



Encompass Insurance
PO Box 660598
Dallas, TX 75266-0598

October 25, 2022



HBW INSURANCE GROUP SIAA
2 E ROLLING CROSS RD
CATONSVILLE MD 21228-6211





Hbw Insurance Group Siao
2 E Rolling Cross Rd
Catonsville MD 21228-6211



VICTORIA DAHLSTRAND
4427 E MATATE LN
SAN TAN VALLEY AZ 85140-9435

Information as of October 25, 2022

Policyholder(s)

Page **1** of 2

Victoria Dahlstrand

Policy number

283 010 300

Your Encompass agency is

Hbw Insurance Group Siao

(410) 744-4313

Thank you for allowing Hbw Insurance Group Siao to help serve your insurance needs. We appreciate the confidence you have placed in us and are continuously working to provide you with quality insurance protection and service.

Benefits Of An Encompass Insurance Policy

By choosing an Encompass Insurance Policy, you can be confident you're protected when it matters most. You receive benefit-rich coverage that provides:

- Higher limits and broader replacement coverage than most other policies, and money-saving discounts
- Exceptional, attentive claim service available 24/7/365
- A simpler insurance experience
- Peace of mind knowing that you are protected by an experienced, financially stable provider

We Appreciate Your Business

Thank you again for choosing Hbw Insurance Group Siao. Our experienced team is committed to providing you with great service to help meet your unique insurance needs.

Sincerely yours,

Hbw Insurance Group Siao

Your Encompass agency

G1-75185-A

Ed. 01-15

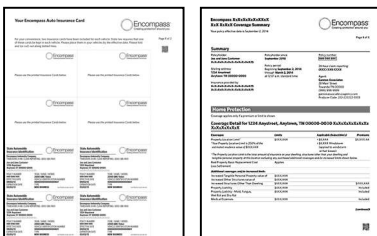


Your Insurance Coverage Checklist

We're happy to have you as an Encompass customer! This checklist outlines what's in this package and provides answers to some basic questions, as well as any "next steps" you may need to take.

- ☐ **What's in this package?**
 See the *guide* below for the documents that are included.
Next steps: review your *Coverage Summary* to confirm you have the coverages, coverage limits, premiums and savings that you requested and expected. Read any *Endorsements* or *Coverage Change Notices* to learn about new policy changes, topics of special interest, as well as required communications. Keep all of these documents with your other important insurance papers.
- ☐ **Am I getting all the discounts I should?**
 Confirm with your Encompass Independent Agent that you're benefiting from all the discounts you're eligible to receive.
- ☐ **Payment Options**
 Your bill will arrive in a separate mailing. Encompass offers several flexible payment options outlined on your bill. You may want to consider enrolling in the Encompass Easy Pay® Plan, a monthly electronic funds transfer payment, which is a great way to avoid a lapse in coverage. You may also pay your premium, view your Encompass policy information and request auto I.D. cards with MyEncompass. Go to my.encompassinsurance.com to register.
- ☐ **Need to Contact Us?**
 Should you need to file a claim, our Claims Service is available 24/7/365. Call (800) 588-7400 and an Encompass claim representative will help you file a claim or dispatch emergency assistance as needed. If you have questions about your policy or if it needs updating (e.g., coverages, limits, deductibles), call us at (410) 744-4313.

Your Encompass Welcome Package



Proof of Insurance ID Cards

Your insurance cards are legally required, so please keep them in your vehicle(s) at all times.

Coverage Summary

The coverage summary lists policy details, such as your residences, vehicles and coverages.

Please review these documents carefully to be certain you are comfortable with your coverage choices. Keep these documents with your other important papers.

Sections included:

Coverage Summary

- All segments

Motor Vehicle

- ID cards

Your Encompass Auto Insurance Card



For your convenience, two insurance cards have been included for each vehicle. State law requires that one of these cards be kept in each vehicle. Please place them in your vehicles by the effective date. Please fold, tear or cut along dotted lines.

