

AMWINS ACCESS INSURANCE
1410 ROCKY RIDGE DR STE 335
ROSEVILLE, CA 95661
0000 0CKK53

HILARIO BARRAZA
13400 PAGE CT
EL PASO, TX 79928-6003

TRAVELERS TEXAS MGA

AMWINS ACCESS INSURANCE
1410 ROCKY RIDGE DR STE 335
ROSEVILLE, CA 95661
00000

CONSUMERS COUNTY
MUTUAL INSURANCE COMPANY
(A COUNTY MUTUAL COMPANY)

May 14, 2023

Your Policy



612041125 222 1
06/17/2023 to 06/17/2024

12:01 A.M. STANDARD TIME
At the address shown in Item 1
of your Policy Declarations



Log in to MyTravelers.com to manage
your policy and billing details.

HILARIO BARRAZA
13400 PAGE CT
EL PASO, TX 79928-6003

Thank you for choosing Consumers County Mutual & Travelers Texas MGA!

Thank you for choosing Travelers Texas MGA for your auto insurance. We're always available to assist you with claims, questions or additional insurance needs.

Review your policy renewal package

No one understands your needs better than you. So please take a moment to review and confirm your new insurance policy details, including:

- Your Declarations page, listing the coverage you purchased, your coverage limits and deductibles
- Your insurance ID cards for proof of insurance
- Other important documents, including our privacy notice, billing options and more

Superior Service

At Travelers Texas MGA, we provide fast, efficient claim service and 24/7 claim reporting. We're proud to put our talent, expertise and resolution excellence to work for you.

On behalf of AMWINS ACCESS INSURANCE, thank you for choosing Travelers to help you protect what matters. It's Better Under the Umbrella®.

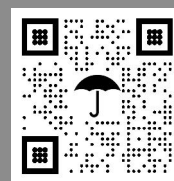
Sincerely,

Joseph D. Paradis
Managing General Agent, Travelers Texas MGA Inc.

A faster, easier way to manage your account

Visit **MyTravelers.com** or open the camera on your smartphone and scan the QR code below to download our mobile app, where you can:

- Manage your policy and bills
- Submit and monitor a claim



Contact Information

Policy questions or changes: 1.530.274.3102
Roadside assistance: 1.800.252.4633
24-hour claim service: 1.800.252.4633

PLEASE NOTE THAT YOUR POLICY INCLUDES A COVERAGE REDUCTION WITH THIS RENEWAL. PLEASE REFER TO THE ENCLOSED IMPORTANT NOTICE FOR MORE INFORMATION.

Take advantage of
our other coverage
options and
multi-policy discount



HOME



BOAT & YACHT



UMBRELLA



VALUABLES

Call your agent or Travelers
representative at 1.530.274.3102
to find out more!

Texas Liability Insurance Card

Name and Address of Insured

HILARIO BARRAZA
13400 PAGE CT
EL PASO TX 79928

Additional Drivers

HILARIO BARRAZA
GLORIA PEREYRA DEARELLANO

Insurance Company 1.800.252.4633
CONSUMERS COUNTY MUTUAL INS. CO.
- 29246

Agent AMWINS ACCESS INSURANCE
530.274.3102 OCKK53

Policy Number 612041125 222 1

Eff. Date 06/17/23 Exp. Date 06/17/24

Year 15 Make TOYOT Model SEQUOIA SR
VIN 5TDZY5G12FS058855

This policy provides at least the minimum amounts of liability insurance required by the Texas Motor Vehicle Safety Responsibility Act for the specified vehicles and named insureds and may provide coverage for other persons and vehicles as provided by the insurance policy.

Tarjeta de Seguro de Responsabilidad Civil de Texas

Nombre y Dirección del Asegurado

HILARIO BARRAZA
13400 PAGE CT
EL PASO TX 79928

Conductores Adicionales

HILARIO BARRAZA
GLORIA PEREYRA DEARELLANO

Nombre de Compañía 1.800.252.4633
CONSUMERS COUNTY MUTUAL INS. CO.
- 29246

Agente AMWINS ACCESS INSURANCE
530.274.3102 OCKK53

Número de Póliza 612041125 222 1

Fecha de Efectividad 06/17/23 Fecha de Vencimiento 06/17/24

Año 15 Marca TOYOT Modelo SEQUOIA SR
VIN 5TDZY5G12FS058855

Esta póliza provee por lo menos las cantidades mínimas de seguro de responsabilidad civil que es requerida por la ley de responsabilidad para la seguridad de los vehículos motorizados de Texas (Texas Motor Vehicle Safety Responsibility Act) para los vehículos especificados y para los asegurados nombrados y puede proveer una cobertura para otras personas y vehículos según lo proporcionado en la póliza de seguro.

Texas Liability Insurance Card

Name and Address of Insured

HILARIO BARRAZA
13400 PAGE CT
EL PASO TX 79928

Additional Drivers

HILARIO BARRAZA
GLORIA PEREYRA DEARELLANO

Insurance Company 1.800.252.4633
CONSUMERS COUNTY MUTUAL INS. CO.
- 29246

Agent AMWINS ACCESS INSURANCE
530.274.3102 OCKK53

Policy Number 612041125 222 1

Eff. Date 06/17/23 Exp. Date 06/17/24

Year 04 Make HONDA Model CR-V EX
VIN JHLRD788X4C003946

This policy provides at least the minimum amounts of liability insurance required by the Texas Motor Vehicle Safety Responsibility Act for the specified vehicles and named insureds and may provide coverage for other persons and vehicles as provided by the insurance policy.

Tarjeta de Seguro de Responsabilidad Civil de Texas

Nombre y Dirección del Asegurado

HILARIO BARRAZA
13400 PAGE CT
EL PASO TX 79928

Conductores Adicionales

HILARIO BARRAZA
GLORIA PEREYRA DEARELLANO

Nombre de Compañía 1.800.252.4633
CONSUMERS COUNTY MUTUAL INS. CO.
- 29246

Agente AMWINS ACCESS INSURANCE
530.274.3102 OCKK53

Número de Póliza 612041125 222 1

Fecha de Efectividad 06/17/23 Fecha de Vencimiento 06/17/24

Año 04 Marca HONDA Modelo CR-V EX
VIN JHLRD788X4C003946

Esta póliza provee por lo menos las cantidades mínimas de seguro de responsabilidad civil que es requerida por la ley de responsabilidad para la seguridad de los vehículos motorizados de Texas (Texas Motor Vehicle Safety Responsibility Act) para los vehículos especificados y para los asegurados nombrados y puede proveer una cobertura para otras personas y vehículos según lo proporcionado en la póliza de seguro.

**Tarjeta de Seguro de Responsabilidad
Civil de Texas**
Guarde esta tarjeta.

IMPORTANTE:

Usted debe mostrar esta tarjeta o una copia de su póliza de seguro cuando solicite o renueve su:

- (A) Registro del vehículo motorizado
- (B) Licencia de conducir
- (C) Etiqueta de inspección de seguridad para su vehículo.

También se puede pedir que usted muestre esta tarjeta o su póliza si tiene un accidente o si se la pide un oficial de policía.

Todos los conductores en Texas deben tener un seguro de responsabilidad civil para sus vehículos, o de lo contrario deben cumplir con los requisitos legales de responsabilidad financiera. Si usted no cumple con los requisitos de responsabilidad financiera, podría estar sujeto a pagar una multa de hasta \$1,000, mas la suspensión de su licencia de conducir y la suspensión del registro del vehículo, y además su vehículo podría ser confiscado por hasta 180 días (a un costo de \$15 por día).

Para más información, llame Travelers al 1.800.252.4633.

**Tarjeta de Seguro de Responsabilidad
Civil de Texas**
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Para más información, llame Travelers al 1.800.252.4633.

Texas Liability Insurance Card
Keep this card.

IMPORTANT:

You must show this card or a copy of your insurance policy when you apply for or renew your:

- (A) Motor vehicle registration
- (B) Driver's license
- (C) Motor vehicle safety inspection sticker.

You may also be asked to show this card or your policy if you have an accident or if a peace officer asks to see it.

All drivers in Texas must carry liability insurance on their vehicles or otherwise meet legal requirements for financial responsibility. If you do not meet your financial responsibility requirements, you could be fined up to \$1,000, your driver's license and motor vehicle registration could be suspended, and your vehicle could be impounded for up to 180 days (at a cost of \$15 per day).

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For more information, contact Travelers at 1.800.252.4633.

Texas Liability Insurance Card

Name and Address of Insured

HILARIO BARRAZA
13400 PAGE CT
EL PASO TX 79928

Additional Drivers

HILARIO BARRAZA
GLORIA PEREYRA DEARELLANO

Insurance Company 1.800.252.4633
CONSUMERS COUNTY MUTUAL INS. CO.
- 29246

Agent AMWINS ACCESS INSURANCE
530.274.3102 OCKK53

Policy Number 612041125 222 1

Eff. Date 06/17/23 Exp. Date 06/17/24

Year 91 Make CHEVR Model S-10 PICKU

VIN 1GCCS14E1M8111294

This policy provides at least the minimum amounts of liability insurance required by the Texas Motor Vehicle Safety Responsibility Act for the specified vehicles and named insureds and may provide coverage for other persons and vehicles as provided by the insurance policy.

Tarjeta de Seguro de Responsabilidad Civil de Texas

Nombre y Dirección del Asegurado

HILARIO BARRAZA
13400 PAGE CT
EL PASO TX 79928

Conductores Adicionales

HILARIO BARRAZA
GLORIA PEREYRA DEARELLANO

Nombre de Compañía 1.800.252.4633
CONSUMERS COUNTY MUTUAL INS. CO.
- 29246

Agente AMWINS ACCESS INSURANCE
530.274.3102 OCKK53

Número de Póliza 612041125 222 1

Fecha de Efectividad 06/17/23 Fecha de Vencimiento 06/17/24

Año 91 Marca CHEVR Modelo S-10 PICKU

VIN 1GCCS14E1M8111294

Esta póliza provee por lo menos las cantidades mínimas de seguro de responsabilidad civil que es requerida por la ley de responsabilidad para la seguridad de los vehículos motorizados de Texas (Texas Motor Vehicle Safety Responsibility Act) para los vehículos especificados y para los asegurados nombrados y puede proveer una cobertura para otras personas y vehículos según lo proporcionado en la póliza de seguro.

Texas Liability Insurance Card

Name and Address of Insured

HILARIO BARRAZA
13400 PAGE CT
EL PASO TX 79928

Additional Drivers

HILARIO BARRAZA
GLORIA PEREYRA DEARELLANO

Insurance Company 1.800.252.4633
CONSUMERS COUNTY MUTUAL INS. CO.
- 29246

Agent AMWINS ACCESS INSURANCE
530.274.3102 OCKK53

Policy Number 612041125 222 1

Eff. Date 06/17/23 Exp. Date 06/17/24

Year 99 Make HONDA Model CR-V LX

VIN JHLRD1844XC072422

This policy provides at least the minimum amounts of liability insurance required by the Texas Motor Vehicle Safety Responsibility Act for the specified vehicles and named insureds and may provide coverage for other persons and vehicles as provided by the insurance policy.

