



California Casualty

P.O. BOX 39700 COLORADO SPRINGS CO 80949-9700

Important Insurance Documents Enclosed

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103 7566783

IRVA0

HUNT, PAUL AND OLGA
5209 OAKMONT CIR
ROANOKE VA 24019



**You could view this document online. Visit www.calcas.com today,
and Go Paperless!**

- * Receive email alerts when you have new insurance documents**
- * Review policy transaction history online - anytime, anywhere**
- * View or print current and past insurance documents when you need them**

INSURANCE CHECKLIST

Your Auto ID cards are on the following page for all vehicles that have liability coverage. Please remove the ID cards and place in your vehicle and wallet.

Verify the coverages, vehicles and drivers listed in the Policy Declarations and be sure the coverages meet your current needs.

Retain the enclosed documents for your records.

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CALIFORNIA CASUALTY
INDEMNITY EXCHANGE
P.O. BOX 39700
COLORADO SPRINGS CO 80949-9700

VIRGINIA

EVIDENCE OF MOTOR VEHICLE LIABILITY INSURANCE
NAIC# 20117

INSURED: HUNT, PAUL AND OLGA
5209 OAKMONT CIR
ROANOKE VA 24019

EFFECTIVE DATE	EXPIRATION DATE	SYMBOL	POLICY NUMBER
03/24/15	03/24/16	103	7566783
YEAR	MAKE/MODEL	VIN	
99	HONDA ACCORD LX	1HGCG6651XA114416	

FOR CLAIMS OR CUSTOMER SERVICE: 1-800-346-6840
FOR TOWING & EMERGENCY ROADSIDE ASSISTANCE CALL
UP-1600 (08/99) EXPRESS SERVICE 1-800-331-7350

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These are your vehicle insurance identification cards as required by state law. Please keep one copy of this card in the described motor vehicle along with your vehicle registration card. One copy of this card is for registration purposes, if required in your state; otherwise please keep in your wallet.

Please verify that the Vehicle Identification Number (VIN) on your vehicle matches the VIN on both your identification card and your registration. If the number on your identification card is incorrect, please call our Customer Service Department to have the identification card reissued with the correct VIN. If the VIN on the registration is incorrect contact your local Department of Motor Vehicles to have the registration corrected.

UP-1268 (08/99)

If your car needs to be repaired after an accident, you will receive fast and dependable service at a Guaranteed Repair Network shop. Ask a claims representative for more information!

PL-335B (08/99)

IF YOU HAVE AN ACCIDENT OR LOSS, IMMEDIATELY REPORT THE FOLLOWING INFORMATION TO CLAIMS:

- NAME, ADDRESS AND PHONE NUMBER OF THE OTHER DRIVER(S)
- DRIVERS LICENSE NUMBER(S) OF THE OTHER DRIVER(S)
- LICENSE PLATE NUMBER(S) OF THE OTHER VEHICLE(S)
- INSURANCE COMPANY AND POLICY NUMBER OF THE OTHER DRIVER(S) AND VEHICLE(S)
- NAME, ADDRESS AND PHONE NUMBER OF PERSON(S) INJURED

FOR **TOWING & EMERGENCY ROADSIDE ASSISTANCE** (ANYWHERE IN THE U.S. OR CANADA), CALL EXPRESS SERVICE AT **1-800-331-7350**. LIMITED SERVICE IS AVAILABLE FOR MOTORHOMES, CAB-OVER CAMPERS AND PICK-UPS EXCEEDING 3/4 TON. YOU HAVE THE OPTION OF ARRANGING FOR YOUR OWN ROADSIDE SERVICE OR TOWING TO THE NEAREST PLACE OF REPAIR. SUBMIT THE BILL TO CLAIMS AT THE ADDRESS SHOWN ON THIS ID CARD.

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California Casualty

P.O. BOX 39700
COLORADO SPRINGS CO 80949

Customer Service: 1-800-346-6840
Monday - Friday 9:00 A.M. 9:00 P.M.
Saturday 11:00 A.M. 3:00 P.M. (ET)

Your automobile policy number: **103 7566783**

Dear Paul and Olga Hunt,

Thank you for renewing your auto insurance policy with us. As a member of NEA, you continue to receive specialized coverage tailored to your needs at group rates reserved only for members. We're pleased to continue serving you in the same spirit you serve the community every day - in fact, keep reading to learn of some of the ways we're taking care of our customers.

