



**Thank you for choosing State Farm to provide your Renters insurance!**

The following Binder-Receipt provides you with proof of the insurance coverages and amounts you have selected and applied for. Please print a copy for your records.

You can anticipate correspondence regarding your renters policy soon. If you have questions in the meantime, please contact the State Farm agent below.

In addition to reviewing the coverage amounts, it has other important information you should review. If you have any questions concerning the coverages listed on your binder or want information on other coverage, please contact your State Farm agent.

**State Farm Fire and Casualty Company  
Renters Application Binder-Receipt**

**Policy Number**

46-CU-Z654-6

**Applicant Name(s)**

Denny R Anderson III

**Agent**

T D Clayton Jr  
158 Front Royal Pike  
Winchester, VA 22602-4324

(540) 665-1766

**Mailing Address**

1709 JEFFERSON PARK AVE APT 1  
CHARLOTTESVLE, VA 22903-3228

**Location Of Property**

1709 JEFFERSON PARK AVE APT 1  
CHARLOTTESVLE, VA 22903-3228

**General Insurance Questions**

Has any applicant had any losses, insured or not, in the past 5 years?

No

**Coverages**

**Coverage Amount**

Contents Amount	\$31,400
Deductible	\$1,000
Personal Liability	\$100,000
Medical Payments to Others	\$1,000

**Optional Coverages**

Jewelry and Furs  
 Merchandise Samples  
 Firearms  
 Identity Restoration Coverage  
 Waterbed Liability  
 Fire Department Service Charge  
 Earthquake Coverage

**Optional Coverage Limit**

\$1,500 included  
 \$750 included  
 \$2,500 included  
 No  
 No  
 \$500 included  
 No

**The following coverages are only available through a State Farm agent:**

Back-up of Sewer and Drain  
 Business Pursuits  
 Incidental Business  
 Liability Coverage - Adult Care Business in the Home  
 Nurses' Professional Liability  
 Off-Premises Structures  
 Personal Injury  
 Rental Personal Property  
 Vacancy  
 Depreciated Loss Settlement\*

\*This quote was prepared with loss settlement on a limited replacement cost basis.

<b>Total Premium</b>	\$115.00
<b>Payment Received</b>	\$115.00
<b>Balance Due</b>	\$0.00

**Effective Date 07/01/2017**

## RENTERS BINDING AGREEMENT

State Farm will provide coverage to the applicant and his or her legal representative on the property described for up to sixty (60) days from the Effective Date, subject to all terms and conditions of the policy and endorsements for which application has been made. If no Effective Date is indicated, this Binder does not provide any coverage. This Binder will be void when the declarations page is issued on the policy for which application has been made or when coverage under this Binder is canceled in accordance with policy provisions.

The premium due State Farm for the coverage provided by this Binder will be the full annual premium for the policy for which application has been made, and will be pro-rated for the length of time coverage is provided under this Binder.

If this Binder is canceled before it expires, we agree to give the mortgagee at least ten (10) days' written notice of the cancellation.

### **IMPORTANT NOTICE**

**It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.**

### **REGARDING INSURANCE TO VALUE**

The State Farm replacement cost is an estimated replacement cost based on general information about your residence. It is developed from models assuming a variety of contents in a typical unit. The actual cost to replace your personal property may be significantly different. State Farm does not guarantee that this figure will represent the actual cost to replace your personal property. You are responsible for selecting the appropriate amount of coverage. Higher coverage amounts may be selected and will result in higher premiums.

### **REGARDING THE CLAIM RECORD RATING PLAN**

The longer you are insured with State Farm, and the fewer claims you have, the lower your premium. Our Claim Record Rating Plan determines if a premium discount or premium increase applies. The premium adjustment is based on the number of years you have been insured with State Farm and on the number of claims that we consider for the Plan. Depending on the Claim Record Rating Plan that applies in your state, claims considered for the Plan generally include claims with State Farm resulting in a paid loss. And depending on your state's Plan and your tenure with State Farm, any claims with your prior insurer resulting in property damage or injury may also influence your premium. For further information about whether a Claim Record Rating Plan applies in your state and to learn about the claims we consider for the Plan, please contact your State Farm agent.

### **REGARDING CONSUMER REPORTS**

In connection with this application for insurance, State Farm shall obtain an insurance score for you or a member of your household for the property subject to underwriting evaluation and rating based on the use of consumer credit information. We may use a third party in connection with the development of your insurance score, which will be based on credit history and prior property insurance claim history. In addition, consumer reports may be used to determine the price you are charged at renewal. You may request that your credit information be updated and if you question the accuracy of the credit information we will, upon your request, reevaluate your application based on corrected information received from a consumer reporting agency. A brochure explaining how State Farm uses consumer reports is available upon your request. For additional information, please contact your State Farm agent.

### **REGARDING CLAIM FREE DISCOUNT**

If you are a new applicant, the Claim Free Discount Plan, if in effect in your state, provides a premium discount if you have not had any claims considered for the Plan in the five-year period before applying for coverage with State Farm. When rating new applicants, State Farm considers all claims, including weather-related claims, that resulted in property damage or injury.

If you are a current policyholder and have been insured by State Farm for three or more years, the Claim Free Discount Plan provides a premium discount if you have not had any claims considered for the Plan in the most recent three-year period since becoming insured with State Farm. Claims considered for the Plan generally include claims resulting in a paid loss and, depending on the Claim Free Discount Plan that applies in your state, may include weather-related claims. Additionally, if you have been insured with State Farm for less than three years, your claim record in the five-year period before applying for coverage with State Farm may affect your eligibility for the Claim Free Discount. To find out whether a Claim Free Discount Plan is in effect in your state and to learn more about the Plan and the claims we consider for the Plan, please contact your State Farm agent.

## **REGARDING PERSONAL, FAMILY, OR HOUSEHOLD INSURANCE TRANSACTIONS**

We collect personal information from persons other than the individual or individuals applying for coverage. Such personal information as well as other personal or privileged information subsequently collected may, in certain circumstances, be disclosed to third parties without your authorization as permitted by law. If you would like additional information about the collection and disclosure of personal information, please contact your State Farm agent. You may also act upon your right to see and correct any personal information in your State Farm files by writing your State Farm agent to request this access.

Application Date: 06/17/2017

Application Time: 01:11:45 PM CST

IB 2615 VA.8 (rev 10/2016)

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