Tarjeta de Seguro de Responsabilidad Civil de Texas

Nombre y Dirección del Asegurado

HILARIO BARRAZA
13400 PAGE CT
EL PASO TX 79928

Conductores Adicionales

HILARIO BARRAZA
GLORIA PEREYRA DEARELLANO

Nombre de Compañía 1.800.252.4633
CONSUMERS COUNTY MUTUAL INS. CO.
- 29246

Agente AMWINS ACCESS INSURANCE
530.274.3102 OCKK53

Número de Póliza 612041125 222 1

Fecha de Efectividad 06/17/23 Fecha de Vencimiento 06/17/24

Año 99 Marca HONDA Modelo CR-V LX

VIN JHLRD1844XC072422

Esta póliza provee por lo menos las cantidades mínimas de seguro de responsabilidad civil que es requerida por la ley de responsabilidad para la seguridad de los vehículos motorizados de Texas (Texas Motor Vehicle Safety Responsibility Act) para los vehículos especificados y para los asegurados nombrados y puede proveer una cobertura para otras personas y vehículos según lo proporcionado en la póliza de seguro.

Tarjeta de Seguro de Responsabilidad Civil de Texas

Guarde esta tarjeta.

IMPORTANTE:

Usted debe mostrar esta tarjeta o una copia de su póliza de seguro cuando solicite o renueve su:

- (A) Registro del vehículo motorizado
- (B) Licencia de conducir
- (C) Etiqueta de inspección de seguridad para su vehículo.

También se puede pedir que usted muestre esta tarjeta o su póliza si tiene un accidente o si se la pide un oficial de policía.

Todos los conductores en Texas deben tener un seguro de responsabilidad civil para sus vehículos, o de lo contrario deben cumplir con los requisitos legales de responsabilidad financiera. Si usted no cumple con los requisitos de responsabilidad financiera, podría estar sujeto a pagar una multa de hasta \$1,000, mas la suspensión de su licencia de conducir y la suspensión del registro del vehículo, y además su vehículo podría ser confiscado por hasta 180 días (a un costo de \$15 por día).

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Tarjeta de Seguro de Responsabilidad Civil de Texas

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Texas Liability Insurance Card **Keep this card.**

IMPORTANT:

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Texas Liability Insurance Card **Keep this card.**

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For more information, contact Travelers at 1.800.252.4633.

IMPORTANT NOTICE

POLICYHOLDER NOTICE OF COVERAGE CHANGES

Enclosed is your personal automobile policy renewal for your next policy term. Please read it carefully, as your coverage has changed and may include reductions in coverage. This Important Notice provides general information. Not all of the policy forms and endorsements listed below may apply to your policy. To determine the policy forms and endorsements that apply to your policy, please refer to your Automobile Policy Declarations. In case of any conflict between this Important Notice and the terms of your policy, your policy will govern.

The changes in the **PERSONAL AUTO POLICY** are as follows:

- **AMENDMENT OF POLICY PROVISIONS – TEXAS, E2RTX00 (05-22)** is a new mandatory form which amends the **PERSONAL AUTO POLICY**.

REDUCTIONS IN COVERAGE:

- Under **LIABILITY COVERAGE SECTION**, Exclusion A.5.d. is added stating that coverage is excluded while a vehicle is being used to carry property for compensation or a fee, including pickup or delivery. The exclusion applies whether or not there is property being transported in or upon the vehicle.
- Under **MEDICAL PAYMENTS COVERAGE SECTION**, Exclusion 2.d. is added stating that coverage is excluded while “occupying” “your covered auto” when it is being used to carry property for compensation or a fee, including pickup or delivery. The exclusion applies whether or not there is property being transported in or upon the vehicle.
- Under **UNINSURED MOTORISTS COVERAGE SECTION**, Exclusion B.2.d. is added stating that coverage is excluded while “occupying” “your covered auto” when it is being used to carry property for compensation or a fee, including pickup or delivery. The exclusion applies whether or not there is property being transported in or upon the vehicle.
- Under **DAMAGE TO YOUR AUTO COVERAGE SECTION**, Exclusion 1.d. is added stating that coverage is excluded for loss to “your covered auto” or any “non-owned auto” while it is being used to carry property for compensation or a fee, including pickup or delivery. The exclusion applies whether or not there is property being transported in or upon the vehicle.

OTHER CHANGES:

- Under **LIABILITY COVERAGE SECTION**, Exclusions:
 - Revised paragraph A.5.b. to remove the reference to property from the exclusion.
 - Added paragraph A.5.c. to exclude coverage while a vehicle is being used by a delivery network company driver who is logged on to a delivery network company’s digital network as a driver or is engaged in a prearranged delivery.
 - Revised paragraph B.5. by adding language stating that coverage is excluded while “your covered auto” is being shared in a personal vehicle sharing program.
- Under **MEDICAL PAYMENTS COVERAGE SECTION**, Exclusions:
 - Revised paragraph 2.b. to remove the reference to property from the exclusion.
 - Added paragraph 2.c. to exclude coverage while “occupying” “your covered auto” when it is being used by a delivery network company driver who is logged on to a delivery network company’s digital network as a driver or is engaged in a prearranged delivery.
 - Revised paragraph 12. by adding language stating that coverage is excluded while “occupying” “your covered auto” during a period it is being shared in a personal vehicle sharing program.
- Under **PERSONAL INJURY PROTECTION COVERAGE SECTION**, Exclusions:
 - Revised paragraph B.3. to remove the reference to property from the exclusion.
 - Added paragraphs B.1. and B.2. to this form so that all of the exclusions under paragraph B. are now contained in the Amendment of Policy Provisions.
- Under **UNINSURED MOTORISTS COVERAGE SECTION**, Exclusions:

- Revised paragraph B.2.b. to remove the reference to property from the exclusion.
- Added paragraph B.2.c. to exclude coverage while “occupying” “your covered auto” when it is being used by a delivery network company driver who is logged on to a delivery network company’s digital network as a driver or is engaged in a prearranged delivery.
- Revised paragraph B.5. by adding language stating that coverage is excluded while “occupying” “your covered auto” during a period it is being shared in a personal vehicle sharing program.
- Under DAMAGE TO YOUR AUTO COVERAGE SECTION, Exclusions:
 - Revised paragraph 1.b. to remove the reference to property from the exclusion.
 - Added paragraph 1.c. to exclude coverage for loss to “your covered auto” or any “non-owned auto” that occurs while it is being used by a delivery network company driver who is logged on to a delivery network company’s digital network as a driver or is engaged in a prearranged delivery.
 - Revised paragraph 15. by adding language stating that coverage is excluded for loss to “your covered auto” while it is being shared in a personal vehicle sharing program.
- Editorial revisions have also been made.
- **GENERAL PROVISIONS SECTION, G01TX03 (05-22)** replaces GENERAL PROVISIONS SECTION, G01TX02 (07-20) and makes the following changes:
 - Under General Definitions:
 - Revised paragraph D., the definition of “minimum limits”, to state that it means the minimum limits of liability required by Texas law and to remove the reference to the specific dollar amounts currently required.
 - An editorial revision was made to paragraph O.
 - Under Duties After An Accident Or Loss:
 - Revised paragraph A. to state notice should include the names and addresses of any known injured persons and of any known witnesses.
 - Revised paragraph B.3.b. to state a parent or guardian may be present during any examination of a minor.
 - Revised paragraph B.4.b. to state tax returns will not be required unless a claim involves a fire loss, loss of profits, or loss of income.
 - Under General Conditions, Two Or More Policies Issued To You, a revision was made to remove the reference to “any of our personal insurance affiliates”.
 - Under General Conditions, Termination:
 - Revised A. Cancellation, paragraph 1.b. to remove the condition that your request to cancel your policy be in writing as other forms of notice are acceptable.
 - Revised B. Nonrenewal to state that Texas law requires us to nonrenew your policy when you or any covered person under your policy fails or refuses to cooperate with us in the investigation, settlement, or defense of a claim or action.

If you have any questions on the policy forms and endorsements that apply to your policy or if you wish to make any change, contact your agent or Travelers representative.

We appreciate your business and look forward to continuing to serve your insurance needs.

Travelers

Automobile Policy Continuation Declarations

1. Named Insured

HILARIO BARRAZA
13400 PAGE CT
EL PASO, TX 79928-6003

Your Agency's Name and Address

AMWINS ACCESS INSURANCE
1410 ROCKY RIDGE DR STE 335
ROSEVILLE, CA 95661

Your Auto Policy Number 612041125 222 1
Your Account Number 612041125

For Policy Service 1.530.274.3102
For Claim Service For questions on filing a
claim or to file a claim go to **Travelers.com** or call
1.800.252.4633
For Roadside Assistance 1.800.252.4633

2. Premium

Your Total Premium for the Policy Period is \$3,197.

The policy period is from June 17, 2023 to June 17, 2024 12:01 A.M. STANDARD TIME at your address shown in Item 1.

3. Your Vehicles

1. 2015 TOYOT SEQUOIA SR
2. 2004 HONDA CR-V EX
3. 1991 CHEVR S-10 PICKU
4. 1999 HONDA CR-V LX

Identification Numbers

5TDZY5G12FS058855
JHLRD788X4C003946
1GCCS14E1M8111294
JHLRD1844XC072422

4. Coverages, Limits of Liability and Premiums

Insurance is provided only where a premium entry is shown for the coverage. The premium entry "Incl" or "Pkg" means the premium charge is included in the premium for another coverage or a package.

	VEHICLE 1	VEHICLE 2	VEHICLE 3	VEHICLE 4
	15 TOYOT SEQUOIA SR	04 HONDA CR-V EX	91 CHEVR S-10 PICKU	99 HONDA CR-V LX
A. Bodily Injury				
\$50,000 each person				
\$100,000 each accident	\$342	\$309	\$228	\$382
B. Property Damage				
\$50,000 each accident	\$201	\$179	\$102	\$196
D1. Uninsured Motorists Bodily Injury				
\$30,000 each person				
\$60,000 each accident	\$98	\$79	\$85	\$77
D3. Uninsured Motorists Property Damage				
\$25,000 each accident				
\$250 deductible applicable to PD Liability	\$64	\$53	\$56	\$51
E. Collision				
Actual Cash Value less				
\$500 deductible	\$329			

4. Coverages, Limits of Liability and Premiums (continued)

Insurance is provided only where a premium entry is shown for the coverage. The premium entry "Incl" or "Pkg" means the premium charge is included in the premium for another coverage or a package.