Ways to Save

You are taking advantage of one of our **best ways** to save by bundling your auto and home insurance with us! For details on **ALL** the ways you can save, check out our "Options to Customize your Automobile policy" form located in this packet!

California Casualty Helps Protect your identity with ID Theft Protection Services

As a California Casualty customer, you receive free ID Defense services should your identity be compromised or stolen. As a reminder, the ID Defense program includes assistance with digital threats, system protection guidance, assisted living fraud support, as well as data breach victim assistance. This service is at no additional premium to you. If you suspect your identity has been compromised, you can count on us to help. Complete details are available at www.calcas.com/identity-theft.

We thank you again for trusting us to protect what's important to you. If you have any questions at all, please contact Customer Service at 1-800-346-6840.

Sincerely,

Jackie Gatlin
Executive Vice President
California Casualty Management Company

IMPORTANT INFORMATION REGARDING YOUR AUTOMOBILE POLICY

Examine Your Policy Carefully

Please examine your policy carefully, paying particular attention to the coverages, limits and deductible amounts shown on your declarations page; and make sure the policy has been processed according to your instructions. If you find any errors, please contact us immediately. By not contacting us, you are confirming the accuracy of the information contained on your declarations page. It is important to contact us anytime your circumstances change (e.g. when you or a household member moves) as changes may affect policy coverage.

If your coverage is with the California Casualty Indemnity Exchange, the Underwriters Agreement confirms your membership in the Exchange.

Are Your Liability Limits Adequate?

The decision as to what Bodily Injury and Property Damage liability limits are adequate for your personal situation rests with you. We encourage you to consider whether your current limits are adequate and potentially purchase higher limits, particularly if you own a home or have other assets. Higher limits decrease the chance that you will be personally liable for paying part of a judgment if you are found at fault in a serious accident. Please contact a Customer Care Specialist at 1-800-800-9410 if you wish to discuss your limits or any other aspect of your insurance coverage.

Coverage provided by: **CALIFORNIA CASUALTY INDEMNITY EXCHANGE**

**AUTOMOBILE POLICY DECLARATIONS
RENEWAL**

Your policy is billed by E-Z Pay. Billing information will be mailed separately.

NAMED INSURED(S):
HUNT, PAUL AND OLGA
5209 OAKMONT CIR
ROANOKE VA 24019

POLICY NUMBER:
103 7566783

POLICY PERIOD:
Effective 03/24/15 **Expiration** 03/24/16
12:01 A.M. Standard Time at the
Named Insured's address of record

Outline of Coverage for the 1999 HONDA ACCORD LX
Lienholder(s): ROANOKE VALLEY FEDERAL CREDIT

Vehicle ID Number: 1HGCG6651XA114416

Class: 838420 Other Than Collision Symbol: 12 Collision Symbol: 12 Limit:
BI/PD Liability Symbol: 295 PIP/MP Liability Symbol: 505

Coverage is provided where a premium is shown. See your Policy Contract for coverage details.

Coverage	Limits		Deductible	Premium
Bodily Injury Liability	\$250,000/\$500,000	Each Person/Each Accident		\$ 182.00
Property Damage Liability	\$100,000	Each Accident		\$ 120.00
Medical Expense Benefits	\$10,000	Each Person		\$ 52.00
Uninsured Motorists	\$250,000/\$500,000	Each Person/Each Accident		\$ 57.00
Uninsured Motorists Property Damage	\$25,000	Each Accident	\$200	\$ 2.00
Other Than Collision	Actual Cash Value	Subject to Deductible	\$250	\$ 53.00
Collision	Actual Cash Value	Subject to Deductible	\$250	\$ 177.00
Transportation Expense	\$1,200 Maximum	Each Loss		\$ 21.00
Towing and Labor Costs	Broad Coverage	Applies		\$ 27.00
Income Loss Benefits	\$100	Per Person/Per Week		\$ 11.00
Total Vehicle Premium:				\$ 702.00

The following discounted factors have been applied to this vehicle:

Gold Star Level, Multi-Car Discount, Auto-Home Discount, Anti-Lock Brake Discount, Persistency (Loyalty) Rating, Package Discount, Passive Restraint Discount and Affinity Group Member

Coverage provided by: **CALIFORNIA CASUALTY INDEMNITY EXCHANGE**

Premium Summary

1999 HONDA ACCORD LX	\$	702.00
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Total Policy Premium:

\$	702.00
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Drivers and Household Members

Paul Hunt is the principal operator of the 1999 HONDA ACCORD LX.

