

# **Auto Insurance** Renewal

PHUOC VAN LE CHAN DANG 5533 TOWHEE WAY SACRAMENTO CA 95842-3392

#### 12/27/2024

Dear Phuoc Van Le and Chan Dang,

Thank you for choosing Farmers for your automobile insurance needs. We appreciate the opportunity to offer continued coverage for you and your family contingent upon payment toward the premium as stated below.

Please review the renewal offer documents that have been enclosed:

- Mileage Verification please review and provide updated information, if needed
- ID cards
- Declaration page a summary of your insurance coverages, limits, and deductibles

The California legislature passed Senate Bill 1107, which requires that, effective January 1st 2025, all new and renewal personal automobile policies must have, at minimum, bodily injury liability limits equal to or greater than \$30,000 per person / \$60,000 per accident, and property damage liability limits equal to or greater than \$15,000.

As a result of this new law, we are no longer offering bodily injury liability limits of \$15,000 or \$25,000 per person / \$30,000 or \$50,000 per accident, or property damage limits of \$5,000 or \$10,000 per accident. If your liability limits are lower than the minimum limits required, we have increased your liability limits to comply with California law. If applicable, the impact of this additional coverage is reflected in your renewal premium.

Additionally, California law requires all personal automobile policies to carry, at minimum, Uninsured Motorist coverage that is equal to your bodily injury liability limits, unless you have chosen to reject the coverage entirely. Therefore, we are no longer offering Uninsured Motorist Bodily Injury limits of \$15,000 or \$25,000 per person/\$30,000 or \$50,000 per accident. If your Uninsured Motorist Bodily Injury limits are lower than the minimum limits required, we have increased your Uninsured Motorist coverage to comply with California law. If applicable, the impact of this additional coverage is reflected in your renewal premium.

A summary of your premium and policy change information is shown below.

# **Your Farmers Policy**

**Policy Number: 52571-44-05** Effective: 2/20/2025 12:01 AM Expiration: 8/20/2025 12:01 AM

### **Your Farmers Agent**

#### Tham Ho

6060 Stockton Blvd Ste C Sacramento, CA 95824-1576 (916) 753-8379

tho1@farmersagent.com

To file a claim log on to Farmers.com or the Farmers<sup>®</sup> Mobile App or call **1-800-435-7764** 

# Did you know?



# **Manage Your Policy Online**

Log on to farmers.com to pay your bill, get insurance ID cards, view policy documents, and more! Plus, access your account anytime using the Farmers Mobile App! Text GETAPP to 29141 to download it today!



#### **Farmers Friendly Review**

Contact your agent to learn more about the policy discounts, coverage options, and other product offerings that may be available to you.



#### **Go Paperless**

Save stamps, time and trees....Go Paperless! You can choose to receive your Farmers policy documents and/or billing statement electronically. Enroll at farmers.com and choose the paperless options!

farmers.com

# Renewal (continued)

# Premium at-a-glance

Premium and Fees	\$2 544 52
Fees	\$3.52
Policy Premium	\$2,541.00

# **Summary of Changes**

	Previous	Current
2001 Honda Accord 4 V:259		
Annual Mileage	9500	11000
Coverage:Bodily Injury	25K/50K	30K/60K
Coverage: Uninsured Motorist Bodily Injury	25K/50K	30K/60K
1999 Toyota Camry 4D V:944		
Annual Mileage	9500	11000
Coverage:Bodily Injury	25K/50K	30K/60K
Coverage: Uninsured Motorist Bodily Injury	25K/50K	30K/60K
2009 Lexus Rx 350 4 V:097		
Annual Mileage	9500	11000
Coverage:Bodily Injury	25K/50K	30K/60K
Coverage: Uninsured Motorist Bodily Injury	25K/50K	30K/60K
2007 Lexus Gs 350 4 V:004		
Annual Mileage	3500	5000
Coverage:Bodily Injury	25K/50K	30K/60K
Coverage: Uninsured Motorist Bodily Injury	25K/50K	30K/60K

This is not a bill. Your bill with the amount due will be mailed separately.

If you prefer, you can log into farmers.com today to review your balance and make a payment. You can also contact us at 1-877-327-6392 or visit your agent's office with your payment.

Sincerely,

Farmers Insurance Group®



# **California Mileage Verification Request**

California law requires all insurers to routinely verify vehicle mileage, which is a state-mandated component of calculating insurance premium.

Please review the mileage information below, which reflects the 12-month mileage for your insured vehicles from your expiring policy and an estimated renewal term 12-month mileage calculated by Farmers based on information from you and/or sources permitted by the California Department of Insurance. This includes odometer readings, commute information, and/or the California Department of Insurance permitted 12-month mileage estimate of 13,000 miles.

#### To report an estimate that is different than the Renewal Term 12-month Mileage shown:

- 1. Gather current odometer reading(s) for the vehicle(s) you wish to update.
- 2. Create and/or log into your online account on www.farmers.com to complete the web-based form; OR contact your agent to complete the printed form.

If we do not receive a response to this request by 2/20/2025, we will use the Renewal Term 12-month Mileage shown for each vehicle to calculate your upcoming renewal premium.

VEHICLE	EXPIRING TERM 12-MONTH MILEAGE	RENEWAL TERM 12-MONTH MILEAGE
2001 HONDA ACCORD 4D LX-ULEV VIN 3HGCG66541G700259	9,500	11,000
1999 TOYOTA CAMRY 4D 2WD LE/XLE V6 VIN JT2BF22K7X0152944	9,500	11,000
2009 LEXUS RX 350 4D 2WD VIN 2T2GK31U29C068097	9,500	11,000
2007 LEXUS GS 350 4D 2WD VIN ITHBE96S370028004	3,500	5,000

farmers.com Policy No. 52571-44-05

# **Evidence of Liability Insurance**

California

FARMERS

KEEP WITH VEHICLE

Policy Number: 525714405 Expiration: 8/20/2025 NAIC Number: 21652 Effective: 2/20/2025

Named Insured(s): Phuoc Van Le

Chan Dang

Your Agent:

Tham Ho

Farmers Insurance Exchange Woodland Hills, CA 91367 Phone: 1-888-327-6335 6301 Owensmouth Ave. Underwriting Company:

Agent Phone: (916) 753-8379

# California

Agent Phone: (916) 753-8379 Named Insured(s): Phuoc Van Le Chan Dang Your Agent: Tham Ho

**Evidence of Liability Insurance** 

FARMERS KEEP WITH VEHICLE

Farmers Insurance Exchange Woodland Hills, CA 91367 Policy Number: 525714405 6301 Owensmouth Ave. Phone: 1-888-327-6335 Underwriting Company: Expiration: 8/20/2025 NAIC Number: 21652 Effective: 2/20/2025

# **Evidence of Liability Insurance** California



KEEP WITH VEHICLE

Named Insured(s):	Policy
Phuoc Van Le	Effecti
Chan Dang	Expira
	NAIC
Your Agent:	Under
Tham Ho	Farme
Agent Phone: (916) 753-8379	6301
	1000

Named Insured(s):	Policy Number: 525714405
Phuoc Van Le	<b>Effective:</b> 2/20/2025
Chan Dang	Expiration: 8/20/2025
	NAIC Number: 21652
Your Agent:	Underwriting Company:
Tham Ho	Farmers Insurance Exchan
. Agent Phone: (916) 753-8379	6301 Owensmouth Ave.
	Woodland Hills, CA 91367

rance Exchange

Ils, CA 91367

Phone: 1-888-327-6335

- C	Registered Owner(s):	Kelvin Le	JT2BF22K7X0152944 Kenny Le	
CI	p vehicles (s):	1999 Toyota Camry 4D 2Wd Le/Xle V6	JT2BF22K7X0152944	- 74.00

Registered Owner(s):

Fold here

Kelvin Le Kenny Le

1999 Toyota Camry 4D 2Wd Le/Xle V6

Vehicles(s):

cut here

Registered Owner(s):

Fold here

Kenny Le

Kelvin Le Linh V Le inh V Le

1999 Toyota Camry 4D 2Wd Le/Xle V6

Vehicles (s):

