



CSAA Insurance Exchange
P.O.Box 22221
Oakland, CA 94623-2221

Automobile Policy Declarations

Please keep with your policy. See Important Notice on reverse.

For questions or changes call: **800.922.8228**

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1. Name and Address of Insured

NAGARAJU G VENKATA
LAKSHMI S THOMMANDRU
2238 DUVALL CT
SANTA CLARA, CA 95054-1372

POLICY INFORMATION	Declarations Type	Renewal Certificate	Process Date	08-21-2024
	Policy Number	CAAS207698924	Insured Since	2018
	Your Policy Period	From 09-16-2024 To 09-16-2025	12:01 A.M. Standard Time at the address of the Named Insured, but not prior to the time applied for or, if this is a replacement declarations, not prior to the time coverage change was requested. 12:01 A.M. Standard Time at the address of the Named Insured.	

Alternate Address

Occupation

Alternate Number

Telephone Number

Engineer/Scientist

VEHICLES	Item Make	Model Yr Body Type	Vehicle Identification No.	DRIVERS	Name	ADB?*
	1 HONDA	2007 SEDAN 4 DOOR	1HGCM56477A184724		NAGARAJU LAKSHMI PRANAV	Y Y N

COVERAGES/PREMIUMS	Coverage	Liability Limits		Item 1		Deductible / Limit	Premium	Deductible / Limit	Premium	Deductible / Limit	Premium
		Each Person	Each Occurrence	Deductible / Limit	Premium						
	Bodily Injury	500,000	500,000		\$207						
	Medical Payments	No Coverage		No Coverage							
	Uninsured Motorists	100,000	300,000		\$60						
	Uninsured Motorist Property Damage		0	NO COV							
	Property Damage		100,000		\$240						
	Comprehensive Actual Cash Value Less Deductible			100	\$118						
	Full Comprehensive Safety Glass Endorsement (\$0 deductible)			NO COV							
	Collision Actual Cash Value Less Deductible			500	\$542						
	Collision Deductible Waiver			INCL							
	Enhanced Transportation Expense \$ Limit per day / max days			\$25/30	\$28						
	All Risks Actual Cash Value Less Deductible			No Coverage							
	Vehicle Loan/Lease Protection Endorsement			No Coverage							
	New Car Added Protection Endorsement			No Coverage							
	Original Equipment Manufacturer Parts (OEM) Endorsement			No Coverage							
	Ride-sharing Coverage Endorsement			No Coverage							
	TOTAL PREMIUM PER VEHICLE ➤				\$1,195						
	* Automobile Death Benefits \$15,000 per deceased insured person										Premium \$6

Premium Summary

This is not a bill.

CA Surcharge: \$0

CA Special Fraud Assessment Fee: \$1.76

Total Premium: \$1,202.76

Total Premium shown is for the Member Advantage™ Program.

EXCLUSIONS

There is no coverage provided by this Policy while the following individual(s) operate a motor vehicle:
None

CHANGES

Schedule of Changes

DISCOUNTS/MESSAGES	Item	Rated Driver	Driv Safety Record	Yrs Driv Exp	Prior Ann Miles	Future Ann Miles	Veh Garage Zip	Vehicle Usage	Marital	See final page for explanation of codes.	
	1	NAGARAJU VENKATA	0 Pt	33	11000 Mi	11000 Mi	95054	Commute	M		
	Discounts: Mature Driver: None. Good Driver: Item(s) 1. Multi Policy Life Home: Item(s) 1.										Multi Car: None. New Driver: None. Good Student: None.
LOSS PAYEE(S)									You may qualify for other products and discounts. For more info call your Insurance Agent Clifford Christopher Fong (408) 551-4942		

IMPORTANT NOTICE: THIS IS A PART OF YOUR DECLARATIONS

The insurance afforded is only with respect to such of the preceding coverages as are indicated by specific premium charge or charges. The limit of the Exchange's liability under each such coverage shall be as stated herein, subject to all the terms of the policy. The purpose for which the automobile is to be used is pleasure or business, subject to the exclusions in the policy, including the exclusion for wholesale and retail delivery.

RENEWAL CERTIFICATE - Extends this policy for the period shown under Policy Period upon payment of the premium.

AMENDED DECLARATIONS - In consideration of the premium adjustment indicated herein this policy is hereby amended only with respect to such changes as are indicated in the schedule of changes. The limit of the Exchange's liability under such amended coverage shall be as stated herein.

LOSS PAYEE(S) - Any loss under Physical Damage coverages is payable as interest may appear to the named insured and the Loss Payee in accordance with the loss payable agreement.

For your protection, California law requires that you be made aware of the following: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

RATING INFORMATION DISCLOSURE EXPLANATION

(From Discounts/Messages Section on Previous Page)

ITEM (ITEM NUMBER): Item number is the number assigned to the vehicle shown on the Declarations.

RATED DRIVER: The driver assigned to a vehicle whose attributes (e.g., years driving experience, driving safety record and marital status) are used to develop the premium.

DRIV SAFETY RECORD (DRIVING SAFETY RECORD): The total number of points assessed the driver for "principally at fault chargeable accidents" with or without injury and/or vehicle code violation convictions (tickets). A "principally at fault chargeable accident" occurs when the driver of a vehicle is at least 51% at fault for an accident and the total monetary damages (whether paid or not) in the accident exceed:

- \$750 or the accident resulted in death for losses occurring prior to 12/11/11
- \$1,000 or the accident resulted in death for losses occurring 12/11/2011 or after

Additional information on the number and types of incidents can be provided on request. Carriers use different point count systems for rating purposes. The number of points shown on your declarations would not necessarily match the number of points assigned by another carrier.

YRS DRIV EXP (YEARS DRIVING EXPERIENCE): The number of years a driver has been licensed to drive a motor vehicle anywhere in the world. However, a driver must have at least 18 months current driving experience in the United States, U.S. Territories, or Canada, before foreign country driving experience can be counted.

PRIOR ANN MILES (PRIOR ANNUAL MILES DRIVEN): The estimated number of total miles a vehicle was driven during the year just past.

FUTURE ANN MILES (FUTURE ANNUAL MILES DRIVEN): The estimated number of total miles a vehicle will be driven in the coming year.

VEH GARAGE ZIP (VEHICLE GARAGED ZIP CODE): The ZIP code of the location where the vehicle is garaged.

VEHICLE USAGE: Vehicles are assigned to one of five usage designations: Business Use, Work Commute, Farm Use, Farm Business Use or Pleasure.

MARITAL (MARITAL STATUS): "M" stands for Married, and "S" stands for Single.

DISCOUNTS: A reduced rate applies for each Discount listed.