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

WEST TRENTON, NEW JERSEY 08628

1-800-232-6600

STANDARD AUTOMOBILE POLICY DECLARATIONS

NAMED INSURED AND ADDRESS

Markaldadaadaadabdaaddaaddaaddaaddaadda

POLICY PERIOD FROM TO POLICY NUMBER

GURPREET BAL 21 WOOD ACRES DR N BRUNSWICK NJ 08902 03 01 2008 MO. DAY YR.

03 01 2009 MO. DAY YR.

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

CO	VEF	AGE IS PROVID	ED WHER	EAP	REN	MIUM AND	A LI	MIT OF LIA	В	ILITY IS SHOW	N FOR	THE	COVI	ERAGE		L	AWS	SU	ΙT	. [.IN	111	ГАТ	ION
Descript of Aut		YEAR & TRADI	FNAME	BOI	יד ענ	YPE OR MOD	ΙΕΙ		25	RIAL NUMBER	W.				RAT	ING	INFOF	RMA	ATIO	N				
				501		TIL OIL MIOD			JL	MAL NUMBER		Terr	Cla	ss	Sym	DT	GS I	PIP	AT	PR	AL	DD	TE	нс
CAR	01	2001 TOY) T A		4	DOOR		4T1BG2	2 2	2K21U1036	18	40	811	219	E				15	3			30	
									_															
			1		_		AD-1-17-17-17	1	_	Way To the second second						Ļ								
Coverag and Limit o Liabilit	of	A. LIABILITY (IN THOUSANDS) B. UNINSURED MOTORISTS (IN THOUSANDS)													RA		7393 35 5354							
		EACH ACCIDENT	EACH ACCI	DENT										EAI DISABL			NCC A-W						1UA 10	
CAR	01	\$ 300	\$ 300		\$	250	\$	10	9	\$ 500 DED	\$ 5	00	DED				B – T						52	
-									L							E	SSE	N	ΤI	A L	S	ER	VI	CES
									L								C - P	E	R	DA	Υ	\$	12	
									L								D – T	0	TΑ	L		\$	43	80
PREMIL		Α.	B.		C.1.		C.2.			0.1.	D.2.			E.		F				T			OTAL	
CAR	0 1	ZD\$ 379	5 \$ 1	01	4\$	127	B \$	1	7	\$ 274	7\$		54	\$		П	\$			T	\$		93	6.00
		\$	\$		\$		\$			\$	\$			\$		П	\$				\$			
		\$	\$		\$		\$			\$	\$			\$		П	\$				\$			
		\$	\$		\$		\$			\$	\$			\$		\top	\$			\top	18			

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

WEST TRENTON, NEW JERSEY 08628

1-800-232-6600

STANDARD AUTOMOBILE POLICY DECLARATIONS

NAMED INSURED AND ADDRESS

POLICY PERIOD **FROM** TO POLICY NUMBER

GURPREET BAL 21 WOOD ACRES DR

03 01 2009 MO. DAY YR.

03 01 2010 MO. DAY YR.

F892545-5

N BRUNSWICK NJ 08902 Madabbballaaddabbbladblaaddaballab

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

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

LAWSUIT LIMITATION

Description of Auto	YEAR & TRAD	E NAME	BODA	BODY TYPE OR MODEL SERIAL NUMBER								-	RATI	NG I	NFO	RMA	ATIO	N				T	
	DOWNSON MANAGEMENT		000	1 TIPE ON IVI	ODEL		SER	IAL NUM	BEH		Terr	(class	Sym	DT	GS	PIP	AT	PR	AL	DD	TE	нс
CAR 01	2001 TOY	ATC		4 DOOR		4 T 1BG2	22	K21U	1036	18	101	8 1	1219					15	-		-	30	5
																					\mathbb{H}	-	+
Coverages	A. LIABILITY	B. UNINS	URED	C. PERSONAL	INJURY	PROTECTION		D. DAI	MAGE T	O YOUE	RAUTO		E. TOWIN	C &	Г			N					
and Limit of Liability	(IN THOUSANDS)	MOTOF (IN THOUSA	RISTS	(IN THOUSANDS 1. MEDICAL EXPENSE		1. COLLISION LOSS	ON	2. OT	HER THA	IN	LABOR COSTS		NO				EX		A S				
- 10 Sept 11-10 Sept 11-	EACH ACCIDENT	EACH ACCI	DENT	BENEFITS	E	MEDICAL EXPENSE SENEFITS			ACTUAL CA MINUS DE				EACH DISABLEM			C O				ITI	NU \$1		ION
CAR 01	\$ 300	\$ 300	-	\$ 250	\$						00	DED			В	– T	0 T	AL				200	0
					+									-		SE -P					R V \$ 1		ES
PREMIUM	A.	В.	-	C.1.	C.2.		D.1			D.0			-		D	<u>- T</u>					\$4	380)
	1D\$ 381		_	\$ 147		1	73		293	D.2.		58	E. \$	\dashv	F. \$		_		H	\$	TOT.		.00
	\$	\$	-	\$	\$		9	5		\$			\$		\$				\parallel	\$		<u> </u>	
	\$	\$ \$			\$		\$)		\$			\$	\dashv	\$				H	\$ \$			