T2BF22K7X0152944 2T2GK31U29C068097

2009 Lexus Rx 350 4D 2Wd

T2BF22K7X0152944

Chan Dang Phuoc V Le

2001 Honda Accord 4D Lx-Ulev 3HGCG66541G700259

Chan Dang Phuoc V Le

2001 Honda Accord 4D Lx-Ulev 3HGCG66541G700259

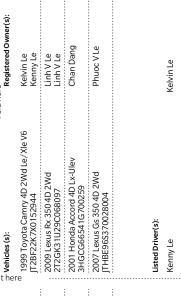
2007 Lexus Gs 350 4D 2Wd JTHBE96S370028004

2009 Lexus Rx 350 4D 2Wd 2T2GK31U29C068097

2007 Lexus Gs 350 4D 2Wd JTHBE96S3 70028004

Linh V Le Linh V Le

المام	Registered Owner(s):	Kelvin Le Kenny Le	Linh V Le Linh V Le	Chan Dang	Phuoc V Le	
	nt Vehicles (s):	1999 Toyota Camry 4D 2Wd Le / Xle V6 JT2BF22K7X0152944	2009 Lexus Rx 350 4D 2Wd 2T2GK31U29C068097	2001 Honda Accord 4D Lx-Ulev 3HGCG66541G700259	2007 Lexus Gs 350 4D 2Wd JTHBE96S370028004	
CI	ut ner	e				





Kelvin Le

Listed Driver(s):

Kenny Le

Kelvin Le

Listed Driver(s):

Kenny Le



DMV REGISTRATION COPY

**Evidence of Liability Insurance** 

California

FARMERS

**Evidence of Liability Insurance** 

California

Linh Van Le

**DMV REGISTRATION COPY** 

Policy Number: 525714405

Named Insured(s): Phuoc Van Le

Chan Dang

Your Agent:

Tham Ho

Expiration: 8/20/2025 Underwriting Company:

NAIC Number: 21652 Effective: 2/20/2025

Linh Van Le

cut here

Policy Number: 525714405

Named Insured(s): Phuoc Van Le

Chan Dang

Your Agent:

Tham Ho

Farmers Insurance Exchange

Woodland Hills, CA 91367

Phone: 1-888-327-6335

6301 Owensmouth Ave.

Agent Phone: (916) 753-8379

Expiration: 8/20/2025 Underwriting Company:

Effective: 2/20/2025

NAIC Number: 21652

Farmers Insurance Exchange

6301 Owensmouth Ave. Woodland Hills, CA 91367

Agent Phone: (916) 753-8379

Phone: 1-888-327-6335

Registered Owner(s):

Fold here

cnt heue

Registered Owner(s):

Fold here

Kenny Le

Kelvin Le Linh V Le inh V Le

1999 Toyota Camry 4D 2Wd Le/Xle V6

Vehicles (s):

2009 Lexus Rx 350 4D 2Wd 2T2GK31U29C068097

IT2BF22K7X0152944

Kenny Le Linh V Le inh V Le

Kelvin Le

1999 Toyota Camry 4D 2Wd Le/Xle V6

JT2BF22K7X0152944

Chan Dang Phuoc V Le

2001 Honda Accord 4D Lx-Ulev 3HGCG66541G700259

Chan Dang

2001 Honda Accord 4D Lx-Ulev 3HGCG66541G700259

2007 Lexus Gs 350 4D 2Wd JTHBE96S370028004

Phuoc V Le

2009 Lexus Rx 350 4D 2Wd 2T2GK31U29C068097

2007 Lexus Gs 350 4D 2Wd THBE96S3 70028004

Woodland Hills, CA 91367

Phone: 1-888-327-6335

cuth	
 evenides (s):	Registered Owner(s):
1999 Toyota Camry 4D 2Wd Le/Xle V6 JT2BF22K7X0152944	Kelvin Le Kenny Le
2009 Lexus Rx 350 4D 2Wd 2T2GK31U29C068097	Linh V Le Linh V Le
2001 Honda Accord 4D Lx-Ulev 3HGCG66541G700259	Chan Dang
2007 Lexus Gs 350 4D 2Wd JTHBE96S370028004	Phuoc V Le

Kelvin Le

Listed Driver(s):

Linh Van Le

Kenny Le

Kelvin Le

Listed Driver(s):

Linh Van Le

Kenny Le

Kelvin Le

Listed Driver(s):

Linh Van Le

Kenny Le

PRESENT THIS COPY WHEN REGISTERING YOUR VEHICLE.  25-5973 1-19	Contact Farmers Claim Department or Roadside Assistance 24 hours a day at (800) 435-7764  Para Español, llameal (877) 732-5266  Report a claim at www.farmers.com, via the Farmers® Mobile App or Contact your Farmers® Agent  At the scene of an accident:  1. Obtain the following:  - Name, address, and phone number of each driver, passenger, and witness. Obtain a driver's license number for each driver.  - License plate number, insurance company, and policy number of each involved vehicle.  - Photos of vehicle damage and accident scene.  2. Report the accident to the proper authorities.  3. Do not admit fault. An investigation may later reveal you were not responsible for the accident.	This policy complies with Section 16056 of the California Vehicle Code  KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES.  25-5973 1-19	Contact Farmers Claim Department or Roadside Assistance 24 hours a day at (800) 435-7764  Para Español, llame al (877) 732-5266 Report a claim at www.farmers.com, via the Farmers® Mobile App or Contact your Farmers® Agent  At the scene of an accident:  1. Obtain the following:  Name, address, and phone number of each driver, passenger, and witness. Obtain a driver's license number for each driver.  License plate number, insurance company, and policy number of each involved vehicle.  Photos of vehicle damage and accident scene.  Report the accident to the proper authorities.  Do not admit fault. An investigation may later reveal you were not responsible for the accident.
PRESENT THIS COPY WHEN REGISTERING YOUR VEHICLE.  25-5973 1-19	ontact Farmers Claim Department or Roadside Assistance 24 hours a day (800) 435-7764 ara Español, llame al (877) 732-5266 port a claim at www.farmers.com, via the Farmers® Mobile op or Contact your Farmers. Agent the scene of an accident: Obtain the following: Name, address, and phone number of each driver, passenger, and witness. Obtain a driver's license number for each driver. License plate number, insurance company, and policy number of each involved vehicle. Photos of vehicle damage and accident scene. Report the accident to the proper authorities.  Do not admit fault. An investigation may later reveal you were not responsible for the accident.  Fold here	KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES.  11 here	Contact Farmers Claim Department or Roadside Assistance 24 hours a day at (800) 435-7764  Para Español, llame al (877) 732-5266 Report a claim at www.farmers.com, via the Farmers® Mobile App or Contact your Farmers® Agent  At the scene of an accident:  1. Obtain the following:  Name, address, and phone number of each driver, passenger, and witness. Obtain a driver's license number for each driver.  License plate number, insurance company, and policy number of each involved vehicle.  Photos of vehicle damage and accident scene.  Report the accident to the proper authorities.  3. Do not admit fault. An investigation may later reveal you were not responsible for the accident.
PRESENT THIS COPY WHEN REGISTERING YOUR VEHICLE.	Contact Farmers Claim Department or Roadside Assistance 24 hours a day at (800) 435-7764  Para Español, llame al (877) 732-5266 Report a claim at www. farmers.com, via the Farmers® Mobile App or Contact your Farmers® Agent  At the scene of an accident:  1. Obtain the following:  - Name, address, and phone number of each driver, passenger, and witness. Obtain a driver's license number for each driver.  - License plate number, insurance company, and policy number of each involved vehicle.  - Photos of vehicle damage and accident scene.  2. Report the accident to the proper authorities.  3. Do not admit fault. An investigation may later reveal you were not responsible for the accident.	KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES.  25-5973 1-19 cuthere	Contact Farmers Claim Department or Roadside Assistance 24 hours a day at (800) 435-7764  Para Español, llame al (877) 732-5266  Report a claim at www. farmers. com, via the Farmers® Mobile App or Contact your Farmers® Agent  At the scene of an accident:  1. Obtain the following:  Name, address, and phone number of each driver, passenger, and witness. Obtain a driver's license number for each driver.  License plate number, insurance company, and policy number of each involved vehicle.  Photos of vehicle damage and accident scene.  Report the accident to the proper authorities.  3. Do not admit fault. An investigation may later reveal you were not responsible for the accident.



