EXPENSE BENEFITS	D. DAMAGE TO YOUR AUTO 1. COLLISION LOSS 2. OTHER THAN COLLISION LOSS ACTUAL CASH VALUE MINUS DEDUCTIBLE	E. TOWING & LABOR COSTS EACH DISABLEMENT	F. NJ PIP NON-MED EXTRA LMTS INCOME CONTINUATION A-WEEKLY \$100 B-TOTAL \$5200 ESSENTIAL SERVICES C-PER DAY \$12 D-TOTAL \$4380											
CAR 01	\$ 300	\$ 300	\$ 250 \$ 10	\$ 500 DED \$ 500 DED													
PREMIUM	A.	B.	C.1.	C.2.	D.1.	D.2.	E.	F.	TOTALS								
CAR 01	ZD \$ 379	5 \$ 101	4 \$ 127	B \$ 1	7 \$ 274	7 \$ 54	\$	\$	\$ 936.00								
	\$	\$	\$	\$	\$	\$	\$	\$	\$								
	\$	\$	\$	\$	\$	\$	\$	\$	\$								
	\$	\$	\$	\$	\$	\$	\$	\$	\$								

ENDORSEMENTS MADE A PART OF THIS POLICY AS OF

THE EFFECTIVE DATE OF THESE DECLARATIONS:

A-712 (04/07) PERSONAL AUTO POLICY
F01361 (10/06) INCREASED TRANSPORTATION EXP
PP 05 77 PERSONAL INJURY PROTECTION
DED MED EXPENSE BENEFITS \$250

ENDORSEMENT PREMIUM \$

TOTAL POLICY PREMIUM 936.00

NJ PLIGA SURCHARGE* + 13.00

BALANCE

\$ 949.00

LOSS PAYEE:

*NEW JERSEY PROPERTY-LIABILITY INSURANCE GUARANTY ASSOCIATION SURCHARGE

COUNTERSIGNED AT TRENTON, NEW JERSEY ON 02/27/2008

THIS POLICY SHALL NOT BE VALID UNLESS COUNTERSIGNED BY OUR AUTHORIZED AGENT

CF=1.000 1328

SCH=1

F0007 (10/06)

NEW JERSEY MANUFACTURERS INSURANCE COMPANY

WEST TRENTON, NEW JERSEY 08628

1-800-232-6600

STANDARD AUTOMOBILE POLICY DECLARATIONS

NAMED INSURED AND ADDRESS

GURPREET BAL
21 WOOD ACRES DR
N BRUNSWICK NJ 08902



POLICY PERIOD
FROM TO

03 01 2009 03 01 2010
MO. DAY YR. MO. DAY YR.

12:01 A.M. STANDARD TIME

POLICY NUMBER

F892545-5

THE AUTO(S) OR TRAILER(S) DESCRIBED IN THIS POLICY IS (ARE) PRINCIPALLY GARAGED AT THE ABOVE ADDRESS UNLESS OTHERWISE STATED:

LAWSUIT OPTION
LAWSUIT LIMITATION

COVERAGE IS PROVIDED WHERE A PREMIUM AND A LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.

Description of Auto	YEAR & TRADE NAME	BODY TYPE OR MODEL	SERIAL NUMBER	RATING INFORMATION													
				Terr	Class	Sym	DT	GS	PIP	AT	PR	AL	DD	TE	HC		
CAR 01	2001 TOYOTA	4 DOOR	4T1BG22K21U103618	101	811219	E						153				30	5

Coverages and Limit of Liability	A. LIABILITY (IN THOUSANDS) EACH ACCIDENT	B. UNINSURED MOTORISTS (IN THOUSANDS) EACH ACCIDENT	C. PERSONAL INJURY PROTECTION (IN THOUSANDS)		D. DAMAGE TO YOUR AUTO		E. TOWING & LABOR COSTS EACH DISABLEMENT	F. NJ PIP	
			1. MEDICAL EXPENSE BENEFITS	2. EXTENDED MEDICAL EXPENSE BENEFITS	1. COLLISION LOSS	2. OTHER THAN COLLISION LOSS			
CAR 01	\$ 300	\$ 300	\$ 250	\$ 10	\$ 500 DED	\$ 500 DED			