	VEHICLE 1	VEHICLE 2	VEHICLE 3	VEHICLE 4
	15 TOYOT SEQUOIA SR	04 HONDA CR-V EX	91 CHEVR S-10 PICKU	99 HONDA CR-V LX
F. Comprehensive				
Actual Cash Value less \$500 deductible	\$341			
Glass Deductible				
See Endorsement E1OCW02 (01-15) \$50 deductible	Incl			
Personal Property Coverage				
See Endorsement E1VCW01 (10-13) \$500 limit	Pkg			
Roadside Assistance Coverage				
See Endorsement E1RCW02 (10-13) Up to 100 miles per disablement	Pkg			
Trip Interruption Coverage				
See Endorsement E1SCW01 (10-13)	Pkg			
Package Premiums^				
Premier Roadside Assistance	\$25			
Subtotal for your vehicle(s):	\$1,400	\$620	\$471	\$706

Total Premium for this Policy:

\$3,197

This is not a bill. You will be billed separately for this transaction.

^ The Premier Roadside Assistance Package consists of Roadside Assistance Coverage, Trip Interruption Coverage, and Personal Property Coverage endorsements.

5. Information Used to Rate Your Policy

Discounts

Safe Driver Discount
5 Years Accident and Violation Free
Home Ownership Discount
Multi-Car Discount
Good Payer Discount
EFT Discount
Continuous Insurance Discount
Early Quote Discount

Named Insured HILARIO BARRAZA
Policy Period June 17, 2023 to June 17, 2024

Policy Number 612041125 222 1
Issued On Date May 14, 2023

5. Information Used to Rate Your Policy (continued)

Your Total Savings Reflected in Your Total Premium: \$2,667

Drivers	Date of Birth	Gender	Marital Status	Driver Type
1. HILARIO	04-02-1939	Male	Married	Licensed
2. GLORIA	11-26-1951	Female	Married	Licensed

Vehicles	Use of Vehicle	Mileage	Location of Vehicle
1. 15 TOYOT SEQUOIA SR	Pleasure	22,764	EL PASO, TX
2. 04 HONDA CR-V EX	Pleasure	10,775	EL PASO, TX
3. 91 CHEVR S-10 PICKU	Pleasure	Not Verified	EL PASO, TX
4. 99 HONDA CR-V LX	Pleasure	Not Verified	EL PASO, TX

If any of the information above is incorrect or has changed, please notify your Travelers representative immediately.

6. Other Information

Your Insurer

CONSUMERS COUNTY MUTUAL INS. CO.
A County Mutual Insurance Company
A COUNTY MUTUAL INSURANCE COMPANY, DALLAS, TX 75205

Lienholder/Loss Payees Information

15 TOYOT SEQUOIA SR	TMCC
VIN # 5TDZY5G12FS058855	PO BOX 105386
	ATLANTA, GA 30348-5386
	LOAN #

Policy Coverage Sections and Endorsements That Form a Part of This Policy:

G01TX03 (05-22)	General Provisions Section
L01TX02 (07-20)	Liability Coverage Section
U01TX02 (07-16)	Uninsured Motorists Coverage Section
P01TX02 (07-20)	Damage To Your Auto Coverage Section
S01TX00 (10-13)	Signature Page
E1ITX00 (10-13)	Limited Mexico Coverage
E1OCW02 (01-15)	Glass Deductible
E1RCW02 (10-13)	Roadside Assistance Coverage
E1SCW01 (10-13)	Trip Interruption Coverage
E1VCW01 (10-13)	Personal Property Coverage
E2RTX00 (05-22)	Amendment Of Policy Provisions - Texas

Issued on 05/14/2023

6. Other Information (continued)

FOR YOUR INFORMATION

For information about how Travelers compensates independent agents and brokers, please visit www.Travelers.com or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

It is important that the information we used to rate your policy is correct. It is your responsibility to make sure that the information on these Declarations is accurate and complete, including checking that you are receiving all the discounts for which you are eligible. To see a full list of discounts offered, including discounts for having multiple policies with us or being a good driver, go to www.travelers.com/discounts. Once at the website, type in your policy number 6120411252221 and product code QA2 to view the discounts available. If any of the information on the Declarations has changed, appears incorrect, or is missing, please advise your Travelers agent or representative immediately. Your Travelers agent or representative is also available to review the information on the Declarations with you.

We use Insurance Score as one factor in determining the premium on our policies. If you would like to have your Insurance Score updated, please call 1.530.274.3102.

Your payment includes a \$4.00 fee per vehicle each year. This fee helps fund: (1) auto burglary, theft, and fraud prevention, (2) criminal justice efforts, and (3) trauma care and emergency medical services for victims of accidents due to traffic offenses. By law, this fee funds the Motor Vehicle Crime Prevention Authority (MVCPA).

Disclosure: Your policy excludes coverage during a period it is rented or leased to others. However, this exclusion does not apply to operation of your covered auto by you, a resident relative or family member.

TEXAS PERSONAL AUTO POLICY
Consumers County Mutual Insurance Company
 (A County Mutual Company)

GENERAL PROVISIONS SECTION

Unless otherwise stated, the provisions in this General Provisions Section apply to all Coverage Sections and endorsements of this policy.

AGREEMENT

In return for payment of the premium and subject to all the terms of this policy, we will provide the coverages you have selected. These are shown by premium entries in the Declarations. The Declarations is a part of this policy.

GENERAL DEFINITIONS

Throughout this policy:

A. "You" and "your" refer to:

1. The "named insured" shown in the Declarations; and
2. The spouse if a resident of the same household.

The term spouse includes, if a resident of the same household:

- a. The civil partner of the "named insured", provided such civil union was obtained in a state where a civil union is legally recognized; or
- b. The "domestic partner" of the "named insured".

If the spouse (other than a civil partner or "domestic partner") ceases to be a resident of the same household during the policy period, the spouse will be considered "you" and "your" under this policy during a period of separation in contemplation of divorce and only until the effective date of another policy listing the spouse as a named insured.

B. "We", "us" and "our" refer to the member company of Travelers providing this insurance and shown as the insurer in Item 6 of the Declarations.

C. We consider a private passenger auto, pickup or van to be owned by a person if leased:

1. Under a written agreement to that person; and
2. For a continuous period of at least 6 months.

D. "Minimum limits" refers to the minimum limits of liability as required by Texas law, to be provided under a policy of automobile liability insurance.

Other words and phrases are defined. They are in quotation marks when used.

E. "Bodily injury" means bodily harm, sickness or disease, including death that results.

F. "Business" includes trade, profession or occupation.

G. "Business Day" means a day other than a Saturday, Sunday, or holiday recognized by the State of Texas.

H. "Domestic partner" means a person who is in a continuing spouse-like relationship with a named insured for the purpose of a domestic life. Both persons must be 18 years of age or older and may not be related to each other by blood. Neither may be married to another person, or be a "domestic partner" or partner by civil union of any other person.

I. "Newly acquired auto"

1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period:

- a. A private passenger auto; or
- b. A pickup, utility vehicle or van, that has a Gross Vehicle Weight Rating of 25,000 lbs. or less that:
 - (1) Is not used primarily for the delivery or transportation of goods, materials or supplies, other than samples; or
 - (2) Is used for farming or ranching

2. Coverage for a "newly acquired auto" which replaces a vehicle shown in the Declarations is provided as described below.

- a. For any coverage provided in this policy except coverage under the Damage To Your Auto Coverage Section, a "newly acquired auto" will have the same

coverage as the vehicle it replaced. Coverage begins on the date you become the owner without your having to ask us to insure it.

- b. Coverage under the Damage To Your Auto Coverage Section for a “newly acquired auto” begins on the date you become the owner. However, for this coverage to apply to a replacement vehicle, you must ask us, within 20 days after you become the owner, to:

- (1) Add coverage under the Damage To Your Auto Coverage Section; or
- (2) Continue coverage under the Damage To Your Auto Coverage Section on the replacement vehicle after the 20-day period has elapsed.

If you ask us to insure a “newly acquired auto” which replaces a vehicle shown in the Declarations after the 20-day period described above has elapsed, coverage we provide for such replacement vehicle under the Damage To Your Auto Coverage Section, except the coverage provided in 2.b., will begin at the time you request the coverage.

3. Coverage for a “newly acquired auto” which is in addition to any vehicle shown in the Declarations is provided as described below.

- a. The “newly acquired auto” will have the broadest coverage we now provide for any covered vehicle shown in the Declarations. Coverage begins on the date you become the owner.
- b. For any coverage provided in this Policy to apply to such additional vehicle, you must ask us to insure it within 20 days after you become the owner.

If you ask us to insure a “newly acquired auto” which is in addition to any vehicle shown in the Declarations after the 20-day period described above has elapsed, any coverage we provide for a “newly acquired auto” will begin at the time you request the coverage.

- J. “Occupying” means:

1. In;
2. Upon; or
3. Getting in, on, out or off.

- K. “Property damage” means physical injury to, destruction of or loss of use of tangible property. This definition does not apply for Coverage D3 – Uninsured Motorists Property Damage Coverage.

- L. “Resident relative” means a person related to you by blood, marriage or adoption who is a resident of your household. This includes a ward or foster child. Your unmarried dependent children, wards, and foster children while temporarily away from home will be considered residents if they intend to resume residing in your household.

- M. “Temporary vehicle” includes a vehicle that is loaned or provided to an insured by an automobile repair facility for the insured’s use while the insured’s vehicle is at the facility for service, repair, maintenance, or damage or to obtain an estimate, and is:

1. In the lawful possession of the insured or “resident relative” of the insured;
2. Not owned by the insured, any “resident relative” of the insured, or any other person residing in the insured’s household; and
3. Operated by or in the possession of the insured or a “resident relative” of the insured until the vehicle is returned to the repair facility.

- N. “Trailer” means a vehicle designed to be pulled by a:

1. Private passenger auto; or
2. Pickup or van.

It also means a farm wagon or farm implement while towed by a vehicle listed in 1. or 2. above.

- O. “Your covered auto” means:

1. Any vehicle shown in the Declarations.
2. A “newly acquired auto”.
3. Any “trailer” you own.
4. Any private passenger auto, pickup, van or “trailer” you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

This provision (O.4.) does not apply to the Damage To Your Auto Coverage Section.

DUTIES AFTER AN ACCIDENT OR LOSS

We have no duty to provide coverage under this policy unless there has been full compliance with the following duties:

- A. We must be notified promptly of how, when and where the accident or loss happened. Notice should also include the names and addresses of

any known injured persons and of any known witnesses.

- B. A person seeking any coverage must:
1. Cooperate with us in the investigation, settlement or defense of any claim or suit.

2. Promptly send us copies of any notices or legal papers received in connection with the accident or loss.
3. Submit, as often as we reasonably require:
 - a. To physical exams by physicians we select. We will pay for these exams.
 - b. To examination under oath and subscribe the same. A parent or guardian may be present during any examination of a minor. We may require such exam under oath:
 - (1) From other persons insured under this policy (including a "resident relative").
 - (2) Be done separately and outside the presence of any witnesses or persons insured or seeking benefits under this policy.
4. Authorize us to obtain:
 - a. Medical reports; and
 - b. Other pertinent records.

The medical reports must be reasonably related to the accident or loss. Tax returns will not be required unless the claim involves a fire loss, loss of profits, or loss of income.
5. Submit a proof of loss when required by us.