	l :		1
			Fold here
	Food troops		Fold here
PRESENT THIS COPY WHEN REGI	Contact Farmers Claim Department or Roadside Assistance 24 hours a day at (800) 435-7764 Para Español, llame al (877) 732-5266 Report a claim at www.farmers.com, via the Farmers® Mobile App or Contact your Farmers® Agent At the scene of an accident:  1. Obtain the following:  Name, address, and phone number of each driver, passenger, and witness. Obtain a driver's license number for each driver.  License plate number, insurance company, and policy number of each involved wehicle.  Photos of vehicle damage and accident scene.  Report the accident to the proper authorities.  3. Do not admit fault. An investigation may later reveal you were not responsible for the accident.	This policy complies with Section 16  KEEP THIS CERTIFICATE IN YOUR	Contact Farmers Claim Department or Roadside Assistance 24 hours a day at (800) 435-7764 Para Español, llame al (877) 732-5266 Report a claim at www.farmers.com, via the Farmers® Mobile App or Contact your Farmers® Agent At the scene of an accident:  1. Obtain the following:  Name, address, and phone number of each driver, passenger, and witness. Obtain a driver's license number for each driver.  License plate number, insurance company, and policy number of each involved vehicle.  Photos of vehicle damage and accident scene.  Report the accident to the proper authorities.  3. Do not admit fault. An investigation may later reveal you were not responsible for the accident.



# **Auto Insurance** Declaration Page

**Policy Number:** 52571-44-05

Effective: 2/20/2025 12:01 AM Expiration: 8/20/2025 12:01 AM

Named Insured(s): Phuoc Van Le

Chan Dang 5533 Towhee Way

Sacramento, CA 95842-3392

ple4261@gmail.com

**Underwritten By:** Farmers Insurance Exchange

6301 Owensmouth Ave. Woodland Hills, CA 91367 **Premiums/Fees** 

Policy Premium \$2,541.00
Fees (\*also see Information on Additional \$3.52

Fees below)

Policy Premium and Fees \$2,544.52

This is not a bill.

### **Household Drivers**

All persons who drive or will occasionally be driving any of the cars on the policy should be listed below. If anyone is missing or needs to be added, such as a newly licensed driver, you should contact your agent or the company to add that person before they begin to drive any of the cars covered on the policy.

Name	Driver Status	Name	Driver Status
Phuoc Van Le	Covered	Chan Dang	Covered
Kenny Le	Covered	Kelvin Le	Covered
Linh Van Le	Covered		

# Vehicle Information

Limit	Deductible	Coverage	n.# Year/Make/Model/VIN	Veh.
	Not Covered	Comprehensive:	2001 Honda Accord 4D Lx-Ulev	1
	Not Covered	Collision:	3HGCG66541G700259	
Not Covered	nt:	Additional Equipme		
	Not Covered	Comprehensive:	1999 Toyota Camry 4D 2Wd Le/Xle V6	2
	Not Covered	Collision:	JT2BF22K7X0152944	
Not Covered	nt:	Additional Equipme		
	Not Covered	Comprehensive:	2009 Lexus Rx 350 4D 2Wd	3
	Not Covered	Collision:	2T2GK31U29C068097	
Not Covered	nt:	Additional Equipme		
	Not Covered	Comprehensive:	2007 Lexus Gs 350 4D 2Wd	4
	Not Covered	Collision:	JTHBE96S370028004	
Not Covered	nt:	Additional Equipme		

12/27/2024

# **Declaration Page** (continued)

<b>3</b>	Limits	Prei	Premiums by Vehicle		
Coverage	(applicable to all vehicles)	Vehicle 1	Vehicle 2	Vehicle 3	Vehicle 4
Bodily Injury Liability	\$30,000 each person \$60,000 each accident	\$283.00	\$294.00	\$238.00	\$159.00
Property Damage Liability	\$100,000 each accident	\$254.00	\$341.00	\$218.00	\$174.00
Permissive User Limit of Liability**	Full (See Permissive User Limit of Liability in your policy)	Included	Included	Included	Included
Medical Coverage		Not Covered	Not Covered	Not Covered	Not Covered
Uninsured Motorist Bodily Injury	\$30,000 each person \$60,000 each accident	\$91.00	\$94.00	\$93.00	\$87.00
Comprehensive		Not Covered	Not Covered	Not Covered	Not Covered
Collision		Not Covered	Not Covered	Not Covered	Not Covered
Additional Equipment		Not Covered	Not Covered	Not Covered	Not Covered
Uninsured Motorist Property Damage without Collision	\$3,500	\$37.00	\$38.00	\$37.00	\$35.00
Uninsured Motorist Property Damage with Collision		Not Covered	Not Covered	Not Covered	Not Covered
Towing and Road Service		\$17.00	\$17.00	\$17.00	\$17.00
Total Premium Per Vehicle		\$682.00	\$784.00	\$603.00	\$472.00
Policy Premium					\$2,541.00

Fee Detail

Fees					\$3.52
Anti-Fraud Fee	\$0.88	\$0.88	\$0.88	\$0.88	\$3.52
	Vehicle 1	Vehicle 2	Vehicle 3	Vehicle 4	Total



Policy Premium and Fees

\$2,544.52

# **Discounts**

Discount Type	Applies to Vehicle(s)	Discount Type	Applies to Vehicle(s)
Good Driver	All	Multiple Car	All
Safe Driver	All	Auto/Renter	All
Anti-Lock Brakes	3.4		

# **Rating Information**

Details	Vehicle 1	Vehicle 2	Vehicle 3	Vehicle 4
Garaging Zip	95842	95842	95842	95842

farmers.com

Policy No. 52571-44-05

Questions?

Call your agent Tham Ho at (916) 753-8379 or email tho1@farmersagent.com

Manage your account: Go to www.farmers.com to access your account any time!

# **Declaration Page** (continued)

Details	Vehicle 1	Vehicle 2	Vehicle 3	Vehicle 4
Renewal Term 12-Month Mileage	11,000	11,000	11,000	5,000
Expiring Term 12-Month Mileage	9,500	9,500	9,500	3,500
Vehicle Usage	Other Use	Commuter Use	Other Use	Other Use
Years of Driving Experience	34-38	4-5	54-58	9-13

# **Policy and Endorsements**

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document: 56-5684 1st ed.; 25-4501 8-11; 25-8531 10-12; CA125 4th ed.; J7724 1st ed.; J6295 3rd ed.[Veh:2 only]

# Other Information

- \*\*YOUR POLICY INCLUDES THE FULL PERMISSIVE USER LIMIT OF LIABILITY. PLEASE SEE PERMISSIVE USER LIMIT OF LIABILITY IN YOUR POLICY FOR FURTHER INFORMATION.
- You have the right to designate an additional third party to receive any notice of cancellation for nonpayment of your premium for this policy. Please contact your Farmers agent if you would like to add, change, or remove a designee.
- Vehicle History Surcharge has been applied to 2001/Honda/Accord 4D Lx-Ulev.
- Go Green by logging onto Farmers.com or contacting your Farmers Agent.
- Contact your agent for a Farmers Friendly Review® to learn more about policy discounts, coverage options, and other products you may qualify for. Farmers has a newer Auto product that may be available to you.

# \*Information on Additional Fees

The "Fees" stated in the "Premium/Fees" section on page 1 apply on a per-policy, not an account basis. The following additional fees also apply:

- 1. Service Charge per installment (In consideration of our agreement to allow you to pay in installments):
  - For Recurring Electronic Funds Transfer (EFT): \$0.00 (applied per account)
  - For Recurring Credit/Debit Card plans: \$5.00 (applied per account)
  - For all other payment plans: **\$7.00** (applied per account.)

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy.

- 2. Late Fee: \$15.00 (applied per account)
- 3. Returned Payment Charge: \$25.00 (applied per check, electronic transaction, or other remittance which is not honored by your financial institution for reasons including, but not limited to, insufficient funds or a closed account)
- **4. Reinstatement Fee: \$18.40** (applied per vehicle, 20% discount will apply for Good Drivers)

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

Countersignature

farmers.com

Policy No. 52571-44-05

Questions?