Dominik Hunt is over 100 miles from home attending school without a vehicle.

Olga Hunt is not rated on the policy.

Kendra Hunt is not rated on the policy.

Lienholder Information

We send certain notices such as coverage summaries and cancellation notices to the following:

Vehicle	Lienholder
1999 HONDA ACCORD LX	ROANOKE VALLEY FEDERAL CREDIT

Your Automobile policy consists of the Declarations and documents listed below. Please keep this information for your records.

The following documents apply to your entire policy.

UP-1148	0901	Uninsured and Underinsured Motorists Coverage Elections
PCVA98	1207	Coverage Enhancements - Virginia
PC0097	1112	Educators Coverage Enhancements
PP0001	0105	Personal Auto Policy
PP0199	0706	Amendment of Policy Provisions - Virginia
PP0301	0886	Federal Employees Using Autos in Government Business
PP0327	0600	Virginia Employees Using Autos in Government Business
PP1348	0105	District of Columbia Employees Using Autos in Government Business - Virginia
CFRMSIG	0612	Policy Signature Page

The following documents apply to your 1999 HONDA ACCORD LX

PC1352	0713	Transportation Expenses Coverage - Virginia
PC1355	0600	Towing and Labor Costs Coverage
PP0305	0886	Loss Payable Clause
PP0596	0105	Medical Expense and Income Loss Benefits Coverage - Virginia
PP1403	0105	Uninsured Motorists Coverage - Virginia

The Uninsured Motorists policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle.

Pay Plans, Service Charges & Fees

The following payment plan options are available to all customers:

1. Annual - This plan requires the pre-payment of the full annual policy premium. There are no service charges associated with this option.
2. 5-Pay Installment - This plan consists of 5 installments to be paid during the policy period with each installment including a \$5 service charge. If you have more than one policy billed through 5-Pay (auto and property), the service charge is waived on all other policies billed through 5-Pay.
3. E -Z Pay Installment (Electronic Funds Transfer) –
 - 12 Pay - 12 monthly deductions.
 - 10 Pay - 10 monthly deductions.

Each installment includes a \$1 service charge. If you have more than one policy billed through E-Z Pay (auto and property), the service charge is waived on all other policies billed through E-Z Pay.

Please refer to your Declarations page to see your selected payment plan. If you would like to change your payment plan, please contact Customer Service.

The following fees may be charged to all customers:

1. A \$10 late fee will be assessed when policy payment is not received by the due date on the Premium Invoice, or in the event a scheduled E-Z Pay deduction is rejected by your banking institution. To avoid this late fee, we suggest that you mail your payment at least 5-7 business days before the due date to allow for mail time. If you currently pay through E-Z Pay, be sure to have the funds available for deduction through your bank or credit union.
2. A \$40 rewrite fee will be assessed if your policy cancels for non-payment of premium and is rewritten to a new policy within 60 days of cancellation. After 60 days, you will have to re-qualify as a new account and you will lose any consideration you might be receiving for the number of current and continuous years of renewal persistency.
3. A \$10 non-sufficient funds (NSF) fee will be assessed if any policy premium payment is returned by your banking institution for non-sufficient funds. Forms of payment include EFT deduction, paper check or quick check. To avoid this NSF fee, we suggest that you be sure to have the proper funds available in your bank or credit union account.

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VIRGINIA

OPTIONS TO CUSTOMIZE YOUR AUTOMOBILE POLICY

Save money while meeting your insurance needs! Not sure how you are saving or what coverages you have? This form tells you. It also tells you what other options you have.

WAYS TO SAVE

Below are ways you may be able to increase your savings. **The savings you now receive on at least one auto are checked (✓) below and are shown on your Policy Declarations Page.** Please call Customer Service today at 1-800-800-9410 to find out if you can save more!

✓ **Affinity Group Member**

As a member of one of our affinity groups, you will save more.

✓ **Anti-Lock Brake Discount**

You can save more if your auto has factory installed anti-lock brakes.

✓ **Auto-Home Discount**

If you have an active property *and* auto policy with us you save!

✓ **Away At School**

Does your full-time student attend school over 100 miles from home? Is he or she without a vehicle? If yes, you may save more!

