



State Farm Fire and Casualty Company

PO Box 2356
Bloomington IL 61702-2356

A-11- 1732-FB8D L F

SMITH, KENNETH A & JENNIFER L
327 SANDRA DR
WINCHESTER KY 40391-9514

SFPP No:1440874211

Forms and Endorsements

Personal Liability Umbrella	FP-7950.2
Fuel Oil Exclusion	FE-5837
Amendatory Endorsement	FE-5749.1

RENEWAL CERTIFICATE

POLICY NUMBER	17-EF-S597-5
Personal Liability Umbrella Policy JUN 10 2025 to JUN 10 2026	
BILLED THROUGH SFPP	

COVERAGES AND LIMITS

L Personal Liability	\$3,000,000
Self-Insured Retention	None

UNDERLYING EXPOSURES

Our records show the following underlying information. This information was used in determining the rate of the policy.

AUTOMOBILE EXPOSURES

Automobile(s)	2
Automobile Operator(s)	2

OTHER LIABILITY EXPOSURES

Personal Residential

Annual Premium	\$495.00
KY Revenue Surcharge	8.91
KY Mncpl Tax/Col Fee	22.77

*Notify your agent immediately if the above listed Coverages and/or Underlying Exposures are incorrect.
Your Coverages and/or bill can be affected if this information is not correct.
The Class 50 Discount has reduced the premium on your policy by \$58.00
Required Underlying Insurance on reverse side

Please see separate page for KY Municipal Tax/Collection Fee Information.

138-3076 f.8 10-11-2010 (o1f30886)

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17-EF-S597-5

Thanks for letting us serve you...

1627

Agent RUSS TUCKER CLU, CHFC
Telephone (859) 259-0404 or (859) 231-0311

Moving? See your State Farm agent.
See reverse for important information.
Prepared MAR 27 2025

CONTINUED FROM FRONT

Required Underlying Insurance

(Terms in Bold in this section are defined in the policy)
Minimum Underlying Limits

<u>Type of Policy</u>	<u>Combined Limits</u> <u>(Bodily Injury and Property Damage)</u>	or	<u>Split Limits</u>
Automobile Liability	\$ 500 , 000	Bodily Injury-	\$ 250 , 000 Per Person \$ 500 , 000 Per Accident
		Property Damage-	\$ 100 , 000 Per Accident
Recreational Motor Vehicle Liability Including Passenger Bodily Injury	\$ 500 , 000	Bodily Injury-	\$ 250 , 000 Per Person \$ 500 , 000 Per Accident
		Property Damage-	\$ 100 , 000 Per Accident
Personal Residential Liability	\$ 100 , 000		
Watercraft Liability	\$ 100 , 000		

NOTICE TO POLICYHOLDER:

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Effective Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Effective Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.

Please keep this with your policy.



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Kentucky Municipal Tax/Fee Information

<u>Location</u>	<u>County</u>	<u>Tax/Fee</u>	<u>City</u>	<u>Tax/Fee</u>
	CLARK	\$ 22.77		

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17-EF-S597-5

Additional Information...

If you have questions regarding your Kentucky Municipal Tax charges, please contact your State Farm agent.

Rev. 10-27-2008 (f308yax)



553-2474

PREMIUM ADJUSTMENT

Insurance premiums have been adjusted and continue to reflect the expected cost of claims. Some policyholders will see their premiums increase while other policyholders may see their premiums decrease or stay the same. The amount your premium changed, if at all, depends on several factors including the expected claim experience in your area, the coverage you have, and any applicable discounts or charges.

The enclosed Renewal Certificate reflects your new premium.

State Farm® works hard to offer you the best combination of cost, protection, and service. We will continue doing our best to make the most effective use of your premium dollars and give you superior service when you need it.

If you have any questions about your premium, or policy coverages, please contact your State Farm agent.

553-2474 (10/07)

553-2734

IMPORTANT NOTICE – CLASS 50 DISCOUNT

If any member of your household is at least 50 years of age or older and is also a principal operator on a State Farm® auto policy, you may be eligible to receive a premium discount on your Personal Liability Umbrella Policy.

If our records indicate you qualify for the Class 50 Discount, your premium will be adjusted automatically and the discount will be reflected on your Renewal Certificate.

Certain eligibility restrictions apply to this discount. If you believe you qualify for the discount but did not receive it, or if you have any other questions about your policy, please contact your State Farm agent.

553-2734 (C) (4/07)

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