Call your agent Tham Ho at (916) 753-8379 or email tho1@farmersagent.com

Manage your account: Go to www.farmers.com to access your account any time!

# **Declaration Page** (continued)

Authorized Representative

farmers.com





# Special Provisions Endorsement (J7724 - 1st Edition)

# **Special Provisions**

The Company named on the has caused this policy to be signed by the officers shown below.

FARMERS INSURANCE EXCHANGE By Farmers Underwriters Association, Attorney-in-Fact

Secretary

**President of Personal Lines** 

93-7724 1st Edition 3-23

This endorsement is a part of the policy. It changes the policy so please read it carefully. All other terms and conditions of the policy continue to apply.

# **Important Information About Your Policy**

The following provides you with information about changes to your auto policy, effective upon its renewal.

This message is provided for informational purposes only. It is not a part of your policy and does not affect or provide coverage, in and of itself. Since the policy, including its declarations and endorsements, is your contract with us, it takes precedence over this message. For a more detailed description of your coverage, please refer to your policy documents.

Your policy contract currently includes Amendatory Endorsement – California (CA125  $-3^{rd}$  Edition) which has been updated to CA125  $4^{th}$  Edition as follows:

#### **Enhancements of Coverage**

- We increased the minimum limits from either \$15,000 or \$25,000 for each person, \$30,000 or \$50,000 for each accident for bodily injury to \$30,000 for each person, \$60,000 for each accident for bodily injury.
- We increased the minimum limits to \$15,000 for each accident for property damage from either \$5,000 or \$10,000 for each accident for property damage.
- As a result of these changes, limits for certain permissive drivers will increase to \$30,000 for each person, \$60,000 for each accident for bodily injury and \$15,000 for each accident for property damage.

If you have any questions about this notice or other coverage options, please contact your Farmers® agent.

CA125A4

# Amendatory Endorsement - California (CA125 - 4th Edition)

**Your** Personal Auto Policy is being updated and certain Parts are being replaced by the new language that appears in this Endorsement. Please read the endorsement carefully as it is now a part of **your** policy.

#### **Definitions Used Throughout This Policy**

Under **Definitions Used Throughout This Policy**, D. **Definitions** the following definitions are deleted and replaced with the following:

- 10. Listed driver means a driver expressly rated on this policy and listed on the Declarations Page.
- 18. **Rental car** means any **car** or a **utility trailer** that is rented by **you**, a **family member** or a **listed driver** on a daily or weekly basis not to exceed thirty (30) consecutive days, provided that this **car** or **utility trailer** is not owned by, furnished or available for regular use by **you**, a **family member**, or a **listed driver**.
- 22. **Utility trailer** means a non-motorized vehicle that is designed to be towed by **your insured car** and it includes a farm wagon, farm implement, travel trailer or camper trailer while towed by a **car** on public roads. **Utility trailer** does not mean:
  - a. A trailer used as an office, store, display or any other business for commercial purposes;
  - b. A passenger trailer; or
  - c. A trailer used as a primary residence.

#### Part I - Liability Coverage

Under **Part I - Liability Coverage**, C. **Additional Definitions Used in This Part Only**, the definition for **Insured person** is deleted and replaced with the following:

**Insured person** in Part I means:

- 1. You, any family member or listed driver; or
- 2. Any person using **your insured car** with **your** permission.

#### **Insured person** does not mean:

- 1. The United States of America or any of its agencies;
- 2. Any person for **bodily injury** or **property damage** arising from the operation of a vehicle by that person as an employee of the United States Government when the provisions of the Federal Tort Claims Act apply;
- 3. Any named excluded driver while operating or maintaining any vehicle; or
- 4. Any person while **occupying**, operating or using a **car** that is available for hire or while using a **car** that is part of a **Personal Car Sharing Program**, a **Commercial Ridesharing Program** or a similar arrangement. However, this provision shall not apply to any car that is rented to **you**, a **family member** or a **listed driver** through a **Personal Car Sharing Program**.

Under **Part I - Liability Coverage**, D. **Exclusions - What is Not Insured in Part I**, the following exclusions are deleted and replaced with the following:

- 1. We do not insure **bodily injury** or **property damage** arising out of the ownership, maintenance or operation of **your insured car** or any **car** while it is being used to carry persons or property for compensation or a fee, including but not limited to the pickup or delivery or return from a pick up or delivery of:
  - a. Products;
  - b. Documents;
  - c. Newspapers; or
  - d. Food

This exclusion does not apply to a share-the-expense car pool.

- 13. **We** do not insure charges, fees and administrative expenses for services performed by law enforcement, first responders, volunteer fire departments, and municipal personnel when responding to an **accident**.
- 17. We do not insure **bodily injury** or **property damage** for any **accident** that occurs while **your insured car** or any **car** is being used in a **Personal Car Sharing Program**, a **Commercial Ridesharing Program**, any **prearranged ride**, or a similar arrangement. However, this exclusion shall not apply to any **car** that is rented to **you**, a **family member** or a **listed driver** through a **Personal Car Sharing Program**.

Under Part I – Liability Coverage, D. Exclusions - What is Not Insured in Part I, the following exclusion is added:

19. We do not insure **bodily injury** or **property damage** arising out of a person's use of a **car**, other than **your insured car**, unless the **car** was being used by or on behalf of **you**, a **family member** or a **listed driver**.

Under Part I - Liability Coverage, E. Limits of Liability, item 1 is deleted and replaced with the following:

1. The **bodily injury** liability limit for "Each Person" is the maximum for **bodily injury** sustained by one person in one **accident**. All claims of others derived from such **bodily injury**, including but not limited to, emotional injury or mental anguish from witnessing the **bodily injury** to another, loss of society, loss of companionship, loss of services, loss of consortium and wrongful death are included in the "Each Person" limit.

Under Part I - Liability Coverage, F. Permissive User Limit of Liability, item 1 is deleted and replaced with the following:

 IF THIS POLICY PROVIDES BODILY INJURY LIABILITY LIMITS IN EXCESS OF \$30,000 PER PERSON AND \$60,000 PER ACCIDENT, AND/OR PROPERTY DAMAGE LIABILITY LIMITS IN EXCESS OF \$15,000 PER ACCIDENT, THEN THE AMOUNT OF COVERAGE IN EXCESS OF THOSE LIMITS SHALL NOT APPLY TO THE OPERATION OR USE OF ANY CAR BY ANY PERSON OTHER THAN THE NAMED INSURED, A FAMILY MEMBER OR A LISTED DRIVER.

#### Part II - Uninsured Motorist Coverage

Under Part II - Uninsured Motorist Coverage, D. Additional Definitions Used in This Part Only, item a. after Insured person does not mean is deleted and replaced with the following:

a. Any person while **occupying**, operating or using a **car** that is available for hire or while using a **car** that is part of a **Personal Car Sharing Program**, a **Commercial Ridesharing Program** or a similar arrangement. However, this provision shall not apply to any **car** that is rented to **you**, a **family member** or a **listed driver** through a **Personal Car Sharing Program**.

Under **Part II - Uninsured Motorist Coverage**, E. **Exclusions - What is Not Insured in Part II**, item 9 is deleted and replaced with the following:

9. Bodily injury or property damage for any accident that occurs while your insured car or any car is being used in a Personal Car Sharing Program, a Commercial Ridesharing Program, any prearranged ride, or a similar arrangement. However, this exclusion shall not apply to any car that is rented to you, a family member or a listed driver through a Personal Car Sharing Program.

#### Part III - Medical Expense Coverage

Under **Part III - Medical Expense Coverage**, C. **Additional Definitions Used in This Part Only**, item 1 is deleted and replaced with the following:

- 1. **Insured person**, in Part III, means:
  - a. You, any family member or listed driver:
    - (1) While occupying any car; or
    - (2) When struck as a pedestrian by a motor vehicle; or
  - b. Any other person while **occupying your insured car** with the permission of the owner.