Page 1 of 2



Please use the printed Insurance Cards.



Please use the printed Insurance Cards.



Please use the printed Insurance Cards.



Please use the printed Insurance Cards.

Arizona Automobile Insurance Card



Encompass Property And Casualty Company
Victoria Dahlstrand

NAIC #: 10072
ADOT #: 1234

AGENT INFORMATION
Hbw Insurance Group Siaa
2 E Rolling Cross Rd
Catonsville, MD 21228-6211
(410) 744-4313

EFFECTIVE DATE
10/25/22
EXPIRATION DATE
10/25/23

YEAR / MAKE
2017 Ford Truck Edge

POLICY NUMBER
283 010 300

VEHICLE IDENTIFICATION NUMBER
2FMPK3J95HBB79875

G-88683-E Ed. 10-18

Arizona Automobile Insurance Card



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Catonsville, MD 21228-6211
(410) 744-4313

EFFECTIVE DATE
10/25/22
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10/25/23

YEAR / MAKE
2014 Ram Trucks 2500 4wd

POLICY NUMBER
283 010 300

VEHICLE IDENTIFICATION NUMBER
3C6UR5CLXEG194041

G-88683-E Ed. 10-18

Arizona Automobile Insurance Card



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G-88683-E Ed. 10-18



Policy number:
Policy effective date:
Your Encompass agency is

283 010 300
October 25, 2022
Hbw Insurance Group Siao
(410) 744-4313

Page 2 of 2

Please use the printed Insurance Cards.

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Please use the printed Insurance Cards.

**24 HR. Claim Reporting:
(800) 588-7400**

Customer Service
P.O. Box 660598
Dallas, TX 75266-0598
(800) 262-9262

Coverage meets the limits required by law. Arizona law requires evidence of insurance carried in the vehicle at all times. This card or an image of this card that is displayed on a wireless communication device meet this requirement. This card or an image of this card that is displayed on a wireless communication device is satisfactory evidence if asked by the department of transportation to verify financial responsibility on the motor vehicle.

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Encompass Special - New Policy Coverage Summary



Your policy effective date is October 25, 2022

Page 1 of 6

Summary

Policyholder/Named Insured:
Victoria Dahlstrand

Policyholder since:
October 2022

Policy number:
283 010 300

Mailing address:
**4427 E Matate Ln
San Tan Valley AZ 85140-9435**

Policy period:
Beginning **October 25, 2022**
through **October 25, 2023**
at 12:01 a.m. standard time

24-hour claim reporting:
(800) 588-7400

Insurance provided by:
**Encompass Property And Casualty
Company
2775 Sanders Rd.
Northbrook, IL 60062-6127**

NAIC #: **10072**
ADOT #: **1234**

Agent:
Hbw Insurance Group Siao
2 E Rolling Cross Rd
Catonsville MD 21228-6211
(410) 744-4313
Producer Code: 505-126800-0000

Important information about your policy

See the General Policy Information section for details about installment fees.

Motor Vehicle Protection

Coverage applies only if a premium or limit is shown

Coverage Detail for 2014 Ram Trucks 2500 4wd

Coverages	Limits	Applicable Deductible(s)	Premiums
Bodily Injury	\$100,000 per person \$300,000 per accident		\$1,908.00
Property Damage	\$100,000 per accident		\$827.00
Medical Expense	\$1,000		\$35.00
Uninsured Motorists	\$100,000 per person \$300,000 per accident		See below*
Underinsured Motorists	\$100,000 per person \$300,000 per accident		See below*
Comprehensive		▪ \$1,000	\$1,162.00
Collision		▪ \$1,000	\$996.00
Full Coverage - Window Glass	Per endorsement		Included
Witness Expense Reimbursement	Per policy		Included
Reward Coverage	Per policy		Included
Cost of Preparing Proof of Loss	\$250		Included