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 NJ PLIGA SURCHARGE* 2008 DIVIDEND = 5% PHYS

DAMAGE, 5% LIABILITY,

0% PIP

BALANCE

\$ 950.05

981.00

8.00

38.95

WEST TRENTON, NEW JERSEY 08628

1-800-232-6600

STANDARD AUTOMOBILE POLICY DECLARATIONS

NAMED INSURED AND ADDRESS

Madalahdallaadalahdalahdallallaadaladlad

POLICY PERIOD FROM TO POLICY NUMBER

GURPREET K BAL 21 WOOD ACRES DR N BRUNSWICK NJ 08902

03 01 2010 MO. DAY YR.

03 01 2011 MO. DAY YR.

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

COVE	ERAGE IS PROVID	ED WHERE	ERAGE.	LA	WSU	ΙT	LIM	IT	ATI	0 N					
Description of Auto	YEAR & TRADI	FNAME	BODY TYPE OR MODE		SERIAL NUMBER			RATI	NG II	NFORM	ATI0	N			
			DODI TITE ON MODE	· ,	SERIAL NUMBER		Terr	Class	DT	GS PIP	AT	PR A	_ DD	TE	нс
CAR O	12001 TOY	ATC	4 DOOR	4T1BG2	22K21U1036	18 1	101 81	11219			15	3		30	5
-	-														
						-			\vdash	-	-		+		
Coverages and Limit of Liability	A. LIABILITY (IN THOUSANDS)	B. UNINSUI MOTORI (IN THOUSAN	STS (IN THOUSANDS) 1. MEDICAL EXPENSE BENEFITS	JRY PROTECTION (IN THOUSANDS) 2. EXTENDED MEDICAL EXPENSE	D. DAMAGE TO 1. COLLISION ACTUAL CA MINUS DEI	2. OTHE COLL SH VALUE	ER THAN LISION	E. TOWING & LABOR COSTS	NO	N – M I		EXT	RA		
	EACH ACCIDENT	EACH ACCIDE	ENT	BENEFITS		SYM	DED	DISABLEMENT		-WEE				100	
CAR O	1\$ 300	\$ 300	\$ 250	10	E \$ 500	E \$	500			-T01			\$5	20	0
									ES:	SENT	ГΙА	LS	ERV	IC	ES
									C.	-PEF	R D	AY	\$ 1	2	
									D.	-T01	TAL		\$4	38	0
PREMIUM		В.		0.2.		D.2.		E.	F.				TO	TALS	
CAR O	111D \$ 381	5 \$ 10	1 4 \$ 147 E	\$ 1	7\$ 293	7 \$	58	\$	\$			\$	9	81	.00
	\$	\$	\$	\$	\$	\$		\$	\$			\$			
	\$	\$	\$	\$	\$	\$		\$	\$			\$			
	\$	\$	\$	\$	\$	\$		\$	\$			1 \$			

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

WEST TRENTON, NEW JERSEY 08628

1-800-232-6600

STANDARD AUTOMOBILE POLICY DECLARATIONS

NAMED INSURED AND ADDRESS

Madalahallambidabbilahlambia

POLICY PERIOD **FROM** TO

POLICY NUMBER

GURPREET K BAL 21 WOOD ACRES DR N BRUNSWICK NJ 08902

03 01 2011 MO. DAY YR.

03 01 2012 MO. DAY YR.