Additional Duties For Personal Injury Protection Coverage

A person seeking benefits under Coverage Q - Personal Injury Protection Coverage must also submit a written proof of loss, if we so require, no later than 6 months after the date of the accident.

Additional Duties For Uninsured Motorists Coverage

If Coverage D1 – Uninsured Motorists Bodily Injury is shown in the Declarations, a person seeking coverage must also promptly:

- A. Notify the police if a hit-and-run driver is involved.
- B. Send us copies of the legal papers if a suit is brought.
- C. Notify us in writing of a tentative settlement between the person who is an "insured" under Coverage D1 and the insurer of the "uninsured motor vehicle", and allow us 30 days to advance payment to that insured person in an amount equal to the tentative settlement, to preserve our rights against the insurer, owner or operator of such "uninsured motor vehicle".
- D. If there is Uninsured Motorists Bodily Injury shown in the Declarations with Property Damage:
 1. Take reasonable steps after loss to protect "your covered auto" from further loss.
 2. Permit us to inspect and appraise the damaged property before its repair or disposal.

Additional Duties For Collision And Comprehensive Coverages

If Coverage E – Collision Coverage or Coverage F - Comprehensive Coverage is shown in the Declarations, a person seeking coverage must also:

- A. Take reasonable steps after loss to protect "your covered auto" or any "non-owned auto" and their equipment from further loss. We will pay reasonable expenses incurred to do this.
- B. Promptly notify the police if "your covered auto" or any "non-owned auto" is stolen.
- C. Permit us to inspect and appraise the damaged property before its repair or disposal.

Our Duties As To Payment of First Party Claims

The following provisions are added:

- A. Within 15 days after we receive written notice of a claim, we will:
 1. Acknowledge receipt of the claim. If our acknowledgement of the claim is not in writing, we will keep a record of the date, method and content of our acknowledgement.
 2. Begin any investigation of the claim.
 3. Specify the information that the person making the claim must provide in accordance with the Duties After An Accident Or Loss.

We may request more information if, during the investigation of the claim, such additional information is necessary.

- B. After we receive all information we request, we will notify the person making the claim, in writing, whether the claim will be paid or has been denied, or whether more time is needed. We will notify the person making the claim:
 1. Within 15 "business days"; or
 2. Within 30 days if we have reason to believe the loss resulted from arson.
- C. If we deny the claim or require more time for processing the claim, we must:
 1. Give the reasons for denying the claim; or
 2. Give the reasons we require more time to process the claim. However, we must either approve or deny the claim within 45 days after the date we notify the person making the claim that more time is needed.
- D. In the event of a weather-related catastrophe or major natural disaster, as defined by the Texas Department of Insurance, the claim-handling deadlines as stated above in this provision are extended for an additional 15 days.
- E. If we notify the person making the claim that we will pay the claim, or part of the claim, we will pay the claim within five "business days" after we notify that person.

- F. If payment of the claim or part of the claim requires the performance of an act by the person making the claim, we will pay the claim within five “business days” after the date that person performs the act.

Notice of Settlement of Liability Claims

- A. We will notify the named insured, in writing, of any initial offer to compromise or settle a claim against an “insured” under the Liability Coverage Section of this policy. We will give the named

insured notice within 10 days after the date the offer is made.

- B. We will notify the named insured, in writing, of any settlement of a claim against an “insured” under the Liability Coverage Section of this policy. We will give the named insured notice within 30 days after the date of the settlement.

GENERAL CONDITIONS

Bankruptcy

Bankruptcy or insolvency of the “insured” will not relieve us of any obligations under this policy.

Changes

- A. This policy contains all the agreements between you and us. Its terms may not be changed or waived except by endorsement issued by us.
- B. If there is a change to the information used to develop the policy premium, we may adjust your premium. Changes during the policy term that may result in a premium increase or decrease include, but are not limited to, changes in:
1. The number, type or use of insured vehicles;
 2. Operators using insured vehicles;
 3. The place of principal garaging of insured vehicles; or
 4. Coverage, deductible or limits.
- If a change resulting from A. or B. above requires a premium adjustment, we will make the premium adjustment in accordance with our manual rules.
- C. If we make a change which broadens coverage under this edition of your policy without additional premium charge, that change will automatically apply to your policy as of the date we implement the change in your state. This paragraph (C.) does not apply to changes implemented with a general policy revision that includes both broadenings and restrictions in coverage, whether that general policy revision is implemented through introduction of:
1. A subsequent edition of your policy or any of its Coverage Sections; or
 2. An amendatory endorsement.

Fraud

We do not provide coverage for any person under this policy who has made fraudulent statements or engaged in fraudulent conduct in connection with any accident or loss for which coverage is sought under this policy.

Legal Action Against Us

- A. No legal action may be brought against us until there has been full compliance with all the terms of this policy. In addition, under the Liability Coverage Section, no legal action may be brought against us until:
1. We agree in writing that the “insured” has an obligation to pay; or
 2. The amount of that obligation has been finally determined by judgment after trial.
- B. No person or organization has any right under this policy to bring us into any action to determine the liability of an “insured”.

Our Right To Recover Payment

- A. If we make a payment under this policy and the person to or for whom payment was made has a right to recover damages from another we are subrogated to that right. That person must do:
1. Whatever is necessary to enable us to exercise our rights; and
 2. Nothing after loss to prejudice them.
- However, our rights in this Paragraph (A.) do not apply under the Damage To Your Auto Coverage Section, against any person using “your covered auto” with a reasonable belief that such person is entitled to do so.
- B. If we make a payment under this policy and the person to or for whom payment is made recovers damages from another, that person must:
1. Hold in trust for us the proceeds of the recovery; and
 2. Reimburse us to the extent of our payment.

Policy Period And Territory

- A. This policy applies only to accidents and losses which occur:
1. During the policy period shown in the Declarations; and
 2. Within the policy territory.
- B. The policy territory is:

1. The United States of America, its territories or possessions;
2. Puerto Rico; or
3. Canada.

This policy also applies to loss to, or accidents involving, "your covered auto" while being transported between their ports.

Transfer Of Your Interest In This Policy

- A. Your rights and duties under this policy may not be assigned without our written consent. However, if a named insured shown in the Declarations dies, coverage will be provided for:
 1. The surviving spouse if resident in the same household at the time of death. Coverage applies to the spouse as if a named insured shown in the Declarations; and
 2. The legal representative of the deceased person as if a named insured shown in the Declarations. This applies only with respect to the representative's legal responsibility to maintain or use "your covered auto".
- B. Coverage will only be provided until the next anniversary of the policy's original effective date.

Two Or More Policies Issued To You

If this policy and any other auto insurance policy issued to you by us apply to the same accident, the maximum limit of our liability under all the policies shall not exceed the highest applicable limit of liability under any one policy.

Termination

- A. Cancellation
This policy may be cancelled during the policy period as follows:
 1. The named insured shown in the Declarations may cancel by:
 - a. Returning this policy to us; or
 - b. Giving us advance notice of the date cancellation is to take effect.
 We may accept another form of notice from the named insured. If there is more than one person shown as named insured in the Declarations, any named insured may cancel this policy. The cancellation by one named insured will be binding on any other named insured.
 2. We may cancel by mailing to the named insured shown in the Declarations at the address shown in this policy:
 - a. At least 10 days notice:
 - (1) If cancellation is for nonpayment of premium; or
 - (2) If notice is mailed during the first 60 days this policy is in effect and this

- is not a renewal or continuation policy; or
- b. At least 20 days notice in all other cases.
3. We will not cancel this policy solely because you are an elected official.
4. After this policy is in effect for more than 59 days, or if this is a renewal or continuation policy, we will cancel only:
 - a. For nonpayment of premium; or
 - b. If your driver's license or motor vehicle registration or that of:
 - (1) Any driver who lives with you; or
 - (2) Any driver who customarily uses "your covered auto";
 has been suspended or revoked. This must have occurred:
 - (1) During the policy period; or
 - (2) Since the last anniversary of the original effective date if the policy period is other than 1 year.
 However, in the event you or a driver described above has had his or her driver's license suspended or revoked, before canceling this policy we will offer to continue the policy with an endorsement excluding coverage when the person who has had his or her driver's license suspended or revoked is operating "your covered auto". If such offer is accepted by you, we will issue an endorsement to that effect; or
 - c. For fraud by you or any "resident relative" in making or settling a claim under this policy; or
 - d. If the Texas Department of Insurance determines that continuation of the policy would result in a violation of the Texas Insurance Code or any other law governing the business of insurance in Texas.

- B. Nonrenewal
We have the right to not renew or continue this policy as permitted by Texas law at the end of the policy period shown in the Declarations. If we decide not to renew or continue this policy, we will mail notice to the named insured shown in the Declarations at the address shown in this policy. Notice will be mailed at least 30 days before the end of the policy period. Subject to this notice requirement, if the policy period is other than one year, we will have the right not to renew or continue it only at each anniversary of its original effective date. If that date is the 29th, 30th or 31st of a month, we may consider the first day of the next month to be this anniversary.
Notwithstanding the above, Texas law requires that we nonrenew your policy when you or any "insured" under this policy fails or refuses to cooperate with us in the investigation, settlement, or

defense of a claim or action. This includes when we are unable to contact you or any “insured” after using reasonable efforts for the purposes of investigating, settling, or defending a claim or action.

We will not refuse to renew or continue this policy solely because:

1. Of the age of you or any “resident relative”; or
2. You are an elected official.

C. Automatic Termination

1. If we offer to renew or continue your policy for another policy period and you or your representative do not accept, this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due means that you have not accepted our offer.
2. If you obtain other insurance on “your covered auto”, any similar insurance provided by this policy will terminate as to that auto on the effective date of the other insurance.

D. Other Termination Provisions

1. If the law in effect in Texas at the time this policy is issued or continued:
 - a. Requires a longer notice period;
 - b. Requires a special form of or procedure for giving notice; or
 - c. Modifies any of the stated termination reasons;
 we will comply with those requirements.

2. We may deliver any notice instead of mailing it. Proof of mailing of any notice will be sufficient proof of notice.
3. If this policy is cancelled, you may be entitled to a premium refund. If so, we will send you the refund not later than the 15th “business day” after the effective date of cancellation or termination of the policy. The premium refund, if any, will be computed according to our manuals. However, making or offering to make the refund is not a condition of cancellation.
4. The effective date of cancellation stated in the notice will become the end of the policy period.

AMENDMENT OF POLICY PROVISIONS - TEXAS

All provisions of the policy apply unless modified by this endorsement.

LIABILITY COVERAGE SECTION

The Liability Coverage Section, Exclusions provision, Exclusion A.5. is replaced by the following:

A. We do not provide Liability Coverage for any "insured":

5. For that "insured's" liability arising out of the ownership or operation of a vehicle while it is being used:
 - a. As a public or livery conveyance. When a vehicle is used to carry property for a fee, this Exclusion (A.5.a.) does not apply to:
 - (1) you or a "resident relative" unless the primary usage of the vehicle is to carry property for a fee; or
 - (2) Any "temporary vehicle" provided to you, any "resident relative" or any other licensed operator residing in your household that is:
 - (a) a private passenger auto; or
 - (b) a pick-up, utility vehicle or van that has a Gross Vehicle Weight Rating of 14,000 lbs. or less that:
 - (i) is not used primarily for the delivery or transportation of goods, materials or supplies other than samples; or
 - (ii) is used for farming or ranching.