College Graduate Scholastic Achievement Discount

Did a driver in your household recently graduate from a 4-year college or university with a "B" average or 3.0+ GPA on a 4.0 scale? Is he or she single and under 25 years old? If yes, you may be able to save.

Driver Training Discount

Do you have any drivers under age 21? You may save more when they complete a driver education course.

✓ **Forgiveness**

Minor tickets and accidents happen even to safe drivers. If you've been insured with us for at least three years, you qualify to have some of this activity forgiven and keep your rates down.

Good Student Discount

Did a driver in your household earn a "B" average or 3.0+ GPA on a 4.0 scale? Is he or she single and a full time high school or college student? If yes, you may be able to save.

Higher Deductible

Can you afford a higher share in the event of a loss? If so, you can lower your premium with higher deductibles.

Mature Driver Discount

Are you or your spouse age 55 or older? Have you completed a state approved accident prevention course? If so, you may be eligible for additional savings!

✓ **Multi-Car Discount**

Insure more than one auto with us and save!

✓ **Package Discount**

Do you carry more than the state required coverage? If so, you may be eligible for an additional discount.

✓ **Passive Restraint Discount**

Does your auto have factory installed air bags? What about automatic seat belts? If so, you save!

✓ **Persistency (Loyalty)**

Loyalty deserves savings! Your savings increases the longer you are insured with us.

✓ **Rate Levels**

If your household meets special requirements you may save more. Some examples are: Are all drivers at least age 25? Have all drivers been licensed in your state for three years? Have you been licensed in the United States or Canada for five years? Your Policy Declarations will list Platinum or Gold Star rate level if you are already receiving this savings.

MEET YOUR NEEDS

Your insurance protects you, your passengers and the investment in your auto. **The options you now have on at least one auto are checked (✓) below and are shown on your Policy Declarations Page.** Please note that the following is not meant as a complete description of the coverages. Some restrictions may apply. If you have questions or would like to add to or change your coverage, call Customer Service today at 1-800-800-9410.

✓ **Bodily Injury Liability**

Pays for bodily injury to others caused by an auto accident for which you are legally liable.

✓ **Property Damage Liability**

Pays for damage to the property of others caused by an auto accident for which you are legally liable.

✓ **Medical Expense Benefits**

Pays expenses for injuries and income loss to you or your passengers caused by an auto accident regardless of who is at fault.

✓ **Uninsured Motorists**

Pays for bodily injury to you or your passengers caused by an uninsured or underinsured driver who is legally liable.

✓ **Uninsured Motorists Property Damage**

Pays for damage to your auto caused by an uninsured or underinsured driver who is legally liable.

✓ **Other Than Collision**

Pays for loss of or damage to your auto caused by other than a collision, such as theft or vandalism.

✓ **Collision**

Pays for loss to your auto caused by a collision.

✓ **Transportation Expense**

Do you have Collision or Other Than Collision coverage? If so, you can raise the amount of coverage for a rental vehicle if your auto is disabled from a covered loss.

Transportation Expense

Do you have Collision or Other Than Collision coverage? If so, you can raise the amount of coverage for a rental vehicle if your auto is disabled from a covered loss.

✓ **Towing and Labor Costs**

Covers the cost for labor where your auto is disabled and to tow your auto to the nearest repair shop.

Excess Electronic Equipment

Do you have Collision or Other Than Collision coverage? Did you install additional sound or electronic equipment in your auto? Is it worth more than the \$1000 of coverage in your policy? If yes, you can buy more coverage.

Auto Loan/Lease

Covers the gap between what you owe for your auto and its market value if it is a total loss.

Keep in mind that we insure a wide variety of personal use vehicles. Call Customer Service today at 1-800-800-9410 for a quote on any of the following:

- Automobiles
 - Pickup Trucks
 - Vans
 - Classic and Antique Automobiles
 - Motorcycles
 - Motorhomes
 - Trailers and Campers
 - Snowmobiles
 - Golf Carts
 - Dune Buggies
-

VIRGINIA RATING INFORMATION DISCLOSURE

KEY TO UNDERSTANDING YOUR CLASS CODE

This notice is designed to help you understand how your policy is rated. A six digit code (such as 1A0100) classifies your vehicle and can be found on your Policy Declarations Page. The class code is based on statements made by or on behalf of the named insured. The key below will help you understand your class code.