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

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

LAWSUIT LIMITATION

Description of Auto	YEAR & TRADE	FNAME	BOL	יד ענ	YPE OR MOD)EI		PEDIA	L MIII	MADED			RATI	NG	INFO	RM/	ATIO	N		_	_	Т		
		- 10/11012	DOL		TTE ON MOL	,,,,	`	DENIA	AL NU	IMBER		Terr		Class		DT	GS	PIP	AT	PR	AL	DD	TE	нс
CAR 01	2001 TOYC) T A		4	DOOR		4T1BG2	22K	21	U 103	618	101	8	112	29				15	_			30	5
CAR 02	2002 NISS	SAN		WA	GON		4N2ZN'					101		111					1	3	Α	\forall	30	5
																			-		^		7	1
				_																				
Coverages and Limit of Liability	A. LIABILITY (IN THOUSANDS)	B. UNINSI MOTOF (IN THOUSA	RISTS	1. M	THOUSANDS)	2.	PROTECTION THOUSANDS) EXTENDED		D. D		2. O	THER THA		L	OWING & ABOR OSTS		N -	ME	N J		IF		LM:	T.S.
Liability	EACH ACCIDENT	EACH ACCII	DENT		XPENSE ENEFITS	1	MEDICAL EXPENSE BENEFITS	SYM		ACTUAL C MINUS DI DED	ASH VALI EDUCTIBL SYM	JE LE DED		E		ΙN	CO -W	ΜE	C	01			AT:	ION
CAR 01	\$ 300	\$ 300		\$	250	\$	10	Ε	\$	500	E	\$ 51	00	\$	75	1	- T			0.000		\$5		1
CAR 02	\$ 300	\$ 300		\$	250	\$	10	8	\$		8	1201 1000	00	\$	100000		SE		7.00	500	SE	RV		_
										42 55612							- P			-		\$1		- 0
DDE1.																1000	- T					\$4	_)
	A.	В.	_	C.1.		C.2		D.1.			D.2.			E.		F.		-		T		TOT		
				4 \$	173	日\$	1	7\$		225	7\$	-	41	\$		\$;			П	\$	8	78	00
CAR 02	2D \$ 327	5 \$ 1	13	4 \$	165	B \$	1	7\$		211	7 \$	3	37	\$		\$					\$			00
	\$	\$		\$		\$		\$			\$			\$		\$				1	\$		- 1 -	
	\$	\$		\$		\$		\$			\$			\$		\$					\$			

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

NJ PLIGA SURCHARGE*

1732.00 15.00

2010 DIVIDEND = 5% PHYS DAMAGE, 5% LIABILITY,

67.85

0% PIP

BALANCE

1679.15

WEST TRENTON, NEW JERSEY 08628

1-800-232-6600

REVISED STANDARD AUTOMOBILE POLICY DECLARATIONS ENDORSEMENT - EFFECTIVE APRIL 09, 2011.

NAMED INSURED AND ADDRESS

POLICY PERIOD FROM TO POLICY NUMBER

GURPREET K BAL 21 WOOD ACRES DR

N BRUNSWICK NJ 08902 Madalalalaaalalalalalalalalalala 03 01 2011 MO. DAY YR.

03 01 2012 MO. DAY YR.