PREMIUM	A.	B.	C.1.	C.2.	D.1.	D.2.	E.	F.	TOTALS
CAR 01	1D \$ 381	5 \$ 101	4 \$ 147	E \$ 1	7 \$ 293	7 \$ 58	\$	\$	\$ 981.00
	\$	\$	\$	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$	\$	\$	\$

ENDORSEMENTS MADE A PART OF THIS POLICY AS OF

THE EFFECTIVE DATE OF THESE DECLARATIONS:

A-712 (04/07) PERSONAL AUTO POLICY
F01361 (10/06) INCREASED TRANSPORTATION EXP
PP 05 77 PERSONAL INJURY PROTECTION
DED MED EXPENSE BENEFITS \$250

ENDORSEMENT PREMIUM \$

TOTAL POLICY PREMIUM 981.00
NJ PLIGA SURCHARGE* + 8.00
2008 DIVIDEND = 5% PHYS - 38.95
DAMAGE, 5% LIABILITY,
0% PIP
BALANCE \$ 950.05

LOSS PAYEE:

*NEW JERSEY PROPERTY-LIABILITY INSURANCE GUARANTY ASSOCIATION SURCHARGE

COUNTERSIGNED AT TRENTON, NEW JERSEY ON 02/06/2009 TF=1.000 378
THIS POLICY SHALL NOT BE VALID UNLESS COUNTERSIGNED BY OUR AUTHORIZED AGENT 03042008 CF=1.000 H52

SCH=1

F0007 (10/06)

NEW JERSEY MANUFACTURERS INSURANCE COMPANY

WEST TRENTON, NEW JERSEY 08628

1-800-232-6600

STANDARD AUTOMOBILE POLICY DECLARATIONS

NAMED INSURED AND ADDRESS

GURPREET K BAL
21 WOOD ACRES DR
N BRUNSWICK NJ 08902



POLICY PERIOD
FROM TO

03 01 2010 03 01 2011
MO. DAY YR. MO. DAY YR.

12:01 A.M. STANDARD TIME

POLICY NUMBER

F892545-5

THE AUTO(S) OR TRAILER(S) DESCRIBED IN THIS POLICY IS (ARE) PRINCIPALLY GARAGED AT THE ABOVE ADDRESS UNLESS OTHERWISE STATED:

LAWSUIT OPTION

LAWSUIT LIMITATION

COVERAGE IS PROVIDED WHERE A PREMIUM AND A LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.

Description of Auto	YEAR & TRADE NAME	BODY TYPE OR MODEL	SERIAL NUMBER	RATING INFORMATION												
				Terr	Class	DT	GS	PIP	AT	PR	AL	DD	TE	HC		
CAR 01	2001 TOYOTA	4 DOOR	4T1BG22K21U103618	101	811219						153				30	5
Coverages and Limit of Liability	A. LIABILITY (IN THOUSANDS)	B. UNINSURED MOTORISTS (IN THOUSANDS)	C. PERSONAL INJURY PROTECTION (IN THOUSANDS)		D. DAMAGE TO YOUR AUTO		E. TOWING & LABOR COSTS	F. NJ PIP								
	EACH ACCIDENT	EACH ACCIDENT	1. MEDICAL EXPENSE BENEFITS	2. EXTENDED MEDICAL EXPENSE BENEFITS	1. COLLISION	2. OTHER THAN COLLISION	EACH DISABLEMENT	NON-MED EXTRA LMTS								
					ACTUAL CASH VALUE MINUS DEDUCTIBLE			INCOME CONTINUATION								
								A-WEEKLY \$100								
								B-TOTAL \$5200								
								ESSENTIAL SERVICES								
								C-PER DAY \$12								
								D-TOTAL \$4380								
PREMIUM	A.	B.	C.1.	C.2.	D.1.	D.2.	E.	F.	TOTALS							
CAR 01	1D \$ 381	5 \$ 101	4 \$ 147	B \$ 1	7 \$ 293	7 \$ 58	\$	\$	\$ 981.00							
	\$	\$	\$	\$	\$	\$	\$	\$	\$							
	\$	\$	\$	\$	\$	\$	\$	\$	\$							
	\$	\$	\$	\$	\$	\$	\$	\$	\$							

