

STATE FARM INSURANCE

Personal Auto Policy Declarations

Policy Number: SF-2024-78901-NY
Policy Period: 07/01/2023 to 07/01/2024
Named Insured: Maria Rodriguez
Address: 456 East 78th Street, Apt 4B, New York, NY 10075

COVERED VEHICLE:

Year/Make/Model: 2021 Honda Accord EX-L
VIN: 1HGCV1F34MA123456
Garaging Address: Same as above

COVERAGE SUMMARY:

Coverage	Limits	Premium
Bodily Injury Liability	\$100,000 per person / \$300,000 per accident	\$425.00
Property Damage Liability	\$100,000 per accident	\$215.00
Personal Injury Protection (No-Fault)	\$50,000 per person (Basic PIP)	\$385.00
Additional PIP (Optional)	\$100,000 per person	\$125.00
Uninsured Motorist BI	\$100,000 per person / \$300,000 per accident	\$145.00
Underinsured Motorist BI (SUM)	\$100,000 per person / \$300,000 per accident	\$95.00
Collision	Actual Cash Value less \$500 deductible	\$340.00
Comprehensive	Actual Cash Value less \$250 deductible	\$185.00
Medical Payments	\$10,000 per person	\$45.00
Rental Reimbursement	\$50/day, \$1,500 max	\$35.00
	TOTAL ANNUAL PREMIUM:	\$1,995.00

NEW YORK MINIMUM REQUIREMENTS COMPLIANCE:

This policy meets or exceeds New York State minimum requirements:

- ✓ Bodily Injury: \$25,000/\$50,000 minimum - EXCEEDS
- ✓ Property Damage: \$10,000 minimum - EXCEEDS
- ✓ Personal Injury Protection: \$50,000 minimum - MEETS
- ✓ Uninsured Motorist: \$25,000/\$50,000 minimum - EXCEEDS

NO-FAULT (PIP) BENEFITS DETAIL:

Basic Personal Injury Protection covers, regardless of fault:

- Medical expenses up to \$50,000
- Lost wages (80% of gross income, up to \$2,000/month for 3 years)
- Other reasonable and necessary expenses up to \$25/day
- Death benefit of \$2,000

Optional Additional PIP extends medical expense coverage to \$100,000.

Agent: John Smith, State Farm Agent

Agency: 789 Park Avenue, New York, NY 10021

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