Vehicle Class Code Key

First Position	Vehicle Type: This will always be an "8" for private passenger vehicles.																																																																																																																																																																																																
Second & Third Positions	<div>Driver: The second & third positions indicate the general classification for the rated driver of the vehicle.</div> <div><div>If the position is: 11-17 or 1A-1G 21-27 or 2A-2G 31-39, 3A, 3C or 3E 41-47 or 4A-4G 51-57 or 5A-5H 7I - 8R</div><div>The rated driver is: Single Female Occasional Operator - Age 16 - 24 Single Female Principal Operator - Age 16 - 24 Married Male Principal or Occasional Operator - Age 16 - 24 Single Male Occasional Operator - Age 16 - 24 Single Male Principal Operator - Age 16 - 29 All Other Drivers</div></div> <div>The Good Student Discount has been applied if the position is: 15, 16, 17, 1G, 25, 26, 27, 2G, 45, 46, 47, 4G, 55, 56, 57, or 5G.</div> <div>The Driver Training Discount has been applied if the position is: 1A, 1C, 1E, 2A, 2C, 2E, 3A, 3C, 3E, 4A, 4C, 4E, 5A, 5C, or 5E.</div> <div>The Good Student Discount and the Driver Training Discount have been applied if the position is: 1B, 1D, 1F, 2B, 2D, 2F, 4B, 4D, 4F, 5B, 5D, or 5F.</div>																																																																																																																																																																																																
Fourth Position	<div>Vehicle Usage. Indicates vehicle mileage and any business use.</div> <table><tr><th>Digit</th><th>"Use"</th><th>Commute Miles Per Week</th><th>Total Annual Mileage</th></tr><tr><td>1</td><td>Pleasure</td><td>0 - 29</td><td>1 -7,499</td></tr><tr><td>4</td><td>Pleasure</td><td>0 - 29</td><td>7,500 +</td></tr><tr><td>6</td><td>Short Commute</td><td>30 - 149</td><td>1 - 7,499</td></tr><tr><td>2</td><td>Short Commute</td><td>30 - 149</td><td>7,500 +</td></tr><tr><td>7</td><td>Long Commute</td><td>150 +</td><td>1 - 7,499</td></tr><tr><td>5</td><td>Long Commute</td><td>150 +</td><td>7,500 +</td></tr><tr><td>3</td><td>Business</td><td>N/A</td><td>1 - 7,499</td></tr><tr><td>8</td><td>Business</td><td>N/A</td><td>7,500 +</td></tr></table>																Digit	"Use"	Commute Miles Per Week	Total Annual Mileage	1	Pleasure	0 - 29	1 -7,499	4	Pleasure	0 - 29	7,500 +	6	Short Commute	30 - 149	1 - 7,499	2	Short Commute	30 - 149	7,500 +	7	Long Commute	150 +	1 - 7,499	5	Long Commute	150 +	7,500 +	3	Business	N/A	1 - 7,499	8	Business	N/A	7,500 +																																																																																																																																													
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Fifth Position	<div>Vehicle Performance/Multi-Car Discount. Vehicle performance is indicated as follows:</div> <table><tr><td>1,2=Standard performance</td><td>5,6=High performance</td><td rowspan="2">9,0=Sports Premium performance</td></tr><tr><td>3,4=Intermediate performance</td><td>7,8=Sports performance</td></tr></table> <div>Odd numbers (1,3,5,7,9) = no multi-car discount; even numbers (0,2,4,6,8) = multi-car discount applies.</div>																1,2=Standard performance	5,6=High performance	9,0=Sports Premium performance	3,4=Intermediate performance	7,8=Sports performance																																																																																																																																																																												