(continued)

AZDEC-0615



Policy number: **283 010 300**
 Policy effective date: October 25, 2022
 Your Encompass agency is Hbw Insurance Group Saa
 (410) 744-4313

Motor Vehicle Protection (continued)

Coverage Detail for 2014 Ram Trucks 2500 4wd (continued)

Coverages	Limits	Applicable Deductible(s)	Premiums
Custom Parts or Equipment	\$1,000	▪ Comprehensive or Collision deductible applies	Included
Rental Reimbursement	\$40 per day \$1,200 maximum		\$26.00
Trip Interruption	\$100 per day \$500 maximum		Included
Emergency Transportation	\$20		Included
Total Premium for 2014 Ram Trucks 2500 4wd			\$4,954.00

***Premium for all "Uninsured Motorists-type" coverages are shown under Total Vehicle(s) Premiums and Charges.**

VIN: 3C6UR5CLXEG194041

Rated Driver: Jacob Kelly

Use: Work 20+

Class Code: 2232

Lienholder/Other Interested Parties

CANVAS CR UNION
 P O Box 690925, San Antonio, TX 78269-0925

Loan Number:

Type of Interest: Lienholder

Coverage Detail for 2017 Ford Truck Edge

Coverages	Limits	Applicable Deductible(s)	Premiums
Bodily Injury	\$100,000 per person \$300,000 per accident		\$532.00
Property Damage	\$100,000 per accident		\$239.00
Medical Expense	\$1,000		\$23.00
Uninsured Motorists	\$100,000 per person \$300,000 per accident		See below*
Underinsured Motorists	\$100,000 per person \$300,000 per accident		See below*
Comprehensive		▪ \$1,000	\$460.00
Collision		▪ \$1,000	\$272.00
Full Coverage - Window Glass	Per endorsement		Included
Witness Expense Reimbursement	Per policy		Included
Reward Coverage	Per policy		Included

(continued)

Encompass Special - New Policy Coverage Summary

Policy number:

283 010 300

Policy effective date:

October 25, 2022

Your Encompass agency is

Hbw Insurance Group Saa
(410) 744-4313



Motor Vehicle Protection (continued)

Coverage Detail for 2017 Ford Truck Edge (continued)

Coverages	Limits	Applicable Deductible(s)	Premiums
Cost of Preparing Proof of Loss	\$250		Included
Custom Parts or Equipment	\$1,000	▪ Comprehensive or Collision deductible applies	Included
Rental Reimbursement	\$40 per day \$1,200 maximum		\$26.00
Trip Interruption	\$100 per day \$500 maximum		Included
Emergency Transportation	\$20		Included
Total Premium for 2017 Ford Truck Edge			\$1,552.00

***Premium for all "Uninsured Motorists-type" coverages are shown under Total Vehicle(s) Premiums and Charges.**

VIN: 2FMPK3J95HBB79875

Rated Driver: Victoria Dahlstrand

Use: Work 3,1-9,9

Class Code: 2437

Lienholder/Other Interested Parties

ALASKA USA FEDERAL CREDIT UNION (AUTO)

P O Box 924430, Fort Worth, TX 76124-4430

Loan Number:

Type of Interest: Lienholder

Driver Information

Name	Date Licensed	Date of Birth
Victoria Dahlstrand	02/XX/1986	02/XX/1970
Jacob Kelly	08/XX/2011	08/XX/1995

Discounts and Charges

2014 Ram Trucks 2500 4wd discounts and charges that have been applied:

- Anti-Lock Brake Discount
- Good Payer Discount
- Future Effective Date Discount
- Preferred Protection Discount
- Passive Restraint Discount (Driver and Passenger side)
- Homeownership Discount
- Encompass Easy Pay Plan Discount

2017 Ford Truck Edge discounts and charges that have been applied:

- Anti-Lock Brake Discount
- Passive Restraint Discount (Driver and Passenger side)

