

AT2 A-3022 A
KANCHERLA, SRINIVAS S
1010 N PLUM GROVE RD APT 120
SCHAUMBURG IL 60173-4648

AUTO RENEWAL

AMOUNT DUE: \$498.43

Payment is due by December 26, 2017

Your State Farm Agent

KEN BOBBE INSURANCE AGCY INC

Office: 847-255-4535

Address: 3409 KIRCHOFF RD
ROLLING MDWS, IL 60008-1842

*If you have a new or different car, have added any drivers, or have moved,
please contact your agent.*

Thank you for choosing State Farm.

Policy Number: C11 6552-F26-13

Policy Period: December 26, 2017 to June 26, 2018

Vehicle:

2005 AUDI A4

Principal Driver:

SRINIVAS S KANCHERLA

CONVENIENT PAYMENT OPTION: We offer a 50-50 payment plan which divides your premium into two separate payments for a \$2.00 handling charge. To use the plan, submit one half of your premium plus the \$2.00. The balance will be due 60 days after your renewal date. We'll send you a reminder notice.

Location used to determine rate charged-1010 N PLUM GROVE RD APT 120, SCHAUMBURG IL 60173.

This policy expires on the date due if premium is not paid.

Based on your driving record, you have our Accident-Free Discount for preferred customers.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon

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Policy Number: C11 6552-F26-13
Prepared November 20, 2017
1004583

Page number 1 of 5

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**Power To Pay
Your Way**



Online
PC or
mobile devices



Mobile
Download our
Pocket Agent App



Mail
Send us
a check



Call your Agent 847-255-4535
Automated Line: 1-800-440-0998
Key Code: 1373674283



Walk In
See your
State Farm Agent



Insured: KANCHERLA, SRINIVAS S

Policy Number: C11 6552-F26-13

Amount Due: \$498.43

Please pay by December 26, 2017

Make payment to State Farm

0109801173

Insurance Support Center
P.O. Box 680001
Dallas, TX 75368-0001



For Office Use Only

AUTO REN

\$498.43

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as the same day we receive your payment, and you will not receive your check back from your financial institution.

VEHICLE INFORMATION

Review your policy information carefully. If anything is incorrect, or if there are any changes to your vehicle information, please let us know right away.

Vehicle Description	Vehicle Identification Number (VIN)	Who principally drives this vehicle?	How is this vehicle normally used?
			National average: 12,000 miles driven annually per vehicle
2005 AUDI A4	WAULC68E75A019151	SRINIVAS KANCHERLA, a married male, who will be age 43 as of December 26, 2017.	To Work, School or Pleasure. Driven over 7,500 miles annually.

Other Household Vehicle(s)

Your premium may be influenced by other State Farm policies that currently insure the following vehicle(s) in your household:

2015 HONDA CRV

Premium Adjustment

Each year, we review our medical payments and personal injury protection coverages claim experience to determine the vehicle safety discount that is applied to each make and model. In addition, we review the comprehensive, collision, bodily injury and property damage claim experience

annually to determine which makes and models have earned decreases or increases from State Farm's standard rates. If any changes result from our reviews, adjustments are reflected in the rates shown on this renewal notice.

Policy Number: C11 6552-F26-13
Prepared November 20, 2017

Page number 2 of 5

> It's What You Know.

Your auto insurance premium is \$498.43.

Did you know you may qualify for a discount?
Call State Farm® Agent KEN BOBBE INSURANCE AGCY
INC at 847-255-4535

**Not all discounts are available in every state, and discount amounts may vary by state.*

DRIVER INFORMATION

Assigned Driver(s)

The following driver(s) are assigned to the vehicle(s) on this policy.

Name	Age as of December 26, 2017	Gender	Marital Status
MISHA GOEL BRIJNADAN	38	Female	Married

Principal Driver & Assigned Drivers

For each automobile, the **Principal Driver** is the individual who most frequently drives it.

Each driver is designated as an **Assigned Driver** on the household automobile that he or she most frequently drives.

Your premium may be influenced by the information shown for these drivers.

IMPORTANT NOTICE REGARDING YOUR PREMIUM

State Farm works hard to offer you the best combination of price, service, and protection. The amount you pay for automobile insurance is determined by many factors such as the coverages you have, where you live, the kind of car you drive, how your car is used, who drives the car, and information from consumer reports.

You have the right to request, no more than once during a 12-month period, that your policy be re-rated using a current credit-based insurance score. Re-rating could result in a lower rate, no change in rate, or a higher rate.

Notice of insurance information collection practices - personal, family, or household insurance transactions:

We often collect personal information from persons other than the individual or individuals listed on the policy. Such personal information may, in certain circumstances, be disclosed to third parties without your authorization. If you would like additional information concerning the collection and disclosure of personal information - and your right to see and correct any personal information in your files - it will be furnished upon request.

COVERAGE AND LIMITS *See your policy for an explanation of these coverages.*

A	Liability	
	Bodily Injury 100,000/300,000	
	Property Damage 50,000	\$247.69
C	Medical Payments 10,000	\$19.52
D	500 Deductible Comprehensive	\$31.25
G	500 Deductible Collision	\$149.13
H	Emergency Road Service	\$4.60
R1	Car Rental & Travel Expense	
	\$50 Per Day, \$1,200 Max	\$26.11
U	Uninsured Motor Vehicle	
	Bodily Injury 100,000/300,000	\$8.99
W	Underinsured Motor Vehicle	
	Bodily Injury 100,000/300,000	\$11.14
Amount Due		\$498.43

If any coverage you carry is changed to give broader protection with no additional premium charge, we will give

you the broader protection without issuing a new policy, starting on the date we adopt the broader protection.