**Insured person** does not mean:

Any person while **occupying**, operating or using a **car** that is available for hire or while using a **car** that is part of a **Personal Car Sharing Program**, a **Commercial Ridesharing Program** or a similar arrangement. However, this provision shall not apply to any **car** that is rented to **you**, a **family member** or a **listed driver** through a **Personal Car Sharing Program**.

Under Part III - Medical Expense Coverage, D. Exclusions - What is Not Insured in Part III, the following exclusions are deleted and replaced with the following:

- Sustained while occupying or when struck by any motor vehicle other than your insured car that is owned by, furnished to, or available for the regular use by you, a family member or a listed driver.
- 14. Sustained while **your insured car** or any **car** is being used in a **Personal Car Sharing Program**, a **Commercial Ridesharing Program**, any **prearranged ride**, or a similar arrangement. However, this exclusion shall not apply to any **car** that is rented to **you**, a **family member** or a **listed driver** through a **Personal Car Sharing Program**.

#### Part IV - Damage to Your Car

Under **Part IV - Damage to Your Car**, A. **Insuring Agreement**, 2. **Collision Coverage**, the paragraph starting with "No deductible shall apply," is deleted in its entirety and replaced with:

No deductible shall apply if your policy includes Uninsured Motorist Property Damage With Collision, and:

- a. Your insured car is covered under this policy for Collision Coverage, and
- b. The **property damage** is caused by actual direct physical contact between **your insured car** and the **uninsured motor vehicle**, and

- c. An insured person is legally entitled to recover from the owner or operator of an uninsured motor vehicle, and
- d. The owner or operator of the **uninsured motor vehicle** is identified or the **uninsured motor vehicle** is identified by its license number, and
- e. The accident is reported to us or our agent within ten (10) days of the accident.

This provision applies only to the **car(s)** listed on **your Declarations Page** which include Uninsured Motorist Property Damage with Collision.

Under Part IV - Damage to Your Car, C. Additional Definitions Used in This Part Only, the following definition is added:

Uninsured motor vehicle, in this Part IV, means a land motor vehicle with respect to its ownership, maintenance or use that is:

- a. Not insured by **property damage** liability insurance or bond at the time of the **accident** or loss, or
- b. Insured by **property damage** liability insurance or bond at the time of the **accident** or loss, but coverage is refused or the insuring company becomes insolvent within one year of the **accident** or loss.

Uninsured motor vehicle, however, does not mean a land motor vehicle that is:

- a. Insured under the liability coverage of this policy;
- b. Owned by, furnished or available for the regular use of you, any family member or listed driver;
- c. Owned or operated by a person who is self-insured as allowed by any financial responsibility law, motor carrier law, or similar law; or
- d. Owned by a governmental unit or agency.

Under Part IV - Damage to Your Car, 3. Towing and Road Service Coverage, item b.(4) is deleted and replaced with the following:

(4) We do not pay for the cost for tires, belts, keys, parts or tools associated with the service or labor being performed.

Under **Part IV - Damage to Your Car**, D. **Exclusions - What is Not Insured in Part IV**, the following exclusions are deleted and replaced with the following:

- 5. To a **utility trailer** owned by **you**, a **family member**, or a **listed driver**. This exclusion does not apply for the coverages selected by endorsement, to a **utility trailer** listed on the **Declarations Page**, or to a **utility trailer** acquired during the policy period if **you** ask **us** to insure it within thirty (30) days after **you** acquire it.
- 21. To **your insured car** or any **car** while that **car** is being used in a **Personal Car Sharing Program**, a **Commercial Ridesharing Program**, any **prearranged ride**, or a similar arrangement. However, this exclusion shall not apply to any **car** that is rented to **you**, a **family member** or a **listed driver** through a **Personal Car Sharing Program**.

Under Part IV - Damage to Your Car, L. Other Insurance, the first paragraph is deleted and replaced with the following:

If other insurance also insures the loss, **we** will pay only **our** share of the loss. **Our** share is the proportion that **our** limit of liability bears to the total of all applicable insurance, self-insurance, and/or protection limits or amounts regardless of source. However, any insurance **we** provide with respect to a **rental car**, **non-owned car**, **substitute car**, or non-owned **utility trailer** shall be excess over any other collectible insurance, self-insurance, and any other source of recovery applicable to the loss.

#### Part V - Duties After an Accident and General Conditions

Under **Part V - Duties After an Accident and General Conditions**, B. **General Conditions**, item 17.a. and 17.b. are deleted and replaced with the following:

a. It is agreed that at our option, we may pay for repairs to the damaged car or, in the event of a total loss, pay for damage to the car listed in this policy, such payment to be paid as interest may appear to the named insured and the lienholder shown on the Declarations Page.

- (1) When **we** provide payment to the lienholder following a total loss, the payment will be the lowest of the actual cash value of **your insured car** or the existing loan balance, whichever is less.
- (2) Any change in title or ownership of the **car**, or error in its description shall not void coverage afforded to the lienholder.
- b. The policy does not insure **you** or any lienholder for **damages** due to:
  - (1) conversion;
  - (2) embezzlement;
  - (3) secretion;
  - (4) fraudulent acts;
  - (5) material misrepresentation or omission; or
  - (6) intentional damages

by **you**, any **family member**, **listed driver** or anyone acting under the direction of any of you.

94-3099 4th Edition 7-24

This endorsement is a part of the policy. It changes the policy so please read it carefully. All other terms and conditions of the policy continue to apply.

farmers.com Policy No. 52571-44-05

# **Policy Notices**



# **Explanation of Rating Plan**

California law requires that we explain how traffic violation convictions and chargeable accidents<sup>1</sup> can affect your insurance premium.

By law, mandatory California rating factors must be considered by an insurer in determining your premium. One of these rating factors is your public driving safety record, including the nature and number of your traffic violation convictions, <sup>2</sup> and the nature and number of your chargeable accidents, within the past three years. Traffic violation convictions which generally involve the safe operation of a motor vehicle, and chargeable accidents, are considered by Farmers in the premium calculation process through a standardized Driver Points System (DPS), which generates a DPS score. Your DPS score affects your premium for Bodily Injury and Property Damage Liability coverage, Uninsured Motorist Bodily Injury coverage, Medical Payments coverage, and Comprehensive and Collision coverages.

Based upon your driving safety record, you may be eligible for a Good Driver Discount. Eligibility for this discount is defined by law.

You have the right to be informed, upon request, of any increase in your premium, in whole or in part, charged by virtue of your involvement in any accident or conviction by you or any operator of your insured motor vehicle.

<sup>1</sup>In California, an accident is chargeable if the driver was found at least 51% responsible for the accident, and either the accident resulted in bodily injury or death or, for an accident that resulted only in damage to property, the total loss or damage caused by the accident exceeded \$1000 (or \$750 if the accident happened before December 11, 2011).

<sup>2</sup>We define a minor traffic violation as a violation for which one (1) negligent point is assigned to you by California Vehicle Code. We define a major violation as a violation for which two (2) negligent operator points are assigned to you by the California Vehicle Code.

25-4501 8-11

# **Important Information About Your Policy**

The California legislature passed Senate Bill 1107, which requires that, effective January 1st 2025, all personal automobile policies must have, at minimum, bodily injury liability limits equal to or greater than \$30,000 per person / \$60,000 per accident, and property damage liability limits equal to or greater than \$15,000.

As a result of this new law, we are no longer offering bodily injury liability limits of \$15,000 or \$25,000 per person / \$30,000 or \$50,000 per accident, or property damage limits of \$5,000 or \$10,000 per accident. If your liability limits are lower than the minimum limits required, we will increase your liability limits to comply with California law. The impact of this additional coverage will be reflected in your renewal premium.

Additionally, California law requires all personal automobile policies to carry, at minimum, Uninsured Motorist coverage that is equal to your bodily injury liability limits, unless you have chosen to reject the coverage entirely. Therefore, we are no longer offering Uninsured Motorist Bodily Injury limits of \$15,000 or \$25,000 per person/\$30,000 or \$50,000 per accident.

If your Uninsured Motorist Bodily Injury limits are lower than the minimum limits required, we will increase your Uninsured Motorist coverage to comply with California law. The impact of this additional coverage will be reflected in your renewal premium. If you have previously chosen to reject the coverage entirely, that rejection will remain in effect, unless you notify the company in writing that a change is desired.

