

Policy Number TCF3CLM9DY	Named Insured(s) Jeffrey Yu Hanh Cao Yu (510)881-1656 skyvoyager17@gmail.com 25720 CRESTFIELD CIR CASTRO VALLEY, CA 94552	Premiums / Fees
Policy Period From 10/09/2024 12:00 AM To 04/09/2025 12:01AM		Full Term Policy Premium \$4,032.00
Underwritten By 21st Century Casualty Company 3 Beaver Valley Road Wilmington, DE 19803		Fees* \$4.40
For questions, please call 1-855-864-1530 or go to www.toggle.com		Total** \$4,036.40

* See information on additional fees below
** See your billing statement for installment amount(s)

Household Driver and Resident Information

Are there persons 15 years of age or older not listed below who reside in your household (even if temporarily away from home), or who are guests staying in your home in excess of 90 days, or who regularly operate your vehicle(s) listed below more than 30 days per year? If so, please contact us or update your policy in the self-service portal to add these drivers to your policy.

Name	Years Licensed	Driver Status	Name	Years Licensed	Driver Status
Jeffrey Yu	42	Covered	Jacqueline Huynh	51	Covered
Hanh Cao Yu	42	Covered	Jacqueline Yu	7	Covered

Driver History

Operator	Claim	Citation	Date
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Discounts

Discount Type	Applies to Vehicle(s)	Discount Type	Applies to Vehicle(s)
Affinity Discount	5,4,3,2,1	Multi-Car Discount	5,4,3,2,1
Superior Driver Discount	5,4,2,1	Mature Driver Discount	5
Good Driver Discount	5,4,2,1	Anti-Theft Discount	5,4,3,2,1

Auto Insurance Declarations Page

Vehicle Information

Veh. #	Year/Make/Model/VIN	Garaging Zip	Lienholder	Additional Interest
1	2001 ACURA MDX/ 2HNYD18831H537492	94552		
2	2014 MAZDA 3/ JM1BM1M72E120O969	94552		
3	2023 TESLA MODEL Y/ 7SAYGDEE4PF878782	94552		
4	2024 TESLA MODEL S EV/ 5YJSA1E58RF543868	94552		
5	2022 TOYOTA COROLLA/ 5YFEPMAE2NP275854	94552		

Veh. #	Use	Mileage
1	Pleasure	5,000
2	Commute	6,920
3	Pleasure	6,500
4	Pleasure	9,500

Veh. #	Use	Mileage
5	Pleasure	9,000

Coverage Information

Coverage only applies to vehicles showing premium or 'Included'

		Premiums by Vehicle			
Coverage	Limits	#1	#2	#3	#4
Protect Your Assets					
Bodily Injury Liability	\$250,000 each person \$500,000 each accident	\$132	\$156	\$110	\$85
Property Damage Liability	\$100,000 each accident	\$54	\$112	\$96	\$68
Protect Your Vehicle					
Comprehensive	Actual Cash Value Less Deductible	\$500 Ded \$34	\$500 Ded \$73	\$500 Ded \$234	\$500 Ded \$272
Collision	Actual Cash Value Less Deductible	\$1,000 Ded \$61	\$1,000 Ded \$345	\$1,000 Ded \$509	\$1,000 Ded \$817
Uninsured Motorist Property Damage with Collision	Actual Cash Value	\$6	\$6	\$6	\$6
Uninsured Motorist Property Damage	\$3,500 each accident	–	–	–	–
Roadside Assistance	\$75 each disablement	Included	Included	Included	Included
Rental Reimbursement		–	–	–	–
Additional Equipment	Limit is \$1,000 unless another limit is specified	Included	Included	Included	Included
Protect You & Your Loved Ones					
Medical Payments	\$10,000 each person	\$11	\$33	\$24	\$21
Uninsured Motorist Bodily Injury	\$100,000 each person \$300,000 each accident	\$32	\$78	\$68	\$51
Total Premium Per Vehicle		\$330	\$803	\$1,047	\$1,320