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

	OVE	RAGE IS PROVID	DED WHER	REAP	RE	MIUM AND	ΑL	IMIT OF LIA	BILI	TY IS	SHOW	N FOR	R TH	E COV	ERA(GE.				•	_		- '	Λ.I. <u>I</u>	014
	ription Auto	YEAR & TRAD	E NAME	BOI	ו ער	YPE OR MOD)EI		CDI	AL ALLI	MDED			-		RAT	ING	INFO	RM	ATIC	N				
		TOWN OF THE	L WAIVIL	501	,,,,	TE ON MOL)EL	,	DENIA	AL NU	MBER		Ter		Class	S	DT	GS	PIP	AT	PR	AL	DD	TE	нс
CAR		2001 TOY			4	DOOR		4T1BG2	22K	(21	U 1036	518	10	1 8	112	29				1	53	A		30	5
CAR	02	2002 NIS	SAN		W	AGON		4N2ZN'					10		111	The same of the same					53		T	30	
													1							<u> </u>	1	1	\vdash	100	1
																	\vdash				\vdash		\vdash		
Cove ar Lim Liab	it of	A. LIABILITY (IN THOUSANDS)	B. UNINS MOTO (IN THOUS	RISTS	1.	N THOUSANDS) MEDICAL EXPENSE	2.	Y PROTECTION N THOUSANDS) EXTENDED MEDICAL		D. D.	ACTUAL CA	2. C C ASH VAL	OTHER COLLISI LUE	THAN	C	TOWING & ABOR COSTS	NO	N-			E	PIF	RA	LM	. 5 (5)
		EACH ACCIDENT	EACH ACC	IDENT	- 1	BENEFITS		EXPENSE BENEFITS	SYM	1	MINUS DE	EDUCTIB SYM		DED		EACH BLEMENT		C O				NI.		100	ION
CAR	01	\$ 100	\$ 100)	\$	250	\$	10	Ε	\$	500	E	\$	500	\$	75	7	– T					Wicon	520	
CAR	02	\$ 100	\$ 100)	\$	250	\$	10	8	\$		8		500	\$		ES		-			SE		VIC	
-																	C	- P	ER	1	A	1	\$	12	
																	D	– T	0 T	AL			\$ 4	438	0
PREM		Α.	B.		C.1		C.2		D.1.			D.2.			E.		F.				T		200	TALS	
CAR		2C\$ 276	4 \$	74	4 9	165	B \$	1	7\$		216	7 \$		41	\$		115	3			П	\$	7	773	.00
CAR	02	2C\$ 290	4 \$	74	4 9	165	日\$	1	7\$		211	7\$		37	\$		1 5	6				\$.00
		\$	\$		3	5	\$	6	\$			\$	alt:		\$		1	ò			\sqcap	\$	•		
		\$	\$		1	i i	\$	6	\$			\$			18		1 9	;			П	\$			

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 \$

NJ PLIGA SURCHARGE*

1.00

TOTAL RETURN

FOR ENDORSEMENT PERIOD

.8932

163.00CR

WEST TRENTON, NEW JERSEY 08628

1-800-232-6600

STANDARD AUTOMOBILE POLICY DECLARATIONS

NAMED INSURED AND ADDRESS

POLICY PERIOD FROM TO POLICY NUMBER

GURPREET K BAL 21 WOOD ACRES DR N BRUNSWICK NJ 08902 03 01 2012 MO. DAY YR.

03 01 2013 MO. DAY YR.

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 LAWSHIT LIMITATION

COVER	RAGE IS PROVID	ED WHERE A	A PREMIUM AND A L	IMIT OF LIA	BILI	COVERAGE IS PROVIDED WHERE A PREMIUM AND A LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.														
Description of Auto	YEAR & TRAD	F NAME	BODY TYPE OR MODEL		SEDIA	I MIII	MBER				RA	TING	INFO)RMA	ATIO	N				Т
			DOD! THE ON WODEL	,	JENIA	IL NU	INIDEL		Terr		Class	DT	GS	PIP	AT	PR	AL	DD	TE	нс
	2001 TOY		4 DOOR	4T1BG2	22K	211	U 1036	518	101	81	1229	\top			15	3	Α		30	5
CAR 02	2002 NIS	SAN	WAGON	4N2ZN'					101	- Walaway	1129	\top				3	A		30	5
													T		-		^		"	1
																			7	
Coverages and Limit of Liability	A. LIABILITY (IN THOUSANDS)	B. UNINSUR MOTORIS (IN THOUSAND	TS (IN THOUSANDS) (Y PROTECTION IN THOUSANDS) EXTENDED MEDICAL EXPENSE		D. D.	ACTUAL C	2. 0 CI ASH VAL	THER THAN OLLISION UE		E. TOWING 8 LABOR COSTS	NO		ME		EX		Α		TS ION
	EACH ACCIDENT	EACH ACCIDEN		BENEFITS	SYM		MINUS DE	SYM	DED.		EACH DISABLEMEN			EE				\$1		LON
CAR 01	\$ 100	\$ 100	\$ 250 \$	10	Е	\$	500	E	\$ 50	0	\$ 75	_		OT				\$5		,
CAR 02	\$ 100	\$ 100	\$ 250 \$	10	8	\$		8	\$ 50		\$ 75	ES						RV		-
														ER				\$1		-
DDENAUINA												7		OT				\$4		
	Α.	В.	C.1. C.2		D.1.			D.2.			E.	F.						TOT	33000000	
CAR 01	301\$ 200	48 76	5 // \$ 170 P	1	7 0		217	70	,	4	100	17								