This Exclusion (A.5.a.) does not apply to a vehicle used for a:

- (1) Share-the-expense car pool;
 - (2) Charitable purpose; or
 - (3) Volunteer purpose.
- b. By a transportation network company driver who is logged on to a transportation network company's digital network as a driver or is engaged in a prearranged ride. A transportation network company means a corporation, partnership, sole proprietorship, or other entity that uses a digital network to connect a transportation company rider to a transportation company driver for a prearranged ride.
 - c. By a delivery network company driver who is logged on to a delivery network company's digital network as a driver or is engaged in a prearranged delivery. A delivery network company means a corporation, partnership, sole proprietorship, or other entity that uses a

digital network to connect its customers to delivery transportation services.

- d. To carry property for compensation or a fee, including pickup or delivery. This Exclusion (A.5.d.) applies whether or not there is property being transported in or upon the vehicle.

This Exclusion (A.5.d.) does not apply to you or a "resident relative" unless the primary usage of the vehicle is to carry property for a fee, or to a vehicle used for a:

- (1) Share-the-expense car pool;
- (2) Charitable purpose; or
- (3) Volunteer purpose.

The Liability Coverage Section, Exclusions provision, Exclusion B.5. is replaced by the following:

B. We do not provide Liability Coverage for the ownership, maintenance or use of:

5. "Your covered auto" during a period it is rented or leased to others, including when being shared in a personal vehicle sharing program. However, this Exclusion (B.5.) does not apply:
 - a. To the operation of "your covered auto" by you or a "resident relative"; or
 - b. If you or any "resident relative" lends "your covered auto" to another for reimbursement of operating expenses only.

MEDICAL PAYMENTS COVERAGE SECTION

The Medical Payments Coverage Section, Exclusions provision, Exclusions 2. and 12. are replaced by the following:

We do not provide Medical Payments Coverage to any "insured" for "bodily injury":

2. Sustained while "occupying" "your covered auto" when it is being used:
 - a. As a public or livery conveyance. When a vehicle is used to carry property for a fee, this Exclusion (2.a.) does not apply to you or a "resident relative" unless the primary usage of the vehicle is to carry property for a fee. This Exclusion (2.a.) does not apply to a vehicle used for a:
 - (1) Share-the-expense car pool;
 - (2) Charitable purpose; or
 - (3) Volunteer purpose.
 - b. By a transportation network company driver who is logged on to a transportation network company's digital network as a driver or is

engaged in a prearranged ride. A transportation network company means a corporation, partnership, sole proprietorship, or other entity that uses a digital network to connect a transportation company rider to a transportation company driver for a prearranged ride.

- c. By a delivery network company driver who is logged on to a delivery network company's digital network as a driver or is engaged in a prearranged delivery. A delivery network company means a corporation, partnership, sole proprietorship, or other entity that uses a digital network to connect its customers to delivery transportation services.
 - d. To carry property for compensation or a fee, including pickup or delivery. This Exclusion (2.d.) applies whether or not there is property being transported in or upon the vehicle. This Exclusion (2.d.) does not apply to you or a "resident relative" unless the primary usage of the vehicle is to carry property for a fee, or to a vehicle used for a:
 - (1) Share-the-expense car pool;
 - (2) Charitable purpose; or
 - (3) Volunteer purpose.
12. Sustained while "occupying" "your covered auto" during a period it is rented or leased by you to others, including when being shared in a personal vehicle sharing program. However, this Exclusion (12.) does not apply:
- a. to you or a "resident relative"; or
 - b. If you or any "resident relative" lends "your covered auto" to another for reimbursement of operating expenses only.

PERSONAL INJURY PROTECTION COVERAGE SECTION

Exclusion B. is replaced by the following:

- B. We do not provide Personal Injury Protection Coverage for "bodily injury" sustained by:
 - 1. You or any "resident relative" as a result of the use or operation of any "motor vehicle", other than "your covered auto", owned by the "named insured".
 - 2. Any "resident relative" as a result of the use or operation of any "motor vehicle" which is owned by that "resident relative" and for which the financial responsibility required by the Texas Motor Vehicle Safety Act is not in effect.
 - 3. Any "insured" while "occupying" or when struck by "your covered auto" registered with a transportation network company that uses a digital network or software application service to connect a transportation company rider to a transportation network company

driver for a prearranged ride, and the driver is logged into the network or application as a driver, regardless of whether the driver has accepted a passenger.

UNINSURED MOTORISTS COVERAGE SECTION

The Uninsured Motorists Coverage Section, Exclusions provision, Exclusion B.2. is replaced by the following:

- B. We do not provide Uninsured Motorists Coverage for "bodily injury" sustained by any "insured" or "property damage":
 - 2. While "occupying" "your covered auto" when it is being used:
 - a. As a public or livery conveyance. When a vehicle is used to carry property for a fee, this Exclusion (B.2.a.) does not apply to you or a "resident relative" unless the primary usage of the vehicle is to carry property for a fee. This Exclusion (B.2.a.) does not apply to a vehicle used for a:
 - (1) Share-the-expense car pool;
 - (2) Charitable purpose; or
 - (3) Volunteer purpose.
 - b. By a transportation network company driver who is logged on to a transportation network company's digital network as a driver or is engaged in a prearranged ride. A transportation network company means a corporation, partnership, sole proprietorship, or other entity that uses a digital network to connect a transportation company rider to a transportation company driver for a prearranged ride.
 - c. By a delivery network company driver who is logged on to a delivery network company's digital network as a driver or is engaged in a prearranged delivery. A delivery network company means a corporation, partnership, sole proprietorship, or other entity that uses a digital network to connect its customers to delivery transportation services.
 - d. To carry property for compensation or a fee, including pickup or delivery. This Exclusion (B.2.d.) applies whether or not there is property being transported in or upon the vehicle. This Exclusion (B.2.d.) does not apply to you or a "resident relative" unless the primary usage of the vehicle is to carry property for a fee, or to a vehicle used for a:
 - (1) Share-the-expense car pool;
 - (2) Charitable purpose; or
 - (3) Volunteer purpose.

The Uninsured Motorist Coverage Section, Exclusions provision, Exclusion B.5. is replaced by the following:

- B. We do not provide Uninsured Motorists Coverage for "bodily injury" sustained by any "insured" or "property damage":
 - 5. While "occupying" "your covered auto" during a period it is rented or leased by you to others, including when being shared in a personal vehicle sharing program. However, this exclusion (B.5.) does not apply:
 - a. To you or a "resident relative"; or
 - b. If you or any "resident relative" lends "your covered auto" to another for reimbursement of operating expenses only.

DAMAGE TO YOUR AUTO COVERAGE SECTION

The Damage To Your Auto Coverage Section, Exclusions provision, Exclusions 1. and 15. are replaced by the following:

- 1. Loss to "your covered auto" or any "non-owned auto" which occurs while it is being used:
 - a. As a public or livery conveyance. When a vehicle is used to carry property for a fee, this Exclusion (1.a.) does not apply to the operation of "your covered auto" or any "non-owned auto" by you or a "resident relative" unless the primary usage of the vehicle is to carry property for a fee.
This Exclusion (1.a.) does not apply to a vehicle used for a:
 - (1) Share-the-expense car pool;
 - (2) Charitable purpose; or
 - (3) Volunteer purpose.
 - b. By a transportation network company driver who is logged on to a transportation network company's digital network as a driver or is engaged in a prearranged ride. A transportation network company means a corporation, partnership, sole proprietorship, or other entity that uses a digital network to connect a transportation company rider to a transportation company driver for a prearranged ride.
 - c. By a delivery network company driver who is logged on to a delivery network company's digital network as a driver or is engaged in a prearranged delivery. A delivery network company means a corporation, partnership, sole proprietorship, or other entity that uses a digital network to connect its customers to delivery transportation services.
 - d. To carry property for compensation or a fee, including pickup or delivery. This Exclusion (1.d.) applies whether or not there is property being transported in or upon the vehicle.
This Exclusion (1.d.) does not apply to the

operation of "your covered auto" or any "non-owned auto" by you or a "resident relative" unless the primary usage of the vehicle is to carry property for a fee, or to a vehicle used for a:

- (1) Share-the-expense car pool;
- (2) Charitable purpose; or
- (3) Volunteer purpose.

- 15. Loss to "your covered auto" during a period it is rented or leased by you to others, including when being shared in a personal vehicle sharing program. However, this Exclusion (15.) does not apply:
 - a. to the operation of "your covered auto" by you or a "resident relative"; or
 - b. If you or any "resident relative" lends "your covered auto" to another for reimbursement of operating expenses only.

Where you can get information or make a complaint

If you have a question or a problem with a claim or your premium, contact your insurance company first. You can also get information or file a complaint with the Texas Department of Insurance.

Travelers

To get information or file a complaint with your insurance company:

Call: Consumer Affairs at 1.860.954.2382

Toll-free: 1.866.894.0687

Online: www.Travelers.com

Email: complaints@travelers.com

Mail: Attn: Consumer Affairs, One Tower Square, Hartford, CT 06183

The Texas Department of Insurance

To get help with an insurance question, learn about your rights, or file a complaint with the state:

Call: 1.800.252.3439

Online: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

To compare policies and prices

Visit **HelpInsure.com** to compare prices and coverages on home and auto insurance policies. The website is a service of the Texas Department of Insurance and the Office of Public Insurance Counsel.

Donde puede obtener información o presentar una queja

Si tiene una pregunta o un problema con una reclamación o con su prima de seguro, comuníquese primero con su compañía de seguros. Usted también puede obtener información o presentar una queja ante el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés).

Travelers

Para obtener información o para presentar una queja ante su compañía de seguros:

Llame a: Consumer Affairs a 1.860.954.2382

Teléfono gratuito: 1.866.894.0687

En línea: www.Travelers.com

Correo electrónico: complaints@travelers.com

Dirección postal: Attn: Consumer Affairs, One Tower Square, Hartford, CT 06183

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros, para conocer sus derechos o para presentar una queja ante el estado:

Llame: 1.800.252.3439

En línea: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Dirección postal: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

Para comparar pólizas y precios

Visite **HelpInsure.com** para comparar precios y coberturas en pólizas de seguro para el hogar y automóvil. El sitio web es un servicio del Departamento de Seguros de Texas y de la Oficina del Asesor Público de Seguros (Office of Public Insurance Counsel, por su nombre en inglés).