DISCOUNTS *These adjustments have already been applied to your premium.*

Multiple Line	✓
Multicar	✓
Antitheft	✓
Vehicle Safety	✓
Accident-Free	✓
Total Discounts	\$235.01

SURCHARGES AND DISCOUNTS

AUTOMOBILE RATING PLAN - Applies to private passenger cars only.

Accident-Free Discount - Once your policy has been in force for at least three years with no chargeable accidents, you may qualify for our Accident-Free Discount. Once you qualify, this discount applies as long as there are no chargeable accidents, and may even increase over time.

Good Driving Discount - Newer policyholders who do not yet qualify for our Accident-Free Discount (available after three years with no chargeable accidents) may already be receiving a Good Driving Discount. This discount continues to apply until your policy qualifies for the Accident-Free Discount as long as there are no chargeable accidents and no new drivers. If you add new drivers, they must also qualify in order for your Good Driving Discount to continue.

Chargeable Accidents - For new business rating, an accident is chargeable if it results in \$750 or more of damage to any property. For renewal business, an accident is chargeable as of the date State Farm pays at least \$750 (for accidents occurring on or after April 1, 1999) under

property damage liability and collision coverages for an at-fault accident.

Surcharges - If there are chargeable accidents, you may lose your Good Driving Discount or Accident-Free Discount and receive accident surcharges. But if the accident is the first to become chargeable in nine years and this policy has been in force for at least that long, the Accident-Free Discount will continue and no surcharge will apply. The surcharge for each accident depends upon the number and timing of the accidents, and each accident surcharge will remain in effect up to three years.

Surcharges will be removed if the company is given satisfactory evidence that the driver involved is no longer a member of the household or will not be driving the car in the future. If that driver is insured on another State Farm policy, his or her driving record will be considered in the rating of the other policy.

These discounts and surcharges do not apply to all coverages. For complete details, see your State Farm agent.

ADDITIONAL INFORMATION

If any information on this renewal notice is incomplete or inaccurate, or if you want to confirm the information we have in our records, please contact your agent. For additional

information regarding discounts or coverages, see your State Farm agent or visit statefarm.com.

Transportation Network Company Driver Coverage is now available

If you use your personal car to provide rides for a Transportation Network Company (TNC), such as Uber or Lyft, you can now purchase a TNC Driver Coverage endorsement for your State Farm® Car Policy.

While logged on to a TNC digital network as a driver, you may only be provided limited coverage by the TNC insurance policy. And without this new endorsement, your State Farm Car Policy does not provide coverage to you while you are logged on as a TNC driver.

In the event of an accident, coverage provided for drivers by a TNC:

(continued on next page)

- May include a lower limit of liability coverage than your policy,
- May not include coverage for injuries to the driver,
- May not include adequate coverage for damages to the driver's personal car, and
- May not include emergency road service or rental reimbursement coverage.

The State Farm TNC Driver Coverage endorsement provides you and your resident relatives with the full Liability Coverage limits provided by your State Farm Car Policy while you are "available for hire" but not yet connected with or carrying a passenger. It also provides you and your resident relatives with Comprehensive, Collision, Medical Payments, Emergency Road Service, and Rental Reimbursement Coverages while you are engaged in TNC activity if you have these coverages on your Car Policy.¹

If you drive for a TNC, please contact your State Farm agent to learn more about this optional coverage endorsement and to confirm your eligibility.

¹TNC activity consists of three periods of time:

1. While you are "available for hire" but not yet connected with a paying passenger (waiting for match),
2. When you have been connected with a paying passenger and are on the way to pick up that person (dispatched), and
3. While a paying passenger is occupying your car (transporting).

DISCLAIMER: *This article provides only a general explanation of coverage provided by your State Farm car insurance policy and does not grant any insurance coverage. The terms and conditions of coverage are set forth in your State Farm Car Policy Booklet, the most recently issued Declarations Page, and any applicable endorsements.*

Buying a new car? Remember to contact your agent!

When you buy an additional car or one that replaces a car already on your policy, you need to report the change to your agent **promptly**. Even though the dealership you purchased the car from may offer to notify your agent or insurance company, you, as the named insured, are responsible for reporting all changes to your auto policy. By contacting your agent, you can help:

- avoid any complications or lack of coverage in the event of an accident or loss,
- avoid insurance verification problems with a lienholder, the police, or the department of motor vehicles, and
- ensure that you receive any new discounts you may be entitled to.

Your current State Farm policy automatically provides certain coverages for a new or replacement car for up to a specified, limited number of days after you take possession of the car. Please refer to your policy for the number of days that applies in your state.

If you have any questions about coverage for a newly acquired car, please contact your State Farm agent.

Disclaimer: *This message is provided for informational purposes only and does not grant any insurance coverage. The terms and conditions of coverage are set forth in your State Farm Car Policy booklet, the most recently issued Declarations Page, and any applicable endorsements.*

