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

**Policy Number: 392 2599-F10-17A**

Policy Period: June 10, 2025 to December 10, 2025

**Vehicle:**

2011 TOYOTA RAV4

**Principal Driver:**

JENNIFER L SMITH

## AUTO RENEWAL

**PREMIUM PAID: \$546.46**

**DO NOT PAY.**

*Your premium is billed through the State Farm Payment Plan*

State Farm Payment Plan Number: 1440874211

**Your State Farm Agent**

RUSS TUCKER,CLU,CHFC

Office: 859-259-0404

Address: 1206 N BROADWAY  
LEXINGTON, KY 40505-3202

*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.**

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information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

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Prepared April 21, 2025  
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## Drive Safe & Save™ puts you in the driver's seat of your discount.

Get a discount just for enrolling. From there, how you drive determines how much you save.

If you haven't already, download the app and enroll. Text **SAVEMORE** to **42407**; contact your agent, RUSS TUCKER,CLU,CHFC, at 859-259-0404; or scan this QR code.



Discounts may exceed 30% and vary state-to-state (NY capped at 30%). Not available in CA, MA, RI. A discount may not be available in NC depending on individual facts and circumstances. Setup required.

## 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? <i>National average: 12,000 miles driven annually per vehicle</i>
2011 TOYOTA RAV4	2T3ZF4DV9BW075362	JENNIFER SMITH, a married female, who will be age 62 as of June 10, 2025.	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:

2014 TOYOTA SEQUOIA  
2025 JAYCO 210QB

With Drive Safe & Save<sup>®</sup>, mileage information and driving characteristics are used to determine your discount. Your calculated annual mileage is 22,700.

### 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.

## DRIVER INFORMATION

### Assigned Driver(s)

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

Name	Age as of June 10, 2025	Gender	Marital Status
JENNIFER L SMITH	62	Female	Married

### Other Household Driver(s)

In addition to the Principal Driver(s) and Assigned Driver(s), your premium may be influenced by the drivers shown below and other individuals permitted to drive your vehicle. This list does not extend or expand coverage beyond that contained in this automobile policy. The drivers listed below are the drivers reported to us that most frequently drive other vehicles in your household.

KENNETH A SMITH

### 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 they most frequently drive. 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.

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

A	Liability	
	Bodily Injury 250,000/500,000	
	Property Damage 250,000	\$103.35
P10	No-Fault 10,000	\$14.59
D	500 Deductible Comprehensive	\$29.74
G	500 Deductible Collision	\$43.26
H	Emergency Road Service	\$2.97
R1	Car Rental & Travel Expense	
	\$50 Per Day, \$1,500 Max	\$10.13
U	Uninsured Motor Vehicle	
	Bodily Injury 250,000/500,000	\$52.96
S	Death Indemnity	\$1.20
W	Underinsured Motor Vehicle	
	Bodily Injury 250,000/500,000	\$255.39
		<b>\$513.59</b>
	Plus Kentucky Municipal Tax/Collection Fee	
	CLARK Co.	\$23.63
	Plus KY Surcharge	\$9.24
<b>Total Premium</b>		<b>\$546.46</b>

If you have the following coverages, the rates are based on 2 licensed drivers who are resident relatives in the household: Uninsured Motor Vehicle Coverage, Underinsured Motor Vehicle Coverage, No-Fault Coverage in excess of \$10,000.

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	✓
Drive Safe & Save®	✓
<b>Total Discounts</b>	<b>\$253.72</b>

## 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](http://statefarm.com)®.

## 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.

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