IMPORTANT NOTICE

TEXAS AUTOMOBILE POLICYHOLDERS

All insurance companies are required by the Texas Department of Insurance to inform you of a change to the regulations governing the renewal of automobile policies. This change guarantees that customers will not be cancelled if they have an accident or claim for which they were not at fault, as long as they do not have more than one during any twelve-month period. There are a number of other provisions to the new regulation as well. Below is the notice describing all provisions of this regulation.

NON-RENEWALS FOR NOT-AT-FAULT ACCIDENTS OR CLAIMS (28 TAC 5.7016)

We may not use any of the following types of accidents or claims as the only reason for refusing to renew your personal auto policy:

1. a claim involving damage from a weather-related incident that does not involve a collision (some examples being hail, flood, tornado, winds or hurricanes);
2. an accident or claim involving damage by contact with an animal or a fowl;
3. an accident or claim involving damage caused by flying gravel, missiles or falling objects; however, if you have three of these losses in any 36-month period, we may increase your deductible to the higher of \$250 or the next available deductible increment higher than your present deductible amount, at your renewal date;
4. a claim under towing and labor protection; however, if you have four claims of this type in any 36-month period, we have the option of eliminating this coverage from your policy;
5. any other not-at-fault accident or claim as the only reason for refusing to renew your personal auto policy unless there are two or more of these accidents or claims in any 12-month period.

“Refusal to renew” means our refusal to renew your personal auto policy in the same company which originally issued the policy.

CONSUMER BILL OF RIGHTS

Personal Automobile Insurance

What is the Bill of Rights?

It is a basic outline of important rights you have under Texas law. Insurance companies must give you this Bill of Rights with your policy. It is important to read and understand your policy.

The Bill of Rights is not:

- A complete list of all your rights,
- Part of your policy, or
- A list of everything that you are responsible for.

Questions about these rights?

- If you are not sure about anything in your policy, ask your agent or insurance company.
- If you have questions or a complaint, contact the Texas Department of Insurance (TDI):

Call with a question: 1-800-252-3439

Email with a question: ConsumerProtection@tdi.texas.gov

File a complaint through the website:

www.tdi.texas.gov/consumer/get-help-with-an-insurance-complaint.html

File a complaint by mail: Consumer Protection MC 111-1A
P.O. Box 12030
Austin, TX 78711-2030

- To learn more about insurance, visit www.opic.texas.gov or call the Office of Public Insurance Counsel (OPIC) at 1-877-611-6742.

AVISO: Este documento es un resumen de sus derechos como asegurado. Tiene derecho a llamar a su compañía de seguros y obtener una copia de estos derechos en español. Además, puede ser que su compañía de seguros tenga disponible una versión de su póliza en español.

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Where to Get Information

1. **Your insurance company.** When you get a copy of your policy you will also get an “Important Notice” from the company. The notice explains how to contact your company and how to file a complaint. You may request a complete copy of your policy from your company at any time.
2. **Your declarations page.** The declarations page, also called the “dec page,” shows: (a) the name and address of your insurance company, (b) the dates your policy is in effect, (c) the insured vehicles and drivers, (d) any excluded drivers, (e) the amounts and types of coverage, and (f) your deductibles.
3. **The Texas Department of Insurance (TDI).** You have the right to call TDI for free at 1-800-252-3439 for information and help with a complaint against an insurer. You can also find information on the TDI website at www.tdi.texas.gov.
4. **Resources for shopping for insurance.** The Office of Public Insurance Counsel (OPIC) and TDI developed www.HelpInsure.com to help you compare rates and coverages for different insurance companies. OPIC also has an online tool to help you compare policies. You can find this policy comparison tool at www.opic.texas.gov.

What You Should Know When You File a Claim

5. **Choice of repair shop and replacement parts.** You have the right to choose the repair shop and parts for your vehicle. An insurance company may not specify the brand, type, kind, age, vendor, supplier, or condition of parts or products used to repair your auto, but they are not required to pay more than a reasonable amount.
6. **Auto repair notice requirements.** The insurance company must provide you a document about your rights regarding auto repairs as follows:
 - **Claims submitted by telephone:** Written notice within 3 business days or verbal notice during the call, followed by written notice within 15 business days.
 - **Claims submitted in person:** Written notice at the time you present your vehicle to an insurer, an insurance adjuster, or other person in connection with a claim for repair; or
 - **Claims submitted in writing (including email and fax):** Written notice must be provided within 3 business days of the insurance company receiving notice of the claim.
7. **Deadlines for processing claims and payments.** When you file a claim on your own policy, the insurance company must meet these deadlines:
 - **Within 15 days after you file a claim:** The company must let you know they received your claim. The company must also start their investigation and ask you for any other information they need.
 - **Within 15 business days after they get all the information they need:** The company must approve or deny your claim in writing. They can extend this deadline up to **45 days** from the date they: (a) let you know they need more time and (b) tell you why.
 - **Within 5 business days after they let you know your claim is approved:** The company must pay the claim.

Note: TDI can extend these deadlines by 15 more days if there is a weather-related catastrophe.

If your company fails to meet these deadlines, you may be able to collect the claim amount, interest, and attorney's fees.

- 8. Written explanation of claim denial.** Your insurance company must tell you in writing why your claim or part of your claim was denied.
- 9. Information not required for processing your claim.** Your insurance company can only ask for information reasonably needed for their claim investigation. However, they cannot ask for your federal income tax returns unless: (a) they get a court order or (b) your claim involves a fire loss, loss of profits, or lost income.
- 10. Reasonable investigation.** Your insurance company cannot refuse to pay your claim without a reasonable investigation of the claim. You should keep records of all claim communications (including notes from phone calls) and other claim documentation (including damage estimates and receipts).
- 11. Deductible recovery.** If another person may be liable for the damage to your auto and you (a) filed a claim, and (b) paid or owe a deductible on your own policy, then your insurance company must:
 - Take action to recover your deductible no later than 1 year from when your claim is paid; or
 - Refund your deductible; or
 - Notify you that they will not take action and allow you to try to collect your money (a) within 1 year from that date your claim is paid, or (b) at least 90 days before the statute of limitations expires (whichever date comes first).
- 12. Notice of liability claim settlement.** Liability means you are responsible for other people's injuries or damage to their property. Your insurance company must let you know in writing:
 - About the first offer to settle a claim against you within **10 days** after the offer is made.
 - About any claim settled against you within **30 days** after the date of the settlement.

Who to Contact for Claim Disagreements

- 13. Claim disagreements.** You can dispute the amount of your claim payment or what is covered under your policy. You can:
 - Contact your insurance company.
 - Contact the repair person or shop.
 - Contact an attorney to advise you of your rights under the law. The State Bar of Texas can help you find an attorney.
 - Pay a qualified appraiser to examine the damage to your property.
 - File a complaint with TDI.

What You Should Know about Renewal, Cancellation, and Nonrenewal

Renewal means that your insurance company is extending your policy for another term.

Cancellation means that, **before the end of the policy period**, the insurance company:

- Terminates the policy;

- Gives you less coverage or limits your coverage; or
- Refuses to give additional coverage that you are entitled to under the policy.

“Refusal to renew” and **“nonrenewal”** are terms that mean your coverage ends **at the end of the policy period**. The policy period is shown on the declarations page of your policy.

14. Offer of uninsured/underinsured motorist and personal injury protection coverages. Insurance companies must offer you Uninsured/Underinsured Motorist (UM/UIM) and Personal Injury Protection (PIP) coverage on a new policy. If you decline them, it must be in writing. The company is not required to reoffer these coverages upon renewal, but you may request them at any time.

15. Insurance company cancellation of personal automobile policies. If your policy has been in effect for **60 days or more**, your company can only cancel your policy if:

- You don’t pay your premium when it is due;
- You file a fraudulent claim;
- TDI decides that keeping the policy violates the law;
- Your driver’s license or vehicle registration is suspended or revoked (unless you agree to exclude coverage for yourself as a driver under the policy); or
- Any driver who lives with you, or who usually drives a vehicle covered by the policy, has their driver’s license or vehicle registration suspended or revoked (unless you agree to exclude coverage for that person as a driver under the policy).

16. Notice of cancellation. If your insurance company cancels your policy, they must let you know by mail at least **10 days** before the effective date of the cancellation. Check your policy because your company may give you more than 10 days’ notice.

17. Your right to cancel. You can cancel your policy at any time and get a refund of the unused premium.

18. Refund of premium. If you or your insurance company cancel your policy, the company must refund any unused premium within 15 business days from:

- the date the company receives notice of the cancellation or
- the date of cancellation, whichever is later.

You must let your company know you want the refund sent to you. If not, they may refund the remaining premium by giving you a premium credit on the same policy.

19. Limits on using claims history to change premium. Your insurance company can’t change your premium solely because of a claim you file that is not paid or payable under your policy.

20. Timing of nonrenewal. Your insurance company must renew your policy until it has been in effect for 1 year. If your policy is renewed, your company must continue to renew your policy until the yearly anniversary of the original effective date.

For example, if your six-month policy was originally effective on January 1, 2050, your company must renew your policy until January 1, 2051. After that, your company may only refuse to renew your policy on the original effective date (in this example, January 1) of any future year.

21. Notice of nonrenewal. Your insurance company must send you a notice that they are not renewing your policy. They must let you know at least **30 days** before your policy expires, or you can require them to

renew your policy.

22. Not-at-fault claims. Your insurance company cannot refuse to renew your policy solely because of any one of the following:

- Claims involving damage from a weather-related incident that do not involve a collision, like damage from hail, wind, or flood.
- Accidents or claims involving damage by contact with animals.
- Accidents or claims involving damage caused by flying gravel, missiles, or other flying objects. However, if you have 3 of these claims in a three-year period, the company may increase your deductible on your next annual renewal date.
- Towing and labor claims. However, once you have made 4 of these claims in a three-year period, the company may remove this coverage from your policy on your next annual renewal date.
- Any other accident or claim that cannot reasonably be considered your fault, unless you have 2 of these claims or accidents in a one-year period.

23. Limit on using credit information to nonrenew your policy. An insurance company cannot refuse to renew your policy solely because of your credit.

24. Limit on using age to nonrenew your policy. An insurance company cannot refuse to renew your policy based solely on the age of any person covered by the policy. Your company also cannot require you to exclude a family member from coverage solely because they reached driving age.

25. Protections from discrimination. An insurance company cannot refuse to insure you; limit the coverage you buy; refuse to renew your policy; or charge you a different rate based on your race, color, creed, country of origin, or religion.

26. Right to ask questions. You can ask your insurance company a question about your policy. They cannot use your questions to deny, nonrenew, or cancel your coverage. Your questions also cannot be used to determine your premium.

For example, you may ask:

- General questions about your policy;
- Questions about the company's claims filing process; and
- Questions about whether the policy will cover a loss, unless the question is about damage: (a) that occurred and (b) that results in an investigation or claim.

27. Notice of a "material change" to your policy. If your insurance company does not want to cancel or nonrenew your policy, but wants to make certain material changes, then they must explain the changes in writing at least **30 days** before the annual renewal date. Material changes include:

- Giving you less coverage;
- Changing a condition of coverage; or
- Changing what you are required to do.