Auto Insurance Declarations Page

Coverage Information

Coverage only applies to vehicles showing premium or 'Included'

		Premiums by Vehicle
Coverage	Limits	#5
Protect Your Assets		
Bodily Injury Liability	\$250,000 each person \$500,000 each accident	\$84
Property Damage Liability	\$100,000 each accident	\$72
Protect Your Vehicle		
Comprehensive	Actual Cash Value Less Deductible	\$500 Ded \$47
Collision	Actual Cash Value Less Deductible	\$1,000 Ded \$262
Uninsured Motorist Property Damage with Collision	Actual Cash Value	\$6
Uninsured Motorist Property Damage	\$3,500 each accident	–
Roadside Assistance	\$75 each disablement	Included
Rental Reimbursement		–
Additional Equipment	Limit is \$1,000 unless another limit is specified	Included
Protect You & Your Loved Ones		
Medical Payments	\$10,000 each person	\$14
Uninsured Motorist Bodily Injury	\$100,000 each person \$300,000 each accident	\$47
Total Premium Per Vehicle		\$532

Policy and Endorsements

This section lists the policy form number and any applicable endorsements that make up your insurance contract: TOG-AUT-CA00 1-22 TA; TOG-AUT-CA62 1-22 TA; TOG-AUT-CA60 1-22 TA; TOG-AUT-CA50 1-22 TA; TOG-AUT-CA54 1-22 TA

Fee Information

The "Fees" stated in the "Premium/Fees" section on the front apply on a per-policy, not an account basis. Your policy may include a fraud assessment fee of \$0.88 per vehicle per six months and may be subject to a \$5.00 late fee if your premium payment is not received on time. The following fee(s) may also apply: \$50 cancellation fee, \$4 installment plan fee, \$10 returned payment fee. Fees may be deemed a part of the premium under applicable state law.


Authorized Company Representative

Important Information About Your Policy

The Company Offers Existing Policyholders and New Applicants the Following Substantial Premium Reductions.

GOOD DRIVER DISCOUNT (GDD)

Available to drivers who have been continuously licensed for the most recent three-year period; have incurred no more than one minor traffic conviction or one non-injury at-fault accident in the past three years; and have had no major violation in the past ten years. The Good Driver rate is at least a 20% discount from the Non-Good Driver rate.

SUPERIOR DRIVER DISCOUNT (SD4/SD5)

Available to drivers who have been continuously licensed for the most recent four (SD4) or five (SD5) year period; have incurred no minor traffic convictions in the past three years; have incurred no major violations in the past ten years; and have not incurred a principally at-fault accident in the past four (SD4) or five (SD5) year period.

MULTI-CAR DISCOUNT (MCD)

Available when 21st Century Insurance provides liability coverage for two or more vehicles owned by the policyholder and/or relatives residing in the same household. This discount also applies if the policyholder is the co-registered owner of two or more vehicles garaged in the same household. Vehicles insured for only Comprehensive and/or Collision do not qualify for this discount. The reduction to your premium will vary depending on the other individual rating factors used to determine your premium.

MATURE DRIVER DISCOUNT (MDD)

Available when the principal operator of an insured automobile is age 50 or older, has successfully completed a Mature Driver Improvement Course approved by the California DMV during the preceding three years and has had no chargeable at-fault accidents or traffic convictions in the past three years. This discount results in a two percent reduction in the Bodily Injury, Property Damage, Medical Payments,

Uninsured/Underinsured Motorist and UMPD \$3,500 coverage premiums for the insured vehicle principally operated by the certificate holder. Proof of course completion is required.

AFFINITY GROUP DISCOUNT (GD)

Available to qualifying members of certain occupation/affinity groups including: degreed or licensed engineers; degreed scientists; licensed educators/educational administrators; licensed architects; certified public accountants, degreed computer professionals; licensed dentists; licensed pharmacists; licensed medical doctors/surgeons/veterinarians; employees of qualified companies; degreed finance/banking professionals; admin/management professionals; human resources managers; degreed artists/writers; sales/marketing executives/managers; government/public employees (admin/technical); degreed health care/services professionals; licensed inspectors; licensed insurance/language/real estate professionals; licensed attorneys; law enforcement officers; The reduction to your premium will vary depending on program and coverage. Documentation may be required to support program eligibility.