ENDORSEMENTS MADE A PART OF THIS POLICY AS OF

THE EFFECTIVE DATE OF THESE DECLARATIONS:

A-712 (02/09) PERSONAL AUTO POLICY
F01361 (10/06) INCREASED TRANSPORTATION EXP
PP 05 77 PERSONAL INJURY PROTECTION
DED MED EXPENSE BENEFITS \$250

ENDORSEMENT PREMIUM \$

TOTAL POLICY PREMIUM 981.00
NJ PLIGA SURCHARGE* + 8.00
2009 DIVIDEND = 5% PHYS - 42.00
DAMAGE, 5% LIABILITY,
0% PIP
BALANCE \$ 947.00

LOSS PAYEE:

*NEW JERSEY PROPERTY-LIABILITY INSURANCE GUARANTY ASSOCIATION SURCHARGE

COUNTERSIGNED AT TRENTON, NEW JERSEY ON 02/05/2010

TF=1.000 1037

THIS POLICY SHALL NOT BE VALID UNLESS COUNTERSIGNED BY OUR AUTHORIZED AGENT

07142009 CF=1.000 5544

SCH=1

F0007 (08/09)

F0007 (08/09)

1-800-232-6600

NAMED INSURED AND ADDRESS

GURPREET K BAL
21 WOOD ACRES DR
N BRUNSWICK NJ 08902

POLICY PERIOD
FROM TO

03 01 2011 03 01 2012

MO. DAY YR. MO. DAY YR.

12:01 A.M. STANDARD TIME

POLICY NUMBER

F892545-5

THE AUTO(S)OR TRAILER(S) DESCRIBED IN THIS POLICY IS (ARE) PRINCIPALLY GARAGED AT THE ABOVE ADDRESS UNLESS OTHERWISE STATED:

LAWSUIT OPTION

COVERAGE IS PROVIDED WHERE A PREMIUM AND A LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.

LAWSUIT LIMITATION

ENDORSEMENTS MADE A PART OF THIS POLICY AS OF

ENDORSEMENT PREMIUM \$

THE EFFECTIVE DATE OF THESE DECLARATIONS:

A-712 (4/10) PERSONAL AUTO POLICY
F01361 (10/06) INCREASED TRANSPORTATION EXP
PP 05 77 PERSONAL INJURY PROTECTION
DED MED EXPENSE BENEFITS \$250
A-755 (10/10) NJM ROADSIDE ASSISTANCE

NJ PLIGA SURCHARGE*	-	1.00
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TOTAL RETURN
FOR ENDORSEMENT PERIOD ➡ \$ 163.00CR

LOSS PAYEE:

***NEW JERSEY PROPERTY-LIABILITY INSURANCE GUARANTY ASSOCIATION SURCHARGE**

COUNTERSIGNED AT TRENTON, NEW JERSEY ON 04/15/2011 TF=1.000 2348
THIS POLICY SHALL NOT BE VALID UNLESS COUNTERSIGNED 02092011 CF=1.000 7262
BY OUR AUTHORIZED AGENT

P. A. Hart

CS

.8932 1,732

F0007 (08/09)

NEW JERSEY MANUFACTURERS INSURANCE COMPANY
WEST TRENTON, NEW JERSEY 08628

1-800-232-6600

STANDARD AUTOMOBILE POLICY DECLARATIONS

NAMED INSURED AND ADDRESS

GURPREET K BAL
21 WOOD ACRES DR
N BRUNSWICK NJ 08902

POLICY PERIOD
FROM TO

03 01 2012 03 01 2013
MO. DAY YR. MO. DAY YR.

POLICY NUMBER

F892545-5

12:01 A.M. STANDARD TIME

THE AUTO(S) OR TRAILER(S) DESCRIBED IN THIS POLICY IS (ARE) PRINCIPALLY GARAGED AT THE ABOVE ADDRESS UNLESS OTHERWISE STATED:

LAWSUIT OPTION

LAWSUIT LIMITATION

COVERAGE IS PROVIDED WHERE A PREMIUM AND A LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.