Instead of a notice of "material change" a company may choose to not renew your existing policy. If so, the company has to send a nonrenewal letter, but may still offer you a different policy.

Note: A company cannot reduce coverage during the policy period unless you ask for the change. If you ask for the change, the company does not have to send you a notice.

28. Written explanation of cancellation or nonrenewal. You can ask your insurance company to tell you in writing the reasons for their decision to cancel or not renew your policy. The company must explain in detail why they cancelled or nonrenewed your policy.

DECLARACIÓN DE DERECHOS DEL CONSUMIDOR

Seguro de Automóvil Personal

¿Qué es la Declaración de Derechos?

Es un resumen básico de los derechos importantes que tiene bajo la ley de Texas. Las compañías de seguros tienen que darle una copia de esta Declaración de Derechos junto con su póliza. Es importante leer y entender su póliza.

La Declaración de Derechos no es:

- Una lista completa de todos sus derechos,
- Parte de su póliza, o
- Una lista de todas sus obligaciones.

¿Tiene preguntas sobre estos derechos?

- Si tiene una duda sobre algún aspecto de su póliza, consulte a su agente o a la compañía de seguros.
- Si tiene preguntas o alguna queja, comuníquese con el Departamento de Seguros de Texas (Texas Department of Insurance (TDI), por su nombre y siglas en inglés):

Para preguntas pro telefono, llame al: 1-800-252-3439

Parapreguntasporcorreo electrónico: ConsumerProtection@tdi.texas.gov

Para presentar una queja a través del sitio web:

www.tdi.texas.gov/consumer/get-help-with-an-insurance-complaint.html

Para presentar una queja por correo: Consumer Protection MC 111-1A

P.O. Box 12030

Austin, TX 78711-2030

- Para obtener más información sobre seguros, visite www.opic.texas.gov/eses/pagina-principales/pagina-principal.html o llame a la Oficina del Asesor Público de Seguros (Office of Public Insurance Counsel (OPIC), por su nombre y siglas en inglés) al 1-877-611-6742.

AVISO: Si recibe algún documento en inglés, llame a su agente o compañía de seguros y pregunte si lo tienen disponible en español.

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Dónde obtener información:

1. **La compañía de seguros.** Cuando reciba una copia de su póliza, también recibirá un “Aviso Importante” de la compañía. El aviso explica cómo ponerse en contacto con la compañía y cómo presentar una queja. Puede solicitar una copia completa de su póliza a la compañía en cualquier momento.
2. **La página de declaraciones.** La página de declaraciones, también llamada “página de dec,” muestra:
(a) el nombre y la dirección de la compañía de seguros, (b) las fechas efectivas de su póliza, (c) los vehículos y conductores asegurados, (d) cualquier conductor que esté excluido, (e) las cantidades y tipos de cobertura, y (f) sus deducibles.
3. **El Departamento de Seguros de Texas (TDI).** Tiene derecho a llamar gratis a TDI al 1-800-252-3439 para obtener información y ayuda sobre una queja contra una aseguradora. También puede encontrar información en el sitio web de TDI en www.tdi.texas.gov.
4. **Recursos para ayudarlo a comprar seguro.** La Oficina del Asesor Público de Seguros (OPIC) y TDI establecieron el sitio web www.HelpInsure.com para ayudarlo a comparar tarifas y coberturas de diferentes compañías de seguros. OPIC también tiene una herramienta en línea para ayudarlo a comparar las pólizas. Puede encontrar esta herramienta de comparación de pólizas en www.opic.texas.gov.

Lo que debería saber al presentar una reclamación

5. **Selección del taller de reparación y las piezas de repuesto.** Tiene derecho a elegir el taller de reparación y las piezas para su vehículo. La compañía de seguros no puede especificar la marca, el estilo, el tipo, la edad, el surtidor, el proveedor o la condición de las piezas o productos utilizados para reparar su auto, pero la aseguradora no está obligada a pagar más del costo razonable.
6. **Avisos requeridos sobre la reparación de autos.** La compañía de seguros tiene que entregarle un documento acerca de sus derechos respecto a la reparación de autos, como se indica a continuación:
 - **Reclamaciones presentadas por teléfono:** Aviso por escrito dentro de los 3 días hábiles o aviso verbal durante la llamada, seguido de un aviso por escrito dentro de los 15 días hábiles;
 - **Reclamaciones presentadas en persona:** Aviso por escrito en el momento en que presente su vehículo a la compañía aseguradora, al ajustador de seguros o a cualquier otra persona acerca de una reclamación sobre reparaciones; o
 - **Reclamaciones presentadas por escrito (incluyendo correo electrónico y fax):** Aviso por escrito dentro de los 3 días hábiles a partir de la fecha en que la compañía de seguros recibe la notificación de la reclamación.
7. **Plazos para tramitar reclamaciones y pagos.** Cuando presente una reclamación bajo su propia póliza, la compañía de seguros tendrá que cumplir con los siguientes plazos:
 - **Dentro de los 15 días después de la presentación de una reclamación:** La compañía tendrá que informarle que recibió su reclamación. La compañía también tendrá que comenzar su investigación y pedirle cualquier otra información que necesita.
 - **Dentro de los 15 días hábiles después de recibir toda la información necesaria:** La compañía tendrá que aprobar o rechazar su reclamación por escrito. Pueden extender este plazo hasta 45 días a partir de la fecha en que: (a) le informan que necesitan más tiempo y (b) le indican la razón.
 - **Dentro de 5 días hábiles después de que le informen que su reclamación ha sido aprobada:**
La compañía tendrá que pagar la reclamación.

Nota: TDI puede extender estos plazos por 15 días más si ocurre una catástrofe relacionada con el clima.

Si la compañía no cumple con estos plazos, podría recibir la cantidad especificado en la reclamación, así como los intereses y los honorarios de los abogados.

- 8. Explicación por escrito de la denegación de la reclamación.** La compañía de seguros tendrá que informarle por escrito por qué se rechazó su reclamación o alguna parte de su reclamación.
- 9. Información no requerida para procesar su reclamación.** La compañía de seguros puede solicitar únicamente información que sea razonablemente necesaria para hacer la investigación de su reclamación. Sin embargo, no pueden solicitar sus declaraciones de impuestos federales, a menos que: (a) obtengan una orden judicial o (b) su reclamación implique una pérdida por incendio, pérdida de ganancias o pérdida de ingresos.
- 10. Investigación razonable.** La compañía de seguros no puede negarse a pagar su reclamación sin hacer una investigación razonable de la reclamación. Debe mantener registros de todas las comunicaciones de reclamos (incluidas las notas de llamadas telefónicas) y otra documentación de reclamos (incluidos los estimados de daños y recibos).
- 11. Recuperación del deducible.** Si otra persona pudiera tener responsabilidad legal por el daño a su auto y usted (a) presentó una reclamación y (b) pagó o está obligado a pagar un deducible bajo su propia póliza, entonces su compañía de seguros tendrá que:
 - Tomar medidas para recuperar su deducible a más tardar 1 año después de que se paga su reclamación; o
 - Reembolsar su deducible; o
 - Informarle que no se tomarán más medidas y que le permitirán que usted trate de cobrar su dinero (a) dentro de 1 año a partir de la fecha en que se paga su reclamación, o (b) al menos 90 días antes de que se venza el plazo para tomar acción legal (lo que suceda primero).
- 12. Aviso de que se llegó a un acuerdo sobre la reclamación de responsabilidad.** Responsabilidad significa que usted es responsable de las lesiones o daños a la propiedad de otras personas. La compañía de seguros tiene que informarle por escrito:
 - Acerca de la primera oferta para resolver una reclamación contra usted dentro de los **10 días** después de la fecha en que se hizo la oferta.
 - Acerca de cualquier reclamación decidida en su contra dentro de los **30 días** después de la fecha del acuerdo.

Con quién hablar si hay desacuerdos sobre las reclamaciones

- 13. Desacuerdos sobre reclamaciones.** Puede disputar la cantidad que le pagan en su reclamación o lo que está cubierto en su póliza. Usted puede:
 - Comunicarse con la compañía de seguros.
 - Comunicarse con el técnico de reparaciones o con el taller.
 - Comunicarse con un abogado para que le aconseje sobre sus derechos bajo la ley. El Colegio de Abogados del Estado de Texas (The State Bar of Texas, por su nombre en inglés) puede ayudarlo a buscar un abogado.
 - Contratar a un tasador calificado para que examine los daños a su propiedad.

- Presentar una queja al Departamento de Seguros de Texas (TDI).

Lo que debería saber sobre la renovación, la cancelación y la no renovación

La **renovación** significa que la compañía de seguros extiende su póliza por un período adicional.

La **cancelación** significa que, **antes de llegar al final del período de la póliza**, la compañía de seguros:

- Termina la póliza;
- Le ofrece menos cobertura o limita su cobertura; o
- Se niega a darle cobertura adicional a la cual tiene derecho bajo su póliza.

“Negar la renovación” y “no renovación” son términos que significan que su cobertura termina **al final del período de la póliza**. El período de la póliza aparece en la página de declaraciones de su póliza.

14. Oferta de cobertura de protección contra conductores sin seguro/con insuficiente seguro y de protección para reclamaciones de lesiones personales. En una nueva póliza, las compañías de seguros tienen que ofrecerle cobertura de Protección contra Conductores sin Seguro o con Insuficiente Seguro (Uninsured Motorists Coverage (UM/UIM), por su nombre y siglas en inglés) y Protección para Lesiones Personales (Personal Injury Protection (PIP), por su nombre y siglas en inglés). Si rechaza esta cobertura, lo tiene que hacer por escrito. La compañía no está obligada a volver a ofrecerle estas coberturas al momento de la renovación, pero usted puede solicitarlas en cualquier momento.

15. Cancelación por parte de la compañía de seguros de su póliza de auto personal. Si su póliza ha estado vigente por **60 días o más**, la compañía solo puede cancelar su póliza si:

- No paga su prima en la fecha indicada;
- Presenta una reclamación fraudulenta;
- TDI decide que mantener la póliza viola la ley.
- Se le suspende o revoca su licencia de conducir o el registro de su vehículo (a menos que acepte excluirse a sí mismo de la cobertura como conductor bajo la póliza); o
- Se le suspende o revoca la licencia de conducir o el registro de vehículo a cualquier conductor que viva con usted, o que generalmente maneje un vehículo cubierto bajo la póliza (a menos que acepte excluir a esa persona de la cobertura como conductor bajo la póliza).

16. Aviso de cancelación. Si la compañía de seguros cancela su póliza, tendrá que informarle por correo al menos **10 días** antes de la fecha en que se haga efectiva la cancelación. Revise su póliza porque es posible que su compañía de seguros le ofrezca más de 10 días de notificación.

17. Su derecho a cancelar. Puede cancelar su póliza en cualquier momento y obtener un reembolso de la prima no utilizada.

18. Reembolso de la prima. Si usted o la compañía de seguros cancela su póliza, la compañía tendrá que reembolsarle cualquier prima no utilizada dentro de los 15 días hábiles a partir de:

- la fecha en que la compañía recibe la notificación de la cancelación, o
- la fecha de cancelación, la que sea posterior.

