

INSURANCE MEGACORP

123 Insurance Way, Anytown, USA 12345

1-800-555-ACME | contact@acmeinsurance.com

AUTO INSURANCE POLICY DOCUMENTS

Customer Number: 100002

Policy Number: IMC-200002

New Policy Welcome Package

Welcome to Insurance Megacorp! We are pleased to be your insurance provider. This policy is a legal contract between you and us. We've enclosed documents that confirm the policy you requested. You'll find your coverage details listed on the enclosed policy declarations. Please review your Policy Declarations to confirm you have the coverages, coverage limits, premiums and savings that you requested and expected.

Your new policy is effective as of 10/15/2025.

- **Your total premium for the initial 6-month policy term is \$1,945.88. Your bill will be mailed separately.**
- **Your discount savings for this policy period are: \$814.20.**

For any questions, please contact your Insurance Megacorp Agent at 1-800-555-ACME. It's our pleasure to serve you.

Policy Declarations Summary

- **Policyholder: Emily Carter**
- **Effective Dates: 10/15/2025 – 04/15/2026**
- **Vehicles Covered:**
 - **2025 Subaru Forester**
 - **2023 Kia Telluride**

Coverage Detail for 2025 Subaru Forester

Coverage	Limits	Deductible
Automobile Liability Insurance		Not applicable
• Bodily Injury	\$250,000 each person / \$500,000 each occurrence	
• Property Damage	\$100,000 each occurrence	
Auto Collision Insurance	Actual Cash Value	\$500
Auto Comprehensive Insurance	Actual Cash Value	\$250
Automobile Medical Payments	\$5,000	
Uninsured Motorist Coverage		
• Bodily Injury	\$250,000 each person / \$500,000 each accident	
Rental Reimbursement	\$50/day, 30 days max	

Roadside Coverage	Included	
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Coverage Detail for 2023 Kia Telluride

Coverage	Limits	Deductible
Automobile Liability Insurance		Not applicable
• Bodily Injury	\$250,000 each person / \$500,000 each occurrence	
• Property Damage	\$100,000 each occurrence	
Auto Collision Insurance	Actual Cash Value	\$1,000
Auto Comprehensive Insurance	Actual Cash Value	\$500
Automobile Medical Payments	Not Purchased	
Uninsured Motorist Coverage		
• Bodily Injury	\$250,000 each person / \$500,000 each accident	

• Property Damage	\$50,000 each accident	\$250
Rental Reimbursement	Not Purchased	

Part 2: General Provisions & Insuring Agreement

Insuring Agreement

This policy is a legal contract between you (the policyholder listed as Named Insured on the Policy Declarations) and us (Insurance Megacorp). A coverage applies only when a premium for it is shown on the Policy Declarations. If you pay the premiums when due and comply with the policy terms, we, relying on the information you have given us, agree to provide the coverages as described herein. You agree that it is your responsibility to review your Policy Declarations to confirm that the coverages and limits that you requested have actually been issued to you and are appropriate for your insurance needs. The terms of this policy impose joint obligations on persons defined as insured persons. This means that the responsibilities, acts and omissions of a person defined as an insured person will be binding upon other person(s) defined as insured person(s).

When And Where The Policy Applies

Your policy applies only during the policy period. During this time, it applies to covered losses to the auto, accidents, and occurrences within the United States, its territories or possessions, Canada, and between their ports.

Conformity To State Statutes

When the policy provisions are in conflict with the statutes of the state in which your auto(s) described on the Policy Declarations are principally garaged, the provisions are amended to conform to such statutes.

Definitions Used Throughout The Policy

- **Auto:** A private passenger land motor vehicle which has at least four wheels and is designed for use on public roads. However, auto does not include any vehicle of the pick-up body, sedan delivery, or panel truck type which has a manufacturer specified Gross Vehicle Weight Rating (GVWR) in excess of

14,000 pounds.