AUTOMOBILE ANTI THEFT DEVICE DISCOUNT (ATD)

A 15% discount is applied to the Comprehensive coverage premium when a vehicle is equipped with an approved theft recovery device enabled with GPS tracking capabilities. For a list of approved systems, please contact us.

MIXED POLICY RATING DISCOUNT (MXP)

Available when there is one or more Good Driver(s) and one or more Non-Good Driver(s) listed on the policy, and one or more of these listed drivers has been continuously rated as a Good Driver with the Company for the previous 36 months.

GOOD STUDENT DISCOUNT-AUTOMOBILE POLICIES ONLY (GSD)

A Good Student Discount of 15% for females and 15% for males, applies to premiums for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorists, Underinsured Motorists, Comprehensive, Collision and UMPD \$3,500 coverage applicable to the insured vehicle provided the rated operator:

- 1) is at least 16 years of age, has less than nine years of driving experience, single marital status and
- 2) is a full time high school, college or university student (at least 12 units), or a graduate student (with at least 8 units) and
- 3) during the most recent three years has not been involved in a principally at-fault (51% or more) accident or been convicted of a moving violation or convicted of a traffic related offense involving alcohol or narcotics **and**

- 4) has a Good Student Certification with an official school stamp, signed and dated by a school administrator for the preceding school semester or quarter verifying that the student qualifies as one of the following: named on the Honor Roll, or Dean's List or had a "B" (3.0) or better grade point average, or was in the top 20% of their class **or**
- 5) has graduated from a four-year college or university having maintained the qualifications listed in item #4 during the last two years of their schooling.

AUTO BODY REPAIR CONSUMER BILL OF RIGHTS

A CONSUMER IS ENTITLED TO:

1. SELECT THE AUTO BODY REPAIR SHOP TO REPAIR AUTO BODY DAMAGE COVERED BY THE INSURANCE COMPANY. AN INSURANCE COMPANY SHALL NOT REQUIRE THE REPAIRS TO BE DONE AT A SPECIFIC AUTO BODY REPAIR SHOP.
2. AN ITEMIZED WRITTEN ESTIMATE FOR AUTO BODY REPAIRS AND, UPON COMPLETION OF REPAIRS, A DETAILED INVOICE. THE ESTIMATE AND THE INVOICE MUST INCLUDE AN ITEMIZED LIST OF PARTS AND LABOR ALONG WITH THE TOTAL PRICE FOR THE WORK PERFORMED. THE ESTIMATE AND INVOICE MUST ALSO IDENTIFY ALL PARTS AS NEW, USED, AFTERMARKET, RECONDITIONED, OR REBUILT.
3. BE INFORMED ABOUT COVERAGE FOR TOWING AND STORAGE SERVICES.
4. BE INFORMED ABOUT THE EXTENT OF COVERAGE, IF ANY, FOR A REPLACEMENT RENTAL VEHICLE WHILE A DAMAGED VEHICLE IS BEING REPAIRED.
5. BE INFORMED OF WHERE TO REPORT SUSPECTED FRAUD OR OTHER COMPLAINTS AND CONCERNS ABOUT AUTO BODY REPAIRS.
6. SEEK AND OBTAIN AN INDEPENDENT REPAIR ESTIMATE DIRECTLY FROM A REGISTERED AUTO BODY REPAIR SHOP FOR REPAIR OF A DAMAGED VEHICLE, EVEN WHEN PURSUING AN INSURANCE CLAIM FOR REPAIR OF THE VEHICLE.

