



## AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

12901 North Forty Drive, St. Louis, MO 63141

**AMENDMENT**



### AUTOMOBILE DECLARATIONS

THIS DECLARATIONS CERTIFICATE IS PART OF YOUR POLICY. PLEASE KEEP IT WITH YOUR POLICY.

**YOUR AGENT INFORMATION:**

Southaven House  
7111 Southcrest Parkway, Suite 102  
Southaven, MS 38671  
(662) 349-4021

**TO REPORT A CLAIM:**

**1-866-222-2378**

**POLICY NUMBER:** A5-321863-6

**POLICY PERIOD:**

04/18/2024 to 10/18/2024  
(12:01 A.M. Standard Time)

**NAMED INSURED AND ADDRESS:**

Meirong Wu  
Beihong Feng  
5720 Broadway Dr W  
Southaven, MS 38672-6501

**AMENDED EFFECTIVE:** 04/18/2024

**DATE PREPARED:** 04/11/2024

**Household Address:**

5720 Broadway Dr W  
Southaven, MS 38672-6501

#### SUMMARY

VEHICLE	DRIVER	DATE OF BIRTH	PREMIUM
2015 HOND CR-V 4D 4WD 5J6RM4H58FL017553	Meirong Wu (Primary)	09/1973	\$459.00
2021 TOYO COROLLA SED JTDEPMAE0MJ134140	Beihong Feng (Primary)	06/1972	\$300.00
2013 TOYO COROLLA SED 2T1BU4EEXDC947292	Yinghao Feng (Primary)	10/1999	\$441.00
<b>TOTAL POLICY PREMIUM</b>			<b>\$1,200.00</b>
Premium decrease from 04/18/2024 amendment is \$187.00			

#### COVERAGES, LIMITS AND PREMIUM INFORMATION

Any loss under coverage for damage to your auto, collision or comprehensive, is payable, as interest may appear, subject to the provisions of the Loss Payable Clause on the reverse side to the named insured and the lienholder.

**2015 HOND CR-V 4D 4WD**      **Usage:** Pleasure      **Estimated Annual Miles:** 7,501 - 10,000      **Class:** E0FMPP  
5J6RM4H58FL017553

COVERAGE	LIMIT/DEDUCTIBLE	PREMIUM
Bodily Injury Liability	\$25,000 per person / \$50,000 per accident	\$107.00
Property Damage Liability	\$25,000 per accident	\$88.00
Excess Medical Payments	\$1,000 per person	\$5.00
Uninsured Motorists	\$25,000 per person / \$50,000 per accident	\$64.00
Uninsured Motorists Property Damage	\$25,000 per accident / \$200 deductible	\$31.00
Collision	Actual Cash Value / \$500 deductible	\$128.00
Comprehensive	Actual Cash Value / \$500 deductible	\$34.00
Accidental Death, Dismemberment	\$5,000 per person	\$2.00

**VEHICLE PREMIUM**      **\$459.00**

The following discounts have been applied to this vehicle and are reflected in the above premium, resulting in a premium savings of **\$240.00:**

Multi-Car, Anti-Theft Passive, Multi-Line (Auto/Home), AAA Membership Discount, Longevity, Original Owner

**DECLARATIONS (continued)** POLICY #: A5-321863-6 EFFECTIVE: 04/18/2024 TO 10/18/2024

COVERAGES, LIMITS AND PREMIUM INFORMATION, continued		
2021 TOYO COROLLA SED	Usage: Commute	Estimated Annual Miles: Class: E1MMPC
JTDEPMAEOMJ134140		7,501 - 10,000

COVERAGES		LIMIT/DEDUCTIBLE	PREMIUM
Bodily Injury Liability	\$25,000 per person / \$50,000 per accident		\$109.00
Property Damage Liability	\$25,000 per person / \$50,000 per accident		\$89.00
Excess Medical Payments	\$1,000 per person		\$5.00
Uninsured Motorists	\$25,000 per person / \$50,000 per accident		\$64.00
Uninsured Motorists Property Damage	\$25,000 per accident / \$200 deductible		\$31.00
Accidental Death, Dismemberment	\$5,000 per person		\$2.00
VEHICLE PREMIUM			\$300.00

The following discounts have been applied to this vehicle and are reflected in the above premium, resulting in a premium savings

2013 TOYO COROLLA SED	Usage: Pleasure	Estimated Annual Miles: Class: B4MSPP
2T1BU4EEEXDC947292		7,501 - 10,000

COVERAGES		LIMIT/DEDUCTIBLE	PREMIUM
Bodily Injury Liability	\$25,000 per person / \$50,000 per accident		\$182.00
Property Damage Liability	\$25,000 per person / \$50,000 per accident		\$148.00
Excess Medical Payments	\$1,000 per person		\$9.00
Uninsured Motorists	\$25,000 per person / \$50,000 per accident		\$67.00
Uninsured Motorists Property Damage	\$25,000 per accident / \$200 deductible		\$33.00
Accidental Death, Dismemberment	\$5,000 per person		\$2.00
VEHICLE PREMIUM			\$441.00

The following discounts have been applied to this vehicle and are reflected in the above premium, resulting in a premium savings

Multi-Car, Driver Training, Multi-Line (Auto/Home), AAA Membership Discount, Longevity

POLICY FORMS AND ENDORSEMENTS		
FORM	DATE	DESCRIPTION
MANDATORY ENDORSEMENTS:		
146	03/2012	Mississippi Personal Auto Policy
115MS	06/2021	Amendments of Policy Provisions - Mississippi
193	11/2012	Your Auto Pet Insurance and Extended Rental Reimbursement
PVYPOL	10/2020	Notice of Privacy
OPTIONAL ENDORSEMENTS:		
151MS	03/2012	Named Driver Exclusion Endorsement
EXCLUDED DRIVER(S)		DATE OF BIRTH
Zhiheng Feng		04/1997
LOSS PAYABLE CLAUSE		
INFORMATION FOR FINANCED VEHICLES		

If a lienholder is shown in the Declarations, we may pay any comprehensive or collision loss to:

1. you and, if unpaid, the repairer, or;
2. you and such lienholder, as its interests may appear, when we find it is not practical to repair your insured auto; or
3. the lienholder as to its interest, if your insured auto has been repossessed.

If we pay the lienholder for loss for which you are not covered, we are entitled to the lienholder's right of recovery against you to the extent of our payment. Our right of recovery shall not impair the lienholder's right to recover the full amount of its claim.

The date of termination of the lienholder's interest will be at least 10 days after we mail the termination notice.

**FUTURE BILLING INFORMATION**

08-30-2024 \$12.00