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Sixth Position	<div>Driving Record Surcharge Points. This reflects whether or not a surcharge has been added to your policy due to accidents and/or other incidents for drivers in your household.</div> <table><tr><th colspan="17">Surcharge Factor by Coverage</th></tr><tr><th>Points</th><th colspan="7">Additive Factors</th><th>Points</th><th colspan="7">Multiplicative Factors</th></tr><tr><th>#</th><th>BI</th><th>PD</th><th>MED</th><th>INC LOSS</th><th>UM</th><th>CMP</th><th>COL</th><th>#</th><th>BI</th><th>PD</th><th>MED</th><th>INC LOSS</th><th>UM</th><th>CMP</th><th>COL</th></tr><tr><td>0</td><td>0.00</td><td>0.00</td><td>0.00</td><td>0.00</td><td>0.00</td><td>0.00</td><td>0.00</td><td>0</td><td>1.00</td><td>1.00</td><td>1.00</td><td>1.00</td><td>1.00</td><td>1.00</td><td>1.00</td></tr><tr><td>1</td><td>0.00</td><td>0.00</td><td>0.00</td><td>0.00</td><td>0.00</td><td>0.00</td><td>0.00</td><td>1</td><td>1.16</td><td>1.16</td><td>1.12</td><td>1.12</td><td>1.00</td><td>1.00</td><td>1.12</td></tr><tr><td>2</td><td>0.00</td><td>0.00</td><td>0.00</td><td>0.00</td><td>0.00</td><td>0.00</td><td>0.00</td><td>2</td><td>1.27</td><td>1.27</td><td>1.16</td><td>1.16</td><td>1.00</td><td>1.00</td><td>1.19</td></tr><tr><td>3</td><td>0.11</td><td>0.11</td><td>0.00</td><td>0.05</td><td>0.00</td><td>0.00</td><td>0.00</td><td>3</td><td>1.55</td><td>1.55</td><td>1.38</td><td>1.38</td><td>1.00</td><td>1.00</td><td>1.41</td></tr><tr><td>4</td><td>0.35</td><td>0.35</td><td>0.18</td><td>0.28</td><td>0.00</td><td>0.00</td><td>0.00</td><td>4</td><td>1.65</td><td>1.65</td><td>1.65</td><td>1.65</td><td>1.00</td><td>1.00</td><td>1.89</td></tr><tr><td>5</td><td>0.84</td><td>0.82</td><td>0.68</td><td>0.66</td><td>0.00</td><td>0.00</td><td>0.61</td><td>5</td><td>1.70</td><td>1.70</td><td>1.70</td><td>1.70</td><td>1.00</td><td>1.00</td><td>1.95</td></tr><tr><td>6</td><td>1.33</td><td>1.29</td><td>1.18</td><td>1.04</td><td>0.00</td><td>0.00</td><td>1.22</td><td>6</td><td>1.80</td><td>1.80</td><td>1.80</td><td>1.80</td><td>1.00</td><td>1.00</td><td>2.00</td></tr><tr><td>each add'l</td><td>0.49</td><td>0.47</td><td>0.50</td><td>0.38</td><td>0.00</td><td>0.00</td><td>0.61</td><td>each add'l</td><td>0.40</td><td>0.40</td><td>0.40</td><td>0.40</td><td>0.00</td><td>0.00</td><td>0.40</td></tr></table> <div>One point may be assigned for minor convictions. Two points may be assigned for at-fault accidents. Four points are assigned for major convictions. All driving record points follow the driver; they are applied on the vehicle where the driver is rated as principal or secondary operator.</div>																Surcharge Factor by Coverage																	Points	Additive Factors							Points	Multiplicative Factors							#	BI	PD	MED	INC LOSS	UM	CMP	COL	#	BI	PD	MED	INC LOSS	UM	CMP	COL	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1	1.16	1.16	1.12	1.12	1.00	1.00	1.12	2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2	1.27	1.27	1.16	1.16	1.00	1.00	1.19	3	0.11	0.11	0.00	0.05	0.00	0.00	0.00	3	1.55	1.55	1.38	1.38	1.00	1.00	1.41	4	0.35	0.35	0.18	0.28	0.00	0.00	0.00	4	1.65	1.65	1.65	1.65	1.00	1.00	1.89	5	0.84	0.82	0.68	0.66	0.00	0.00	0.61	5	1.70	1.70	1.70	1.70	1.00	1.00	1.95	6	1.33	1.29	1.18	1.04	0.00	0.00	1.22	6	1.80	1.80	1.80	1.80	1.00	1.00	2.00	each add'l	0.49	0.47	0.50	0.38	0.00	0.00	0.61	each add'l	0.40	0.40	0.40	0.40	0.00	0.00	0.40
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Motorcycles - Explanation									
Motorcycle class codes are based on principal driver's age and the engine's cubic centimeters (cc's).									
cc's	0 - 100	101 - 200	201 - 300	301 - 450	451 - 600	601 - 750	751 - 900	901 - 1000	Over 1000
Under age 25	924100	924200	924300	924400	924500	924600	924700	924800	924900
Age 25 and over	925100	925200	925300	925400	925500	925600	925700	925800	925900

IMPORTANT NOTICE REGARDING YOUR AUTOMOBILE POLICY

The policy premium shown on your Declarations Page reflects the use of Financial Responsibility in addition to other rating factors such as driving activity, vehicle usage, etc. Our rating program, like that of other insurance companies, uses various indicators of risk to estimate the probability of future loss. This program returned a higher rate than the best we have available pertaining to Financial Responsibility. However, please note you are still receiving a discount because of your level of Financial Responsibility.