- **Replacement Auto:** An auto of which you become the owner during the policy period and which is acquired as a permanent replacement for an auto described on the Policy Declarations. This auto will be a replacement auto for the 30 days immediately after you acquire ownership, but only if you pay any additional premium for the coverage afforded by this policy during the 30 day period. After the 30 days, the auto is no longer a replacement auto.
- **Resident:** A person who physically resides in your household with the intention to continue residence there. Your unmarried dependent children while temporarily away from home will be considered residents if they intend to resume residing in your household.
- **Bodily Injury:** Physical harm to the body, sickness, disease, or death, but does not include: a) Any venereal disease; b) Herpes; c) Acquired Immune Deficiency Syndrome (AIDS); d) AIDS Related Complex (ARC); e) Human Immunodeficiency Virus (HIV); or any resulting symptom, effect, condition, disease or illness related to a) through e) listed above.
- **Shared-Expense Car Pool:** An arrangement between private parties to share rides for which partial or full reimbursement of driving expenses is made or offered, and for which there is no other compensation; and which is not facilitated by a commercial enterprise which connects drivers to riders.
- **We, Us, or Our:** Means the company as indicated on the Policy Declarations of the policy.
- **You or Your:** Means the policyholder named on the Policy Declarations and that policyholder's resident spouse.

Part 3: Automobile Liability Insurance (Coverages AA & BB)

General Statement Of Coverage

If a premium is shown on the Policy Declarations for Automobile Liability Insurance, we will pay damages which an insured person is legally obligated to pay because of: 1. bodily injury sustained by any person, and 2. damage to, or destruction of, property. Under these coverages, your policy protects an insured person from liability for damages arising out of the ownership, maintenance, or use, loading or unloading, of an insured auto. We will not pay any punitive or exemplary damages, fines or penalties under this coverage. We will defend an insured person sued as a result of a covered accident. We will choose the counsel. We may settle any claim or suit if we believe it is proper.

Additional Payments We Will Make

When we defend an insured person under this Part, we will pay:

1. Up to \$100 a day for the loss of wages or salary if we ask that person to attend hearings or trials.
2. Court costs for defense.
3. Interest accruing on a judgment entered against you, but only on that part of a judgment which does not exceed our limits of liability.
4. Premiums on appeal bonds and on bonds to release attachments, but not in excess of our limit of liability.
5. The cost of any bail bonds required because of an accident, not to exceed \$300 per bond.

Exclusions - What Is Not Covered Under Liability

We will not pay for any damages an insured person is legally obligated to pay because of:

- **Intentional Injury:** Bodily injury or property damage intended by, or reasonably expected to result from, the intentional or criminal acts or omissions of an insured person. This exclusion applies even if such insured person lacks the mental capacity to control his or her conduct.
- **Commercial Use:** Bodily injury or property damage arising out of the use of an insured auto while used to carry persons, products or property for any form of compensation, including but not limited to fees, delivery charges or wages generally. This exclusion does not apply to shared-expense car pools.
- **Racing:** Bodily injury or property damage arising out of the participation in any prearranged, organized, or spontaneous racing contest, speed contest, or use of an auto at a track or course designed or used for racing or high performance driving.
- **Property in Your Care:** Damage to or destruction of property an insured person owns, transports, is in charge of, or rents from others. This exclusion does not apply to a private residence or a garage rented by an insured person.
- **Nuclear Hazard:** Bodily injury or property damage which would also be covered under nuclear energy liability insurance. This applies even if the limits of that insurance are exhausted.

Part 4: Medical Payments & Protection Against Loss to the Auto

Part 4A: Automobile Medical Payments (Coverage CC)

If a premium is shown on the Policy Declarations for Automobile Medical Payments,

we will pay to or on behalf of an insured person reasonable expenses actually incurred for necessary medical treatment, medical services or medical products. Payment will be made only when bodily injury is caused by a motor vehicle accident. Medical treatment must begin within 90 days of the date of the accident and be rendered within three years after the date of the accident. This coverage does not apply to any person to the extent that the treatment is covered under any workers' compensation law.

Part 4B: Protection Against Loss To The Auto

Auto Collision Insurance (Coverage DD):

If a premium for Auto Collision Insurance is shown, we will pay for sudden and accidental direct physical loss to your insured auto from a collision with another object or by upset of such auto.