25-6703 7-24

#### **Notice of Information Practices California**

# Why did we send you this notice?

The State of California requires all insurance companies to tell customers about their information practices. Information practices include things companies do to gather and share information about customers. Insurance companies need information to make decisions. They make all sorts of day-to-day decisions: who to insure, how much to charge, how to handle claims, and others.

# What are your rights?

Our information practices extend to applicants and policyholders (past and present). State and federal laws give you certain rights when you take part in transactions having to do with insurance for yourself, your family, or your household.

We send our customers a notice called the "Farmers Privacy Notice." The Farmers Privacy Notice does not limit any rights you may have - as a consumer, claimant, or beneficiary. Your state gives you additional protections. They are explained in this notice.

# How do we collect the information?

You give us most of the information we need when you apply for insurance. Much of it is made up of common, practical facts: your employment information, your driving record, your age, where you live, and other things like that. Many times, we need more information. Or we may need to verify information you've given us. When that happens, we normally ask for a report from an outside source. That source can be a consumer reporting agency or an insurance support organization. Both provide information in the form of consumer reports. Most insurance companies use these; it's a common industry practice.

Sometimes one of these outside sources needs to gather information before they can prepare an investigative consumer report. This could be done as part of a fraud investigation, for example. They might then contact you, another adult member of your household, or a neighbor by phone or in person. If this happens, you can, as the Named Insured, ask us to interview you or your spouse as well. We will make every effort to honor your request.

# What types of information do we collect?

**Auto -** While taking your application for insurance and to service policies covering your personal vehicles, we may obtain information about

- How you use your vehicle(s), including annual mileage
- Age, personal habits, and characteristics of drivers
- Credit information
- · History of accidents, driving violations, arrests or convictions, and claims
- Previous insurance experience

**Property** - While taking your application for insurance and to service policies covering your real and personal property, we may obtain information about

- Type of construction and square footage of dwelling
- Heating system and other physical characteristics of the property
- Care and maintenance of the property
- Credit information
- · Claims history
- Previous insurance experience

**farmers.com Policy No. 52571-44-05** (Continued Next Page)

Page 2 of 6

• Personal habits and characteristics of the property's occupants

# What do we do with the information?

We use the information we collect about you to perform insurance functions. This includes

- Underwriting and servicing your policy
- Processing claims (we may obtain information relating to health and employment)
- Investigating potential fraud
- Other activities permitted by state and federal law

Here's an example: If you ask us to set up a payment by electronic funds transfer, we may obtain financial information for a particular bank account.

We may also disclose information to other parties. The law permits us to do this without your prior authorization when the information goes, for example, to these parties:

- 1. Your Farmers® agent to service your policy.
- 2. Persons who need this information to perform normal business functions for us.
- 3. Persons conducting actuarial or research studies on our behalf.
- 4. Another insurance company or an insurance support organization to perform an insurance transaction, or to detect or prevent criminal activity or fraud in connection with an insurance transaction.
- 5. A medical professional or medical care institution to verify insurance coverage or benefits or to inform an individual of a medical problem the individual may not know about.
- 6. An insurance regulatory authority.
- 7. Law enforcement or other governmental authority.
- 8. A group policyholder to report claims experience or conduct an audit of our operations, but only as needed to conduct the review or audit.
- 9. Affiliates, as permitted by law. The law allows us to share your financial information with our affiliates to market products or services to you, and does not allow customers to restrict that disclosure.
- 10. Persons that perform marketing services on our behalf, as permitted by law.
- 11. Other non-affiliated third parties, as permitted by law.
- 12. A party to a proposed or consummated sale, transfer, merger, or consolidation of all or part of the company underwriting your policy.

An insurance support organization that prepares a report may keep information it gathers and disclose that information to other persons, but only to the extent permitted by federal and state law.

# How can you see or make corrections to your personal information?

You have these rights:

- To know what personal information about you we have in our records. That includes reports from outside sources.
- To get a copy of your personal information.
- To request that we correct, change, or remove any information you feel is incorrect.

To use these rights, you must send us a written request. Your Farmers agent can give you the appropriate service center address.

If you request that we correct, change, or remove incorrect information, we'll check our records and make the changes if we can. We'll let you know in writing what we decide.

If we cannot make a change you asked for, you can file a statement. Write down the reasons you disagree with our decision. We'll include the statement in our records. That way, anyone who looks at the disputed personal information will also see your statement. From then on, if we disclose your information to another party, we'll include your statement. We will also send a copy to anyone who has gotten your personal information from us in the past two years. Just tell us who you would like us to send it to.

There are some types of information for which these rights do not apply:

- Information we collect to process an actual or anticipated claim
- Information we collect for an actual or anticipated civil or criminal proceeding
- Specific items of privileged information when an applicant or policyholder is suspected of fraud, material misrepresentation, or material nondisclosure

# We'll keep you informed.

As required by law, we will keep you up to date on our information practices. We reserve the right to modify our practices at any time, when permitted by law.

If you have questions about this notice, please call your Farmers agent.

This notice is sent on behalf of the Farmers Insurance Group of Companies, whose members include, but are not limited to:

Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers New Century Insurance Company, Farmers Insurance Company, Inc. (A Kansas Corp.), Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc., Farmers Texas County Mutual Insurance Company, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Texas Farmers Insurance Company, Civic Property and Casualty Company, Exact Property and Casualty Company, and Neighborhood Spirit Property and Casualty Company.

25-8531 10-12

# Did you know?

Farmers Insurance Exchange and Mid-Century Insurance Company (collectively Farmers) offer a selection of insurance coverages that may be attractive to a broad range of customers. This message describes Auto policy discounts available from Farmers Insurance Exchange and Mid-Century Insurance Company in California for which certain customers will be eligible, as well as Auto policy surcharges that could also be applicable. It also describes uninsured motorist coverage.

We provide this information to help you learn about the Farmers Auto policy discounts for which you may be eligible, to give you an overview of Farmers Auto policy surcharges that may affect your insurance premium, and to inform you about uninsured motorist coverage. This information can help you make informed choices about your Auto insurance coverage. If you have any questions about discounts or surcharges, or about your insurance coverage, please contact your Farmers agent.

Important note: This message provides general information about Farmers insurance discounts and surcharges and about uninsured motorist coverage in California. Additional terms and restrictions may apply; you should consult your agent for details. This message is

not an offer of insurance, and it is not a part of your policy. If there is any discrepancy between this message and your policy, the terms of the policy take precedence.

#### **Discounts**

The discounts discussed below may help you save money on your Auto insurance premiums. If you have a question about your eligibility for any of the discounts shown below, your Farmers agent will be able to help you.

- Drivers with a safe driving record will be eligible for the Good Driver Discount. State law defines a safe driving record; your Farmers agent can provide you with the details.
- The Multiple Car Discount will be available to eligible persons who have insured two or more cars with Farmers. Vehicles classified as "storage use" will not be counted toward this discount.
- A Multi-line Discount may be available to eligible persons who have purchased an Auto insurance policy and also have purchased a qualifying Homeowners, Renters, CEA, Umbrella or Life policy with Farmers. These persons may also be eligible for this discount if they have purchased both a Farmers Auto insurance policy and a qualifying policy on a mobile home insured with Foremost Insurance Company (which is one of the Farmers Insurance Group of Companies).
- A Safe Driving Discount is available to eligible drivers. Your record of traffic violation convictions and chargeable accidents determines your eligibility for this discount. Drivers who have had no more than one minor traffic violation conviction in the past three years, no chargeable accidents for the past five years, and no convictions for driving under the influence of alcohol or drugs for the past five years may qualify for the Safe Driving Discount. Please contact your Farmers agent for more information.
- Business and Professional Group Discounts may be available to eligible persons employed in certain occupations and to members of qualifying groups (associations and organizations). Your agent will ask you for proof of eligibility, and there are some restrictions. Your Farmers agent can provide you with the details.
- An Anti-Theft Discount may be available for eligible persons with vehicles with an approved Theft Recovery System.
- Passive Restraint Discounts may be available for eligible persons with vehicles with qualifying passive restraint devices, such as air bags and automatic seat belts.
- The Antilock Brake Discount may be available for eligible persons with vehicles with a factory-installed antilock braking system that controls braking on all four wheels.
- An Alternative Fuel Vehicle Discount may be available for eligible persons with electric-and-gasoline hybrid vehicles and for dedicated-fuel vehicles using a qualifying alternative fuel, including electricity, ethanol, methanol, propane, hydrogen or compressed natural gas.
- The Electronic Stability Control Discount may be available for eligible persons with vehicles with an Electronic Stability Control System that is factory installed as a standard feature to help prevent a driver from losing control of the vehicle during high-speed maneuvers or on slippery roads.
- The Senior Defensive Driver Discount may be available to eligible drivers age 55 or older, who have successfully completed a prescribed safe driving course. The course must be approved by the Department of Motor Vehicles.
- The Good Student Discount may be available to eligible full-time students who maintain a grade point average of at least "B" or its equivalent.
- Driver Training Discount may be available to eligible drivers with less than nine years of driving experience who have not had a traffic violation conviction or a chargeable accident in the past three years. Successful completion of a program covering insurance and driver safety is also required.
- The Distant Student Discount may be available to eligible licensed single drivers who have less than 9 years of driving experience and are a child of a primary named insured driver. The driver must attend a school that is at least 100 miles away and not have regular access to a vehicle while at school.