Your level of Financial Responsibility is based upon your Insurance Score, which we received from LexisNexis Risk Assets, Inc., our provider of consumer reports. LexisNexis developed your Insurance Score based on information contained in your consumer credit history.

Please keep in mind that virtually everyone has a less than perfect Insurance Score; and we would like to help you understand why your Insurance Score did not result in the best rate. The top reason(s) provided by LexisNexis for your score being less than perfect are:

- **Number of Non-Closed Accounts**
- **Insufficient Information on Oil Company Accounts**
- **Insufficient Information on Sales Finance Accounts**
- **Number of Open Credit Union, S&L or Mortgage Accounts**

Please note that California Casualty did not review your credit report; rather, we used the Insurance Score developed by LexisNexis to determine your premium. While LexisNexis developed your Insurance Score, they did not make any decision regarding your policy premium and are, therefore, unable to provide specific reasons regarding your policy premium determination. However, they can supply you with a copy of your report if you contact:

LexisNexis Consumer Center
P.O. Box 105108
Atlanta, Georgia 30348-5108
(800)-456-6004
www.consumerdisclosure.com

Reference Number: 13363191701295

Date last ordered: 12-29-13

You have the right under the Fair Credit Reporting Act to obtain a free copy of such report from LexisNexis Risk Assets, Inc., within 60 days of receipt of this notice.

After receiving your consumer report, if you disagree with the accuracy or completeness of any information contained therein, you should contact the consumer reporting agency listed on the credit report. They are required to investigate and correct any information that they determine is inaccurate or incomplete. If, after contacting the consumer reporting agency, a correction to your Insurance Score has been made, you may contact a California Casualty Customer Care Specialist at the number below to order a new Insurance Score.

Under federal law, you can obtain an annual free copy of your credit report from each of the major national consumer reporting agencies. Once a year you can get a free copy of your report by calling 1-877-322-8228, by visiting www.annualcreditreport.com or by writing to Annual Credit Report Request Services, PO Box 105281, Atlanta, GA 30348-5281.

As always, if you have any questions, please contact a Customer Care Specialist at the number noted below.

1-800-800-9410

**CALIFORNIA CASUALTY COMBINED NOTICE OF INFORMATION
COLLECTION AND DISCLOSURE PRACTICES AND OF FINANCIAL INFORMATION
COLLECTION AND DISCLOSURE PRACTICES
FOR THE STATE OF VIRGINIA**

Purpose. This Notice describes our information collection and disclosure practices with respect to financial information and other personal information about our policyholders and former policyholders.

We Respect Your Privacy. Your privacy is important to us. We work hard to protect the personal information you entrust to us. We have procedures in place to prevent misuse of this information.

Information Gathering. We gather personal information (which includes both personal financial information and other personal information) about you **only** in connection with the insurance that we provide to you. The information you give to us helps us serve you. For example, it helps us to **underwrite** your insurance and to handle any **claims** you may have. Here are some **categories** or **types** of personal information we may gather:

- Name, address, birthdate, occupation, phone number & e-mail address
- Policy information, including types of policies and policy numbers
- Social security number & credit card information (financial information)
- Driver's license number
- Driving record
- Information about drivers of your car
- Information about your car
- Claims history
- Credit-based insurance score (financial information)

We gather this information from:

- You
- Various government agencies, like the Department of Motor Vehicles
- Consumer reporting agencies & insurance support organizations, like LexisNexis.

What We Do With Information Belonging to Policyholders or Former Policyholders.

Except as set forth below, we **only** share your personal information with others when we are **permitted** or **required** by law to do so. Depending upon the circumstances, we may disclose some or all of the categories or types of personal information listed above. To better serve you, we reserve the right to share all of the information about you that we collect, but only as described in this Notice.