Auto Comprehensive Insurance (Coverage HH):

If a premium for Auto Comprehensive Insurance is shown, we will pay for sudden and accidental direct physical loss not caused by collision. Loss caused by missiles, falling objects, fire, theft or larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief or vandalism, and riot or civil commotion is covered. Glass breakage, whether or not caused by collision, and collision with a bird or animal is covered.

Exclusions - What Is Not Covered Under Physical Damage:

We will not cover:

- Loss consisting of or caused by wear and tear, freezing, mechanical or electrical breakdown, or mold. This exclusion does not apply to mechanical or electrical breakdown resulting from a loss otherwise covered under Auto Comprehensive Insurance.
- Loss to tires unless stolen or damaged by fire, malicious mischief or vandalism. This exclusion does not apply if the damage to tires occurs at the same time and from the same cause as other covered loss to the insured auto.
- Loss to any sound system, personal electronic devices, or recording media unless specific coverage is purchased.
- Loss consisting of or caused by confiscation or seizure by a government authority.
- Loss due to conversion or embezzlement by any person who has the vehicle

due to any lien or sales agreement.

Part 6: Endorsements, Billing, and Final Clauses

Endorsements Attached

- **MEGA-AZ001 – Arizona Amendatory Endorsement:** This endorsement modifies the insurance provided to conform to the minimum requirements as established by Arizona law.
- **MEGA-PLATINUM – Platinum Protection Package:** This endorsement provides a package of enhanced coverages, including:
 - **Accident Waiver Enhancement:** Your first at-fault accident will not result in a premium surcharge at renewal.
 - **Safe Driving Deductible Reward:** Your collision deductible will be reduced by \$100 for each policy year you remain accident-free, up to a maximum of \$500.
- **MEGA-GLASS – Full Safety Glass Coverage:** This endorsement modifies your Comprehensive coverage. The deductible will not apply to loss or damage to safety glass on your insured auto.
- **MEGA-OEM – Original Equipment Manufacturer Parts Guarantee:** For a covered loss, we will pay for repairs using new parts produced by or for the vehicle's original manufacturer, where available.
- **MEGA-ROADSIDE – Towing and Emergency Roadside Assistance:** This endorsement entitles the policyholder to reimbursement for emergency roadside services, including towing, jump starts, and flat tire changes.
- **MEGA-EFT23 – Electronic Funds Transfer Discount Rider:** A discount has been applied to your premium because you have elected to pay via electronic funds transfer (EFT).

BILLING & CANCELLATION TERMS

Billing & Installment Plan Notice:

Your 6-month policy premium of \$1,945.88 has been divided into 6 monthly installments of \$324.31. Each payment is due on the 15th day of each month. A late fee of \$10.00 will apply for any missed or returned payment. If payment is not received within 10 days after the due date, coverage may lapse and cancellation procedures may commence.

Conditional Reinstatement:

If we send a cancellation notice because the required premium was not paid in a

timely manner, and you then tender payment by check, draft, or other remittance which is not honored upon presentation, your policy will terminate on the date and time shown on the cancellation notice and any notice we issue which waives the cancellation or reinstates coverage is void.

Transfer:

You may not transfer this policy to another person without our written consent. However, if you die, this policy will provide coverage until the end of the policy period for your legal representative.

PROOF OF INSURANCE CARDTo make the document look like a real insurance policy document, I will format the text and tables as typically seen in such documents, including clear headings, sections, and consistent presentation of coverage details.-----**INSURANCE MEGACORP**

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- **Policyholder:** Emily Carter
- **Effective Dates:** 10/15/2025 – 04/15/2026
- **Vehicles Covered:**
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-----Coverage Detail for 2025 Subaru Forester

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Rental Reimbursement	\$50/day, 30 days max	
Roadside Coverage ▾	Included	

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Automobile Liability Insurance		Not applicable
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- **Commercial Use:** Bodily injury or property damage arising out of the

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123 Insurance Way, Anytown, USA 12345

Policy Number: IMC-200002

Policyholder: Emily Carter

Vehicle: 2025 Subaru Forester

Effective Dates: 10/15/2025 – 04/15/2026

Claims: 1-800-555-ACME

contact@acmeinsurance.com

Keep this card in your vehicle at all times.