\$ 1

CF = 1.000

\$

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

76 4 \$

\$

\$

179

B\$

\$

ENDORSEMENT PREMIUM

\$

\$

\$

TOTAL POLICY PREMIUM NJ PLIGA SURCHARGE* 2011 DIVIDEND = 5% PHYS

\$

1636.00 14.00 62.00

\$

\$

\$

813.00

823.00

DAMAGE, 5% LIABILITY,

0% PIP

17 \$

1\$

216

BALANCE

1588.00

LOSS PAYEE:

023C

\$

\$

314

4 \$

\$

\$

CAR

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 POLICY NUMBER

03 01 2013 MO. DAY YR.

03 01 2014 MO. DAY YR.

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

Day and all	1		T NEWTOW AND A L	OI LIA	ADILITI IS SHOWI	FUR	THE COVI	ERAGE.							
Description of Auto	YEAR & TRADE	NAME BO	DDY TYPE OR MODEL		SERIAL NUMBER			RATI	NG INFO	RMA	TION				T
			- THE ON WOODE	`	SERIAL NUIVIDER		Terr	Class	DT GS	PIP	AT	PR AL	. DD	TE HC	7
CAR 01	2001 TOYC	AT(4 DOOR	4T1BG2	22K21U1036	18	101 8	11229		\Box	15	3 A	+ +	30 5	-
CAR 02	2002 NISS	SAN	WAGON		15T72D8142			11129		+					1
				71162211	1217200142	04	1011 6	11129		+	15	JA	+++	30 5	-
				 		-				\vdash	-	\perp	++		
Coverages	A. LIABILITY	B. UNINSURED	C DEDCONAL IN HIS	V DDOTESTION	D D111105 7						_			\perp	
and	(IN THOUSANDS)	MOTORISTS	(IN THOUSANDS) (N THOUSANDS)	D. DAMAGE TO		HER THAN	E. TOWING & LABOR	F.		ΝJ	PΙ	P		
Limit of Liability	A8 70. 70. 70. 70. 70. 70. 70. 70. 70. 70.	(IN THOUSANDS)		EXTENDED		COL	LLISION	COSTS	NON-	ME	D	EXT	RAL	MTS	
Liability				MEDICAL EXPENSE	ACTUAL CA MINUS DE			EACH	INCO	ME	C	ONT	INU	TIO	N
	EACH ACCIDENT	EACH ACCIDENT		BENEFITS	SYM DED	SYM	DED	DISABLEMENT	A - W	FF			\$10		
CAR 01	\$ 100	\$ 100	\$ 250 \$	10	E \$ 500	E S	\$ 500	\$ 75	B-T				\$52		
CAR 02	\$ 100	\$ 100	\$ 250 \$	10		_	\$ 500		ESSE						
				,,,	0 0 00	<u> </u>	¥ 700	\$ 7					ERV1		- 1
						_			C-P			ΑY	\$12		- 1
PREMIUM	Δ	R	C.1. C.2		D.4			_	D-T	0 T /	AL,		\$43	80	
	106 744	16 74			D.1.	D.2.		E.	F.				TOTA	LS	
		4 \$ 71	4\$ 210 B		7\$ 206	7 \$	40	\$ 0	\$			\$	84	4.0	0
CAR 02	4c \$ 332	4 \$ 71	4 \$ 210 日	1	7\$ 204	7 \$	37	\$ 0	\$			\$		5.0	
	\$	\$	\$	5	\$	\$		\$	\$			\$,,,	
	\$	\$	\$	5	\$	\$		\$	8		\neg	18			\dashv

BALANCE

ENDORSEMENTS MADE A PART OF THIS POLICY AS OF	
THE EFFECTIVE DATE OF THESE DECLARATIONS:	
A-712 (3/12) PERSONAL AUTO POLICY	
F01361 (10/06) INCREASED TRANSPORTATIO	N EXF
PP 05 77 PERSONAL INJURY PROTECTION	
DED MED EXPENSE BENEFITS \$250	
A-755 (10/10) NJM ROADSIDE ASSISTANCE	

ENDORSEMENT PREMIUM \$ TOTAL POLICY PREMIUM 1699.00 NJ PLIGA SURCHARGE* 15.00 2012 DIVIDEND = 5% PHYS 63.90 DAMAGE, 5% LIABILITY, O% PIP

LOSS PAYEE:

1650.10

WEST TRENTON, NEW JERSEY 08628

1-800-232-6600

STANDARD AUTOMOBILE POLICY DECLARATIONS

NAMED INSURED AND ADDRESS

POLICY PERIOD FROM TO POLICY NUMBER

GURPREET K BAL 21 WOOD ACRES DR N BRUNSWICK NJ 08902

03 01 2014 MO. DAY YR.