We are permitted by law to make certain disclosures without your prior authorization, such as:

- By law, and without your prior authorization, we **can** share your personal information with our **related** companies and with **unrelated** third parties to help us process your insurance transactions. This sharing of information helps us underwrite policies, prevent insurance fraud, collect premiums and handle claims. For example, when you make an auto claim, we will share your name and other required information with the shop that repairs your car. Please note that information we obtain from, or provide to, an insurance support organization may be retained by that organization and disclosed to others.
- From time to time we **must** share your information with various state Departments of Insurance and other government agencies. We will also share your information in response to a valid subpoena or other judicial order.

You Can Tell Us Not To Share Certain Information. If you are a member or a relative of a member of the National Education Association (NEA), we may share some of your information with NEA's Member Benefits Corporation so NEA can offer you other products and services it endorses. This information is also shared so you can be removed from the non-customer mailing and call lists. The information we share may include your name, address, social security number, date of birth, e-mail address, and the fact that you are our customer. If you do not want us to share your information for these purposes, simply call us at **(800) 800-9410** (please have your policy number available). An opt-out request by any named insured will apply to all insureds on the same policy.

How We Protect Your Information. The following are our policies and practices for protecting the information you share with us: We **limit** employee access to your personal information to employees who need to know this information. Also, our security measures, which include physical (such as locked server rooms) as well as electronic security measures (such as redundant backup systems and anti-intrusion software), help prevent unauthorized access to your information. We update and test our systems from time to time to enhance the level of protection we provide.

Protecting Your Privacy on Our Web Site. We know that protecting your privacy when you use our Web site involves additional concerns not discussed in this Notice. Please visit our Web site at www.calcas.com to view our online privacy policies.

Your Right of Access and Correction. As noted, we may collect information about you from other sources. As described above, we may disclose that information to third parties without your authorization. You have a right to see and to correct all information we collect. We will send you a detailed privacy notice at your request if you call us toll free at **(800) 542-9390**. Among other things, that detailed notice will tell you how you can view and correct the information we have collected.

Companies Making This Privacy Statement.
California Casualty Management Company
California Casualty Indemnity Exchange

IMPORTANT INFORMATION REGARDING YOUR INSURANCE

IN THE EVENT YOU NEED TO CONTACT SOMEONE ABOUT THIS INSURANCE FOR ANY REASON PLEASE CONTACT YOUR AGENT. 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:

**P.O. BOX 9100
MISSION, KANSAS 66201
1-800-346-6840**

IF YOU HAVE BEEN UNABLE TO CONTACT OR OBTAIN SATISFACTION FROM THE COMPANY OR THE AGENT, YOU MAY CONTACT THE VIRGINIA STATE CORPORATION COMMISSION'S BUREAU OF INSURANCE AT:

**P.O. BOX 1157
RICHMOND, VIRGINIA 23218
1-800-552-7945, 1-804-371-9741, TDD 1-804-371-9206**

WRITTEN CORRESPONDENCE IS PREFERABLE SO THAT A RECORD OF YOUR INQUIRY IS MAINTAINED. WHEN CONTACTING YOUR AGENT, COMPANY OR BUREAU OF INSURANCE, HAVE YOUR POLICY NUMBER AVAILABLE.

UP-1323 VA (12/11)

ADDITIONAL COVERAGE AVAILABLE

FOR POLICIES THAT PROVIDE COMPREHENSIVE OR COLLISION COVERAGES, COVERAGE MAY NOW BE ADDED FOR THE REIMBURSEMENT OF RENTAL VEHICLE EXPENSES.

WHEN THE VEHICLE YOU OWN IS DAMAGED BECAUSE OF A LOSS OR AN ACCIDENT AND WITHDRAWN FROM NORMAL USE, THIS ADDITIONAL COVERAGE PROVIDES FOR REIMBURSEMENT OF EXPENSES INCURRED FOR THE RENTAL OF A SUBSTITUTE VEHICLE OF EQUIVALENT TYPE AND PURPOSE.

CONTACT YOUR AGENT OR COMPANY REPRESENTATIVE IF YOU WISH TO ADD THIS COVERAGE OR NEED ADDITIONAL INFORMATION.

UP-1325 VA (09/01)

**VIRGINIA
NOTICE OF UNDERWRITING PERIOD**

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.

UP-1360 VA (12/11)

CALIFORNIA CASUALTY INDEMNITY EXCHANGE

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