# **Surcharges**

Insurance companies sometimes charge an additional amount of premium where the customer has historically had an unusual number of traffic violation convictions or chargeable accidents, or where the customer has an unusual risk profile. This additional premium is called a surcharge, and it may be applied in some of the following conditions and situations. You may wish to consider these and discuss them with your Farmers agent.

A Vehicle History Surcharge may be applied on a vehicle with adverse vehicle history.

# **Uninsured Motorist Coverage**

Uninsured motorist coverage will compensate an insured person for bodily injury or wrongful death caused by the owner or operator of an uninsured motor vehicle. The limits of uninsured motorist coverage will be equal to the limits of your bodily injury liability coverage unless you reject this coverage completely or unless you purchase this coverage with reduced limits. By law, you cannot purchase uninsured motorist coverage with limits less than the minimum financial responsibility limits. Additionally, you can purchase uninsured motorist coverage, but provide that it does not apply when your insured motor vehicle is operated by a certain person or persons designated by name.

If you purchase uninsured motorist coverage for bodily injury or wrongful death, your policy will also provide uninsured motorist coverage for property damage. This coverage will compensate you for property damage to an insured motor vehicle caused by the owner or operator of an uninsured motor vehicle, in an amount not to exceed the actual cash value of the insured motor vehicle or \$3,500, whichever is less. If you purchase both uninsured motorist coverage for property damage and collision coverage, and you are involved in an accident with an uninsured motorist, your uninsured motorist property damage coverage will pay your deductible under your collision coverage. As with uninsured motorist coverage for bodily injury, you may reject uninsured motorist coverage for property damage, or you may purchase the coverage and provide that it does not apply when your insured motor vehicle is operated by a certain person or persons designated by name.

25-8813 5-17

farmers.com Policy No. 52571-44-05

# **Subscription Agreement Notice**



# **Subscription Agreement Notice**

(Please keep for your records)

By payment of the policy premium, you acknowledge that you have received and read the Farmers Insurance Exchange Subscription Agreement (the terms of which are provided below) and that you agree to be bound to all of the terms and conditions of the Subscription Agreement.

Under the Subscription Agreement, you appoint Farmers Underwriters Association (the "Association") to act as the attorney-in-fact. The Association has acted in this capacity since 1928. The Subscription Agreement provides for payment of compensation to the Association for its becoming and acting as attorney-in-fact. This compensation consists of a membership fee and a percentage of premiums on all policies of insurance or reinsurance issued or effected by the Exchange. These fees are included in your policy payment and are not an additional fee.

We reserve the right to request that you provide us with a signed Subscription Agreement and if you fail to do so, your coverage may be terminated.

# **Subscription Agreement**

For and in consideration of the benefits to be derived therefrom the subscriber covenants and agrees with Farmers Insurance Exchange and other subscribers thereto through their and each of their attorney-in-fact, the Farmers Underwriters Association, to exchange with all other subscribers' policies of insurance or reinsurance containing such terms and conditions therein as may be specified by said attorney-in-fact and approved by the Board of Governors or its Executive Committee for any loss insured against, and subscriber hereby designates, constitutes and appoints Farmers Underwriters Association to be attorney-in-fact for subscriber, granting to it power to substitute another in its place, and in subscriber's name, place and stead to do all things which the subscriber or subscribers might or could do severally or jointly with reference to all policies issued, including cancellation thereof, collection and receipt of all monies due the Exchange from whatever source and disbursement of all loss and expense payments, effect reinsurance and all other acts incidental to the management of the Exchange and the business of interinsurance; subscriber further agrees that there shall be paid to said Association, as compensation for its becoming and acting as attorney-in-fact, the membership fees and twenty per centum of the Premium Deposit for the insurance provided and twenty per centum of the premiums required for continuance thereof.

The remaining portion of the Premium Deposit and of additional term payments made by or on behalf of the subscriber shall be applied to the payment of losses and expenses and to the establishment of reserves and general surplus. Such reserves and surplus may be invested and reinvested by a Board of Governors duly elected by and from subscribers in accordance with provisions of policies issued, which Board or its Executive Committee or an agent or agency appointed by written authority of said Executive Committee shall have full powers to negotiate purchases, sales, trades, exchanges, and transfers of investments, properties, titles and securities, together with full powers to execute all necessary instruments. The expenses above referred to shall include all taxes, license fees, attorneys' fees and adjustment expenses and charges, expenses of members' and governors' meetings, agents' commissions, and such other specified fees, dues and expenses as may be authorized by the Board of Governors. All other expenses incurred in connection with the conduct of the Exchange and such of the above expenses as shall from time to time be agreed upon by and between the Association and the Board of Governors or its Executive Committee shall be borne by the Association.

The principal office of the Exchange and its attorney-in-fact shall be maintained in the City of Los Angeles, County of Los Angeles, State of California.

This agreement can be signed upon any number of counterparts with the same effect as if the signatures of all subscribers were upon one and the same instrument, and shall be binding upon the parties thereto, severally and ratably as provided in policies issued. Wherever the word "subscriber" is used the same shall mean members of the Exchange, the subscriber hereto, and all other subscribers to this or any other like agreement. Any policy issued hereon shall be non-assessable.

farmers.com

# FARMERS INSURANCE

# **Privacy Policy**

This notice describes our privacy policies and procedures in safeguarding information about customers and former customers that obtain financial products or services for personal, family or household purposes. Please note that if state law is more protective of an individual's privacy than federal privacy law, we will protect information in accordance with state law while also meeting federal requirements.

# **Information We Collect**

We may collect the following categories of information for the purposes identified below. Please note that the examples are not an exhaustive list and may fall into multiple categories. Categories and specific pieces of information collected may vary depending on the nature of your relationship with us.