(continued)



Policy number: **283 010 300**
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Motor Vehicle Protection (continued)

2017 Ford Truck Edge discounts and charges that have been applied: (continued)

- Good Payer Discount
- Future Effective Date Discount
- Preferred Protection Discount
- Homeownership Discount
- Encompass Easy Pay Plan Discount

Total Vehicle(s) Premiums and Charges

Vehicles	Identification number (VIN)	Premiums
2014 Ram Trucks 2500 4wd	3C6UR5CLXEG194041	\$4,954.00
• Arizona Auto Theft Authority Surcharge		1.00
2017 Ford Truck Edge	2FMPK3J95HBB79875	1,552.00
• Arizona Auto Theft Authority Surcharge		1.00
Uninsured Motorists Premium for all Vehicles		252.00
Underinsured Motorists Premium for all Vehicles		130.00
Your Total Premium for All Vehicles		\$6,890.00

General Policy Information

The coverages and limits shown here are subject to the restrictions, conditions, and exclusions of the policy and its endorsements.

Your policy is subject to the following forms and endorsements

Form number	Ed. date	Title
A1-B	(10-11)	Motor Vehicle
A11-A	(03-10)	Full Safety Glass Coverage Endorsement
A63-A	(10-11)	Underinsured Motorists Coverage - Arizona Split Limits
A65-A	(10-11)	Uninsured Motorists Coverage - Arizona Split Limits
A70-D	(04-17)	Amendment Of Special Motor Vehicle Provisions - Arizona
H185-A	(04-17)	Introduction

Please read this important information concerning your policy

Form number	Ed. date	Title
EX271-A	(01-20)	Late Payment Fee
G1-40173-C	(02-09)	Encompass Insurance Privacy Policy For Customers
G1-67419-A	(02-06)	Information About Your Insurance Score
G1-71183-A	(09-04)	Consumer Reports
G1-71197-A	(10-04)	Important Claim Reporting Information
G1-71728-A	(02-06)	Information About Credit Reports And Your Insurance
G1-71885-A	(08-06)	You're Receiving The Good Payer Discount
G1-71958-A	(09-06)	Consumer Reports
G1-72223-A	(01-07)	Factors Which Contribute To Your Premium Determination
G1-72588-A	(01-08)	Information Regarding Your Encompass Independent Agent
G1-74503-A	(08-09)	Renewal Down Payments
G1-74515-B	(01-10)	The Encompass Preferred Protection Discount
G-88683-E	(10-18)	Arizona Automobile Insurance Card
9-23210-E	(04-00)	Rental Automobile Coverage Notice

Special Information

- ▶ If you decide to pay your premium in installments, there will be a \$5.00 installment fee charge for each payment due. If you make 12 installment payments during the policy period, and do not change your payment plan method, then the total amount of installment fees during the policy period will be \$60.00.
- ▶ If you are on the Encompass Easy Pay Plan, there will be a \$1.50 installment fee charge for each payment due. If you make 12 installment payments during the policy period, and remain on the Encompass Easy Pay Plan, then the total amount of installment fees during the policy period will be \$18.00.
- ▶ If you change payment plan methods or make additional payments, your installment fee charge for each payment due and the total amount of installment fees during the policy period may change or even increase. Please note that the Encompass Easy Pay Plan allows you to have your insurance payments automatically deducted from your checking or savings account.



Policy number: **283 010 300**
Policy effective date: October 25, 2022
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Summary of Your Policy's Premiums

Total Premium for Motor Vehicle \$6,890.00

Total for All Exposures \$6,890.00

For any insurance need, or questions on your policy, please call (410) 744-4313.

Encompass Property And Casualty Company's Secretary and President have signed this policy with legal authority at Northbrook, Illinois. This policy is binding with the countersignature of an authorized Encompass Property And Casualty Company agent.



Patrick Macellaro
President



Rhonda S. Ferguson
Secretary