COMPLAINTS WITHIN THE JURISDICTION OF THE BUREAU OF AUTOMOTIVE REPAIR

Complaints concerning the repair of a vehicle by an auto body repair shop should be directed to:

Toll Free (866) 799-3811
Bureau of Automotive Repair
10949 North Mather Blvd.
Rancho Cordova, CA 95670

The Bureau of Automotive Repair can also accept complaints over its website at:

www.autorepair.ca.gov

COMPLAINTS WITHIN THE JURISDICTION OF THE CALIFORNIA INSURANCE COMMISSIONER

Any concerns regarding how an auto insurance claim is being handled should be submitted to the California Department of Insurance at:

(800) 927-4357 or (213) 897-8921
California Department of Insurance
Consumer Services Division
300 South Spring Street
Los Angeles, CA 90013

The California Department of Insurance can also accept complaints over its website at:

www.insurance.ca.gov

EXPLANATION OF RATING PLAN

Underwritten by 21st Century Casualty Company

California law requires that we explain how traffic violation convictions and chargeable accidents can affect your insurance premium.

SAFETY RECORD NOTICE

Your Safety Record is one factor which determines your premium using the number of minor violations, major violations and principally at-fault accidents ($\geq 51\%$) which occurred during the three years immediately preceding the effective date or renewal date of the policy.

- Accident(s) on or after December 11, 2011: An accident is chargeable if the driver is determined to be at least 51% of the legal cause and for which either the accident resulted in bodily injury or death or the total loss or damage for Property Damage liability and/or Collision coverage exceeds \$1000.
- Accident(s) prior to December 11, 2011: An accident is chargeable if the driver is determined to be at least 51% of the proximate cause and for which a payment is made that exceeds \$750 for a bodily injury liability coverage, or there is a death, or \$1000 for property damage liability or collision coverage.

In order to verify the driving record used to determine an individual's safety record points, the named insured must provide acceptable verification of the accident driving record for the prior three years for all operators rated on the policy.

Policy Notices

Attention California Policyholders

California insureds may make a written request to their insurer to designate one person, in addition to the policyholder, to receive notice of lapse, termination, expiration, nonrenewal, or cancellation of a policy for nonpayment of premium. If a notice of lapse, termination, expiration, nonrenewal, or cancellation of a policy for nonpayment of premium is sent to the named insured, the person designated by the named insured will also receive a copy of that notice.

If you want to name a third-party as the designee to receive copies of notices of lapse,

termination, expiration, nonrenewal or cancellation of your policy, in addition to you, please go to gettoggle.com and provide the following designee's information:

- Designee name
- Email Address
- Street Address, City, State and Zip

If we do not receive this information within thirty (30) days, we will assume you have declined to exercise the option to have a designee receive these notices.

Renewal Mileage Notice

The state of California requires that insurance companies provide you with the annual mileage used for rating your current policy and the annual mileage that will be used to rate your upcoming policy renewal.

Annual mileage is an estimate based on odometer information from third party sources or provided directly from you. If there is a difference between the Prior Annual Mileage and the Renewal Annual Mileage listed below, you may see a change in your renewal premium.

If you were sent a request for updated odometer information and you did not respond, the annual mileage for your vehicle(s) may be increased to the lesser of up to three mileage bands or the mileage default of 12,000. The use of this default may have impacted your renewal premium.

Please take note of the following Prior and Renewal Annual mileage figures below. These are the miles used in the rating of your policy.

Year/Make/Model	VIN	PRIOR ANNUAL MILEAGE	RENEWAL ANNUAL MILEAGE
2001 ACURA MDX	2HNYD18831H537492	5000	5000
2014 MAZDA 3	JM1BM1M72E1200969	6920	6920
2023 TESLA MODEL Y	7SAYGDEE4PF878782	6500	6500
2024 TESLA MODEL S EV	5YJSA1E58RF543868	9500	9500
2022 TOYOTA COROLLA	5YFEPMAE2NP275854	9000	9000

If the updated Renewal Annual Mileage shown above is an accurate reflection of the estimated annual mileage that you expect each vehicle to be driven over the next year, no further action is needed.

If you need to correct the annual mileage information or if your mileage has changed, please contact us or visit gettoggle.com.