Category	Examples
Personal Identifiers	Name, alias, address, social security number, date of birth, passport number, unique personal identifier, online identifier, IP address, e-mail address, account name, government issued identification number, phone number, signature
Personal Characteristics	Gender, demographic, medical and health, convictions, marital status, offspring, driving record, family member/other status, and other descriptions of your physical characteristics.
Commercial Information	Personal property, insurance policy number, medical information, or health insurance information, purchased products or services, considered products or services, purchasing or consuming histories or tendencies.
Biometric Information	Voice print, photo.
Internet or network activity	Information regarding your interactions with websites, applications, and advertisements, browser type, electronic communications, IP address, cookies.
Geolocation	IP address, physical address, telephone number, state, municipality, location, devices, applications on mobile and computer devices.
Audio, electronic, visual, thermal, olfactory	Audio, electronic, photo, visual information, such as a call or video recording, voicemail messages.
Professional information and Employment information/Education Information	Job titles, work history, school attended, employment status, veteran, or military status.
Education Information	Job titles, work history, school attended, marital status, e-mail, telephone recordings.
Inferences	Preferences, behaviors, characteristics, trends, predispositions, attitudes, abilities, and aptitudes.
Sensitive Personal Information	Social security number, driver's license number, state ID card, account login, precise geo-location, bank account number, credit or debit card number, or any other financial information, trade union membership, your communications with us.

farmers.com

# **Purposes for Collection of Personal Information**

We collect and use your personal information to offer, provide and maintain insurance products and related services to you. We may use your personal information for one or more of the following purposes:

- To offer, provide, and maintain insurance products and related services to you;
- To authenticate and verify your identity; to maintain your preferences and to contact you;
- Security: authentication and verification of your identity, fraud identification and protection;
- Conduct analytics, research and development, improvement of our products and services;
- To conduct quality assurance;
- To provide a location-based product or service requested by you;
- To apply relevant discounts;
- To create profiles based on personal information collected and reflecting individual preferences to provide appropriate or relevant products and services and improve and analyze our products and services and provide relevant marketing;

We collect certain information ("nonpublic personal information") about you and the members of your household ("collectively, you") from the following sources:

- Information you provide on applications or other forms, such as your social security number, assets, income, and property information.
- Information about your transactions with us, our affiliates, or others, such as your policy coverage, premiums, and payment history.
- Information from your visits to the websites we operate, use of our mobile sites and applications, use of our social media sites, and interaction with our on-line advertisements.
- Information we receive from consumer reporting agencies or insurance support organizations, such as motor vehicle records, credit report information, and insurance claim history; and
- If you obtain a life, long-term care, or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations, regarding your health.

# How Long Do You Retain My Information

We retain your personal data for as long as reasonably necessary to fulfill the purpose for which it was collected or to comply with legal, regulatory, or internal procedures or obligations.

# **How We Protect Your Information**

Our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information to those individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you except as described in this notice or as otherwise required or permitted by applicable law.

# **Information We Disclose**

We may disclose the nonpublic personal information we collect about you, as described above, to our affiliates, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements, and to other third parties, all as permitted by law and for our everyday business purposes, such as to process your transactions and maintain your accounts and insurance policies. Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Farmers

or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will follow the privacy restrictions of that organization.

We are permitted to disclose personal health information:

- (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud.
- (2) with your written authorization, and
- (3) otherwise as permitted by law.

When you are no longer our customer, we continue to share your information as described in this notice.

# **Sharing Information with Affiliates**

The Farmers Insurance Group <sup>®</sup> of Companies includes affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services.

We may disclose nonpublic personal information, as described above in Information We Collect, as permitted by law to our affiliates, which include:

- Financial service providers such as insurance companies and reciprocals, investment companies, underwriters, and brokers/dealers.
- Non-financial service providers, such as data processors, billing companies and vendors that provide marketing services for us.

We are permitted by law to share with our affiliates information about our transactions and experiences with you. In addition, we may share with our affiliates consumer report information, such as information from credit reports and certain application information, received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

# **Important Privacy Choices**

You have choices about the sharing of some information with certain parties. These choices may differ based on the particular affiliate(s) with which you do business.

For 21st Century customers: We are offering you an Opt-Out opportunity which is included with your policy documents. If you prefer that we not share your consumer report information with Farmers you may opt-out of such disclosures that is, you may direct us not to make those disclosures --other than as otherwise permitted by law. You may do so by following the procedure explained in the Opt-Out Form. You may opt-out only by returning the Opt-Out Form. We will implement your request within a reasonable time. If it is your decision not to opt-out and to allow sharing of your information with the Farmers affiliates, you do not need respond in any way.

For Bristol West customers: If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may use the Opt-out form included with your policy documents. Please verify that your Bristol West policy number is listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. We will implement your request within a reasonable time after we receive it. Any policyholder may opt-out on behalf of other joint policyholders. An opt-out by any joint policyholder will be deemed to be an opt-out by all policyholders of the policy. If it is your decision not to opt-out and to allow sharing of your information with our affiliates, you do not need to request an Opt-Out or respond to us in any way.

For Farmers customers: If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may request an Opt-Out Form by calling toll free, 1-800-327-6377, (please have all of your policy numbers available when requesting Opt-Out Forms). A form will be mailed to your attention. Please verify that all of your Farmers policy numbers are listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. Any policyholder may opt out on behalf of other joint policyholders. An opt-out by any joint policyholder will be deemed to be an opt-out by all policyholders of the policy issued by the affiliates listed on the Farmers Privacy Notice. We will implement your request within a reasonable time after we receive the form.

If you decide not to opt-out or if you have previously submitted a request to opt-out on each of your policies, no further action is required.

Additionally, under the California Consumer Privacy Act ("CCPA"), California residents have the right to opt out of the sale of personal information to certain third parties. Although we do not currently share personal information in a manner that would be considered a sale under CCPA, you may still submit a request to opt out by calling us at 1-855-327-6548 or submitting a request through our CCPA Web Form at https://www.farmers.com/california-consumer-privacy/.

# **Modifications to our Privacy Policy**

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with other nonaffiliated third parties. Before we make any changes, we will provide you with a revised privacy notice and give you the opportunity to opt-out of, or, if applicable, to opt-in to that type of information sharing.

# **Website and Mobile Privacy Policy**

Our Enterprise Privacy Statement includes our website and mobile privacy policies which provides additional information about website and mobile application use. Please review those notices if you transmit personal information to us over the Internet through our websites and/or mobile applications

# **Recipients of this Notice**

While any policyholder may request a copy of this notice, we are providing this notice to the named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder will receive this notice. You may receive more than one copy of this notice if you have more than one policy with us. You also may receive notices from affiliates, other than those listed below.

# More Information about these Laws?

This notice is required by applicable federal and state law. For more information, please contact us.

#### Signed

Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers Insurance Company, Inc. (A Kansas Corp.), Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc., Farmers Insurance Hawaii, Inc., Farmers New Century Insurance Company, Farmers Services Insurance Agency, Farmers Specialty Insurance Company, Farmers Texas County Mutual Insurance Company, Farmers Financial Solutions, LLC (a member of FINRA and SIPC)\*, FFS Holding, LLC, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Texas Farmers Insurance Company, Civic Property and Casualty Company, and Neighborhood Spirit Property and Casualty Company, American Federation Insurance Company, 21st Century Advantage Company, 21st Century Assurance Company, 21st Century Casualty Company, 21st Century Insurance & Financial Services, Inc., 21st Century Insurance Company, 21st Century North America Insurance Company, 21st Century Premier Insurance Company, Hawaii

Insurance Consultants Ltd., American Pacific Insurance Company, Inc., Bristol West Casualty Insurance Company, Bristol West Holdings, Inc., Bristol West Insurance Company, Bristol West Insurance Services of California, Inc., Bristol West Insurance Services, Inc. of Florida, Bristol West Preferred Insurance Company, BWIS of Nevada, Inc.; Coast National Holding Company, Coast National Insurance Company; Foremost County Mutual Insurance Company, Foremost Insurance Company Grand Rapids, Michigan, Foremost Lloyds of Texas, Foremost Property and Casualty Insurance Company, Foremost Signature Insurance Company, and Security National Insurance Company (Bristol West Specialty Insurance Company in TX), Farmers Property and Casualty Insurance Company, Farmers Casualty Insurance Company, Foremost Insurance Company, Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Lloyds Insurance Company of Texas, Economy Premier Assurance Company, Farmers Direct Property & Casualty Insurance Company, Toggle Insurance Company.

The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the companies comprising the Farmers Insurance Group of Companies.

\*For more background information on Farmers Financial Solutions, LLC ("FFS") or its registered representatives/Agents, visit FINRA's BrokerCheck at www.finrabrokercheck.com or call the BrokerCheck toll free hotline at (800) 289-9999. You may obtain information about the Securities Investor Protection Program (SIPC) including the SIPC brochure by contacting SIPC at (202) 371-8300 or via the internet at www.sipc.org. FFS is registered with the US Securities and Exchange Commission and the Municipal Securities Rulemaking Board (MSRB). The MSRB website is accessible at www.msrb.org and includes an Investor Brochure that describes the protections that may be provided by the MSRB and how to file a complaint with the appropriate regulatory authority.