Description of Auto	YEAR & TRADE NAME	BODY TYPE OR MODEL	SERIAL NUMBER	RATING INFORMATION												
				Terr	Class	DT	GS	PIP	AT	PR	AL	DD	TE	HC		
CAR 01	2001 TOYOTA	4 DOOR	4T1BG22K21U103618	101	811229							153	A		30	5
CAR 02	2002 NISSAN	WAGON	4N2ZN15T72D814284	101	811129							153	A		30	5
Coverages and Limit of Liability	A. LIABILITY (IN THOUSANDS)	B. UNINSURED MOTORISTS (IN THOUSANDS)	C. PERSONAL INJURY PROTECTION (IN THOUSANDS)		D. DAMAGE TO YOUR AUTO				E. TOWING & LABOR COSTS	F. NJ PIP						
	EACH ACCIDENT	EACH ACCIDENT	1. MEDICAL EXPENSE BENEFITS	2. EXTENDED MEDICAL EXPENSE BENEFITS	1. COLLISION 2. OTHER THAN COLLISION ACTUAL CASH VALUE MINUS DEDUCTIBLE				EACH DISABLEMENT	NON-MED EXTRA LMTS INCOME CONTINUATION A-WEEKLY \$100 B-TOTAL \$5200 ESSENTIAL SERVICES C-PER DAY \$12 D-TOTAL \$4380						
CAR 01	\$ 100	\$ 100	\$ 250	\$ 10	E	\$ 500	E	\$ 500	\$ 75							
CAR 02	\$ 100	\$ 100	\$ 250	\$ 10	8	\$ 500	8	\$ 500	\$ 75							
PREMIUM	A.	B.	C.1.	C.2.	D.1.	D.2.	E.	F.	TOTALS							
CAR 01	3C \$ 299	4 \$ 76	4 \$ 179	E \$ 1	7 \$ 217	7 \$ 41	\$ 0	\$	\$ 813.00							
CAR 02	3C \$ 314	4 \$ 76	4 \$ 179	E \$ 1	7 \$ 216	7 \$ 37	\$ 0	\$	\$ 823.00							
	\$	\$	\$	\$	\$	\$	\$	\$	\$							
	\$	\$	\$	\$	\$	\$	\$	\$	\$							

ENDORSEMENTS MADE A PART OF THIS POLICY AS OF

THE EFFECTIVE DATE OF THESE DECLARATIONS:

A-712 (4/10) PERSONAL AUTO POLICY
F01361 (10/06) INCREASED TRANSPORTATION EXP
PP 05 77 PERSONAL INJURY PROTECTION
DED MED EXPENSE BENEFITS \$250
A-755 (10/10) NJM ROADSIDE ASSISTANCE

ENDORSEMENT PREMIUM \$

TOTAL POLICY PREMIUM 1636.00
NJ PLIGA SURCHARGE* + 14.00
2011 DIVIDEND = 5% PHYS - 62.00
DAMAGE, 5% LIABILITY,
0% PIP
BALANCE \$ 1588.00

LOSS PAYEE:

*NEW JERSEY PROPERTY-LIABILITY INSURANCE GUARANTY ASSOCIATION SURCHARGE

COUNTERSIGNED AT TRENTON, NEW JERSEY ON 02/09/2012 TF=1.000 629
THIS POLICY SHALL NOT BE VALID UNLESS COUNTERSIGNED BY OUR AUTHORIZED AGENT 04152011 CF=1.000 H52

SCH=1

F0007 (08/09)

1-800-232-6600

NAMED INSURED AND ADDRESS

POLICY PERIOD
FROM TO

POLICY NUMBER

F892545-5

LAWSUIT OPTION

COVERAGE IS PROVIDED WHERE A PREMIUM AND A LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.

LAWSUIT LIMITATION

ENDORSEMENTS MADE A PART OF THIS POLICY AS OF

THE EFFECTIVE DATE OF THESE DECLARATIONS:

ENDORSEMENT PREMIUM \$

TOTAL POLICY PREMIUM		1699.00
NJ PLIGA SURCHARGE*	+	15.00
2012 DIVIDEND = 5% PHYS	-	63.90
DAMAGE, 5% LIABILITY,		
0% PIP		
BALANCE	\$	1650.10

LOSS PAYEE:

*NEW JERSEY PROPERTY-LIABILITY INSURANCE GUARANTY ASSOCIATION SURCHARGE

COUNTERSIGNED AT TRENTON, NEW JERSEY ON 02/07/2013 TF=1.000 438
THIS POLICY SHALL NOT BE VALID UNLESS COUNTERSIGNED 02092012 CF=1.000 H52
BY OUR AUTHORIZED AGENT

$$SCH = 1$$

F0007 (08/09)

NEW JERSEY MANUFACTURERS INSURANCE COMPANY

WEST TRENTON, NEW JERSEY 08628

1-800-232-6600

STANDARD AUTOMOBILE POLICY DECLARATIONS

NAMED INSURED AND ADDRESS

GURPREET K BAL
21 WOOD ACRES DR
N BRUNSWICK NJ 08902

POLICY PERIOD
FROM TO

03 01 2014 03 01 2015

MO. DAY YR. MO. DAY YR.

12:01 A.M. STANDARD TIME

POLICY NUMBER

F892545-5

THE AUTO(S) OR TRAILER(S) DESCRIBED IN THIS POLICY IS (ARE) PRINCIPALLY GARAGED AT THE ABOVE ADDRESS UNLESS OTHERWISE STATED:

LAWSUIT OPTION

LAWSUIT LIMITATION

COVERAGE IS PROVIDED WHERE A PREMIUM AND A LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.

Description of Auto	YEAR & TRADE NAME	BODY TYPE OR MODEL	SERIAL NUMBER	RATING INFORMATION											
				Terr	Class	DT	GS	PIP	AT	PR	AL	DD	TE	HC	
CAR 01	2001 TOYOTA	4 DOOR	4T1BG22K21U103618	101	811229					153	A		20	5	
CAR 02	2002 NISSAN	WAGON	4N2ZN15T72D814284	101	811129					153	A		20	5	
Coverages and Limit of Liability	A. LIABILITY (IN THOUSANDS)	B. UNINSURED MOTORISTS (IN THOUSANDS)	C. PERSONAL INJURY PROTECTION (IN THOUSANDS)	D. DAMAGE TO YOUR AUTO				E. TOWING & LABOR COSTS							
	EACH ACCIDENT	EACH ACCIDENT	1. MEDICAL EXPENSE BENEFITS	2. EXTENDED MEDICAL EXPENSE BENEFITS	1. COLLISION	2. OTHER THAN COLLISION	ACTUAL CASH VALUE MINUS DEDUCTIBLE	SYMBOL	DEDUCTIBLE	SYMBOL	DEDUCTIBLE	EACH DISABLEMENT			
CAR 01	\$ 100	\$ 100	\$ 75	\$ 10	E	\$ 750	E	\$ 500	\$ 75						
CAR 02	\$ 100	\$ 100	\$ 75	\$ 10	8	\$ 750	8	\$ 500	\$ 75						
PREMIUM	A.	B.	C.1.	C.2.	D.1.	D.2.	E.	F.	TOTALS						
CAR 01	5C \$ 353	4 \$ 75	3 \$ 190	E \$ 1	A \$ 192	7 \$ 36	\$ 0	\$	\$	\$	\$	\$	\$	\$	\$ 847.00
CAR 02	5C \$ 353	4 \$ 75	3 \$ 190	E \$ 1	A \$ 173	7 \$ 30	\$ 0	\$	\$	\$	\$	\$	\$	\$	\$ 822.00
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

ENDORSEMENTS MADE A PART OF THIS POLICY AS OF

THE EFFECTIVE DATE OF THESE DECLARATIONS:

A-712 (12/12) PERSONAL AUTO POLICY
PP 05 77 PERSONAL INJURY PROTECTION
DED MED EXPENSE BENEFITS \$250
CONDITION 6
A-755 (10/10) NJM ROADSIDE ASSISTANCE

ENDORSEMENT PREMIUM \$

TOTAL POLICY PREMIUM 1669.00
NJ PLIGA SURCHARGE* + 14.00
2013 DIVIDEND = 5% PHYS - 62.90
DAMAGE, 5% LIABILITY,
0% PIP
BALANCE \$ 1620.10

LOSS PAYEE:

John S. Sink

*NEW JERSEY PROPERTY-LIABILITY INSURANCE GUARANTY ASSOCIATION SURCHARGE

COUNTERSIGNED AT TRENTON, NEW JERSEY ON 02/07/2014 TF=1.000 450
THIS POLICY SHALL NOT BE VALID UNLESS COUNTERSIGNED BY OUR AUTHORIZED AGENT 10232013 CF=1.000 H52

SCH=1

F0007 (08/09)

NEW JERSEY MANUFACTURERS INSURANCE COMPANY

WEST TRENTON, NEW JERSEY 08628

1-800-232-6600

**REVISED STANDARD AUTOMOBILE POLICY DECLARATIONS
ENDORSEMENT - EFFECTIVE MARCH 21, 2015.**

NAMED INSURED AND ADDRESS

GURPREET K BAL
23 DEANS POND LN
MONMOUTH JUNCTION NJ 08852

POLICY PERIOD
FROM TO

03 01 2015 03 01 2016
MO. DAY YR. MO. DAY YR.
12:01 A.M. STANDARD TIME

POLICY NUMBER

F892545-5

THE AUTO(S) OR TRAILER(S) DESCRIBED IN THIS POLICY IS (ARE) PRINCIPALLY GARAGED AT THE ABOVE ADDRESS UNLESS OTHERWISE STATED:

LAWSUIT OPTION

LAWSUIT LIMITATION

COVERAGE IS PROVIDED WHERE A PREMIUM AND A LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.

Description of Auto	YEAR & TRADE NAME	BODY TYPE OR MODEL	SERIAL NUMBER	RATING INFORMATION											
				Terr	Class	DT	GS	PIP	AT	PR	AL	DD	TE	HC	
CAR 01	2001 TOYOTA	4 DOOR	4T1BG22K21U103618	108	811229					153	A		20	5	
CAR 02	2002 NISSAN	WAGON	4N2ZN15T72D814284	108	811129					0153	A		20	5	
Coverages and Limit of Liability	A. LIABILITY (IN THOUSANDS)	B. UNINSURED MOTORISTS (IN THOUSANDS)	C. PERSONAL INJURY PROTECTION (IN THOUSANDS)	D. DAMAGE TO YOUR AUTO				E. TOWING & LABOR COSTS							
	EACH ACCIDENT	EACH ACCIDENT	1. MEDICAL EXPENSE BENEFITS 2. EXTENDED MEDICAL EXPENSE BENEFITS	1. COLLISION 2. OTHER THAN COLLISION ACTUAL CASH VALUE MINUS DEDUCTIBLE											
				SYM DED	SYM DED										
CAR 01	\$ 100	\$ 100	\$ 75 \$ 10	E \$ 750	E \$ 500					\$ 75					
CAR 02	\$ 100	\$ 100	\$ 75 \$ 10	8 \$ 750	8 \$ 500					\$ 75					
PREMIUM	A.	B.	C.1.	C.2.	D.1.	D.2.	E.	F.	TOTALS						
CAR 01	5C \$ 351	4 \$ 75	3 \$ 125	B \$ 1	A \$ 170	7 \$ 33	\$ 0	\$	\$	\$	\$	\$	\$	\$	\$ 755.00
CAR 02	5C \$ 351	4 \$ 75	3 \$ 73	B \$ 1	A \$ 154	7 \$ 27	\$ 0	\$	\$	\$	\$	\$	\$	\$	\$ 681.00
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

ENDORSEMENTS MADE A PART OF THIS POLICY AS OF

ENDORSEMENT PREMIUM \$

THE EFFECTIVE DATE OF THESE DECLARATIONS:

A-712 (12/12) PERSONAL AUTO POLICY
PP 05 77 PERSONAL INJURY PROTECTION
DED MED EXPENSE BENEFITS \$250
CONDITION 6
A-755 (10/10) NJM ROADSIDE ASSISTANCE

TOTAL ADDITIONAL CHARGE
FOR ENDORSEMENT PERIOD

\$ NO CHARGE

LOSS PAYEE:

John F. Sink

COUNTERSIGNED AT TRENTON, NEW JERSEY ON 03/23/2015
THIS POLICY SHALL NOT BE VALID UNLESS COUNTERSIGNED
BY OUR AUTHORIZED AGENT

02042015

TF=1.000
CF=1.000

1396
7954

.9453

1,436

CS

F0007 (08/09)