03 01 2015 MO. DAY YR.

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 I	BODY TYPE OR MODEL		CEDIAL NUMBER			RATII	NG INFO	RMA	TION			
	TEAN & THADE	NAME	BODT TYPE OR MODEL	5	SERIAL NUMBER		Terr	Class	DT GS	PIP	AT P	R AL	DD TE	нс
CAR 01	12001 TOYO)TA	4 DOOR	4T1BG2	22K21U1036	18 1	101 81	1229			153	A	20	5
CAR 02	2002 NISS	SAN	WAGON	4N2ZN1	15T72D8142	84 1	Contract Section 1	1129			153		20	
Coverages and Limit of Liability	A. LIABILITY (IN THOUSANDS)	B. UNINSUR MOTORIS (IN THOUSAND	STS (IN THOUSANDS) (IN OS) 1. MEDICAL 2. E EXPENSE N BENEFITS E	THOUSANDS) EXTENDED MEDICAL EXPENSE	1. COLLISION ACTUAL CAS MINUS DEC	2. OTH COL SH VALUE DUCTIBLE	ER THAN LISION	E. TOWING & LABOR COSTS						
0.4.0. 0.4		EACH ACCIDEN				SYM	DED	DISABLEMENT						
CAR 01		\$ 100		10		E \$		\$ 75						
CAR 02	\$ 100	\$ 100	\$ 75 \$	10	8 \$ 750	8 \$	500	\$ 75						
						_								
PREMIUM	A.	В.	C.1. C.2.		D.1.	D.2.		E.	F.		T		TOTALS	
CAR 01	5C\$ 353	4\$ 75	5 3 \$ 190 B \$	1	A\$ 192	7\$	36	\$ 0	1\$		1	1\$.00
255.750	5C\$ 353	4 \$ 75				7 \$	30	\$ 0	\$			\$	777	.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 J. Fink

H52

WEST TRENTON, NEW JERSEY 08628

1-800-232-6600

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

NAMED INSURED AND ADDRESS

POLICY PERIOD FROM

POLICY NUMBER

GURPREET K BAL 23 DEANS POND LN

MONMOUTH JUNCTION NJ 08852

03 01 2015 MO. DAY YR.

03 01 2016 MO. DAY YR.

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 RATING INFORMATION YEAR & TRADE NAME BODY TYPE OR MODEL SERIAL NUMBER Terr Class DT GS PIP AT PR AL DD TE нс 153 153 CAR 01|2001 TOYOTA 4 DOOR 4T1BG22K21U103618 108 811229 20 5 A AR 022002 NISSAN WAGON 4N2ZN15T72D814284 108 811129 20 5 A

													4			4 1		
Coverag and Limit o Liabilit	of	A. LIABILITY (IN THOUSANDS) EACH ACCIDENT	B. UNINSUF MOTORIS (IN THOUSAND	ISTS (IN THOUSANDS) 1. MEDICAL EXPENSE BENEFITS	JURY PROTECTION (IN THOUSANDS) 2. EXTENDED MEDICAL EXPENSE BENEFITS		D. DAMAGE TO COLLISION ACTUAL COMINUS DO DED	2. ASH VA	OTHER THA COLLISION LUE	N.	C E	OWING & ABOR OSTS EACH BLEMENT						
CAR	01	\$ 100	\$ 100	\$ 75	\$ 10	E	\$ 750	E		00	\$	75						
	02		\$ 100	\$ 75	\$ 10	8	\$ 750	8		00	\$							
PREMIL	JM	A.	B.	C.1.	C.2.	D.1.		D.2.			E.		F.			T		Ī
CAR	01	5C\$ 351	4 \$ 7	5 3 \$ 125	B\$ 1	A\$	170	7\$		33	\$	0	15	5		1 9	3	_

755.00 CAR 025cl\$ 351 154 7\$ 27 \$ \$ 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

TOTALS

LOSS PAYEE:

John J. Fink

CS