Tiene que informarle a la compañía que desea que se le envíe el reembolso. De lo contrario, podrían reembolsarle la prima restante ofreciéndole un crédito de prima en la misma póliza.

- 19. Limitación al uso de su historial de reclamaciones para hacer cambios a la prima.** La compañía de seguros no puede cambiar su prima solo porque presentó una reclamación que no le pagó o que no se le pudo pagar bajo su póliza.
- 20. Fechas relacionadas a la no renovación.** La compañía de seguros está obligada a renovar su póliza hasta que esté en vigencia por un año. Si le renuevan su póliza, la compañía de seguros tiene que seguir renovándola hasta llegar al aniversario de la fecha original en que se hizo efectiva.
- Por ejemplo, si su póliza de seis meses se hizo efectiva originalmente el 1 de enero del 2050, la compañía tiene que renovar su póliza hasta el 1 de enero del 2051. A partir de esa fecha, la compañía solo puede negarse a renovar su póliza en la fecha original en que se hizo efectiva (en este ejemplo, el 1 de enero) de cualquier año futuro.
- 21. Aviso de no renovación.** La compañía de seguros tiene que enviarle un aviso de que no van a renovar su póliza. Tendrá que informarle al menos **30 días** antes del vencimiento de su póliza, o usted puede exigir que renueven su póliza.
- 22. Reclamaciones sin culpa.** La compañía de seguros no puede negarse a renovar su póliza solo por darse uno de los siguientes hechos:
- Reclamaciones referentes a daños por accidentes relacionados al clima que no tienen que ver con un choque, tal como daños por granizo, viento o inundación.
 - Accidentes o reclamaciones que tengan que ver con daños por contacto con animales.
 - Accidentes o reclamaciones que tengan que ver con daños causados por grava voladora, proyectiles o algún otro objeto volador. Sin embargo, si tiene 3 reclamaciones de este tipo en un período de tres años, la compañía puede aumentar su deducible en su próxima fecha de renovación anual.
 - Reclamaciones para cubrir gastos de grúa y de mano de obra. Sin embargo, una vez que haya presentado 4 reclamaciones de este tipo en un período de tres años, la compañía puede eliminar esta cobertura de su póliza en su próxima fecha de renovación anual.
 - Cualquier otro accidente o reclamación que razonablemente no se pueda considerar que haya sido culpa suya, a menos que tenga 2 reclamaciones o accidentes de este tipo en un período de un año.
- 23. Limitación al uso de información crediticia para no renovar su póliza.** La compañía de seguros no puede negarse a renovar su póliza únicamente debido a la condición de su crédito.
- 24. Limitación al uso de la edad para no renovar su póliza.** La compañía de seguros no puede negarse a renovar su póliza basándose únicamente en la edad de cualquier persona cubierta bajo la póliza. Su compañía tampoco puede exigirle que excluya a un miembro de su familia de la cobertura únicamente porque llegó a la edad de conducir.
- 25. Protecciones contra la discriminación.** La compañía de seguros no puede negarse a asegurarle; limitar la cobertura que compra; negar la renovación de su póliza; o cobrarle una tarifa diferente debido a su raza, color, creencia, país de origen o religión.
- 26. Derecho a hacer preguntas.** Puede hacerle una pregunta a la compañía de seguros sobre su póliza. No pueden usar sus preguntas para denegar, no renovar o cancelar su cobertura. Sus preguntas tampoco se pueden utilizar para determinar su prima.
- Por ejemplo, puede hacer:
- Preguntas generales sobre su póliza;

- Preguntas sobre el proceso de presentación de reclamaciones de la compañía; y
- Preguntas sobre si la póliza cubrirá una pérdida, a menos que la pregunta sea sobre un daño: (a) que ocurrió y (b) que resulta en una investigación o reclamación.

27. Aviso de un “cambio material” a su póliza. Si la compañía de seguros no quiere cancelar o no renovar su póliza, pero desea hacer ciertos cambios materiales o importantes, tendrá que explicar los cambios por escrito al menos **30 días** antes de la fecha anual de renovación. Los cambios materiales incluyen:

- Ofrecerle menos cobertura;
- Cambiar una condición de la cobertura; o
- Cambiar lo que se requiere que usted haga.

En lugar de un aviso de “cambio material”, la compañía puede optar por no renovar su póliza existente. Si es así, la compañía tiene que enviar una carta de no renovación, pero todavía puede ofrecerle una póliza diferente.

Nota: La compañía no puede reducir la cobertura durante el período de la póliza a menos que usted solicite el cambio. Si usted solicita el cambio, la compañía no tiene que enviarle un aviso.

28. Explicación por escrito de la cancelación o la no renovación. Puede pedirle a la compañía de seguros que le informen por escrito los motivos de su decisión de cancelar o de no renovar su póliza. La compañía tendrá que darle una explicación detallada de por qué cancelaron o no renovaron su póliza.

PRIVACY NOTICE

Privacy Statement for Individual U.S. Personal Insurance Consumers

Your privacy is important to us. When we quote or sell an insurance policy to a person, we get information about the people and property that we're insuring. This Privacy Notice describes the types of information about you ("personal information") we collect, where we get it, and how we use, share and protect it. It applies to current and former Travelers personal insurance customers in the United States.

A few key points include:

- We collect personal information from you, your agent, and from third parties
- We will not share your personal information with others for their marketing purposes without your permission
- We maintain safeguards designed to help prevent unauthorized use, access and disclosure of personal information

What type of information do we collect?	<p>You give us most of what we need in the application process. To make sure what we have is correct, or to obtain additional information, we may need to check back with you. For example, you may be asked to give us more details in writing, via e-mail or over the phone. In addition, we may obtain other information, including but not limited to the following:</p> <ul style="list-style-type: none">• Information from consumer reporting agencies and other insurance support organizations to the extent permitted by law. This may include items such as credit history, credit-based insurance score, driving record, accident and motor vehicle conviction history, and claim history. Information given to us by an insurance support organization, including consumer reporting agencies, may be retained by them and disclosed to others.• Your past insurance history, including information about your policies and claims, from insurance support organizations or your former insurers.• Information regarding your property. We may obtain this through third party reports and through a property inspection. We or an independent inspector may visit the property to inspect its condition, or we may use an unmanned aircraft system. We may obtain geospatial information, and take pictures or video. If we need more details about the property, we may need to schedule an interior inspection.• Information from government agencies or independent reporting companies.• Other third party data relating to the insured risk, such as possible drivers and vehicles associated with your household and odometer readings associated with any vehicle(s).• In some instances, we may need to know about your health. For example, if we need to know whether a physical limitation will affect your ability to drive, we may ask for a statement from your doctor.
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<p>How do we use your personal information?</p>	<p>We use the personal information we collect to sell, underwrite and rate, service and administer insurance; to handle claims; to create and market products and services; to prevent and detect fraud; to satisfy legal or regulatory requirements; and for other business purposes and as otherwise allowed by law.</p> <p>Once you're insured with us, we will retain details about your policy(ies). This may include, among other things, bill payment, transaction or claim history and details, as well as other information.</p> <p>When you give us a telephone number, you consent to being contacted at that number, including if the number is for a cell phone or other wireless device. We may contact you in person, by recorded message, by the use of automated dialing equipment, by text (SMS) message, or by any other means your device is capable of receiving, to the extent permitted by law and for reasonable business purposes, including to service your policy or alert you to other relevant information.</p>
<p>How do we share your personal information?</p>	<p>We do not give or sell your personal information to nonaffiliated third parties for their own marketing purposes without your prior consent.</p> <p>We may give the personal information we collect to others to help us conduct, manage or service our business. When we do, we require them to use it only for the reasons we gave it to them. We may give, without your past permission and to the extent permitted by law, personal information about you to certain persons or organizations such as: your agent or insurance representative; our affiliated property and casualty insurance companies; independent claim adjusters or investigators; persons or organizations that conduct research; insurance support organizations (including consumer reporting agencies); third party service providers; another insurer; law enforcement; state insurance departments or other governmental or regulatory agencies; or as otherwise required or permitted by law. Information we share with insurance support organizations, such as your claims history, may be retained by them and disclosed to others.</p> <p>We may also share your personal information: to comply with legal process; to address suspected fraud or other illegal activities; or to protect our rights, privacy, safety or property, and/or that of you or others.</p>
<p>How do we protect your personal information?</p>	<p>We maintain physical, electronic and administrative safeguards designed to help protect personal information. For example, we limit access to personal information and require those who have access to use it only for legitimate business purposes.</p>

<p>How can I review and correct the personal information you have about me?</p>	<p>If you have questions about what personal information we maintain about you, please make your request in writing and include your full name, mailing address, phone number and policy number. When we receive your written request, we will respond within thirty (30) business days. We will describe the personal information we maintain, whom we know we've shared it with in the last two (2) years, and how you may request a correction, if necessary. If we requested a consumer report, we will tell you the name and address of the consumer reporting agency.</p> <p>You may also see and copy the information we have, except for certain documents about claims and lawsuits. If you believe our information is incorrect, let us know in writing. We will review it, and, if we agree, we will correct it, notify you, and send a correction letter to anyone who received the original information. If we do not agree, you are allowed to file a letter with your comments.</p> <p>For questions about the right of access or correction to your information, please write to: Travelers, One Tower Square, Hartford, CT 06183, Attn: Privacy Office.</p>
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Important Notice about Billing Options and Disclosures

This notice contains important information about our billing options and charges for policy 612041125 222 1.

You have chosen to pay your insurance premium in monthly installments by Electronic Funds Transfer (EFT). Please note that a service charge of \$2.00 will apply per installment. In the event that your payment is returned by your bank, it may result in the automatic conversion of your account from Electronic Funds Transfer (EFT) to Bill by Mail / Email.

To sign up for AutoPay or change your Bill Plan option, visit MyTravelers.com, Mobile App or contact your Travelers insurance representative or agent.

<u>Bill Plan</u>	<u>Monthly</u>	<u>Pay in Full</u>
Electronic Funds Transfer (EFT)	\$2.00	No Charge
Recurring Credit Card (RCC)	\$2.00	No Charge
Bill by Mail / Email	\$8.50*	No Charge
Late Charge: \$10.00 per occurrence		
Payments returned by your bank: \$15.00 per occurrence		

In the event two payments are returned during a 12 month period you will be required to pay with guaranteed funds for 182 days from the date of the last returned payment. Guaranteed funds are credit card, bank check, money order or home banking payments. Other forms of payment will be returned. You will not be eligible to use our Electronic Funds Transfer (EFT) or Recurring Credit Card (RCC) payment plans.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

If you have multiple policies with us you may be able to combine those policies into a single billing account. If you have selected one of our monthly billing options, and you combine your policies into a single billing account, you will be charged just one service charge per installment, and not per individual account.

To add this policy to an existing billing account or if you have other questions about this notice, please call your insurance representative at 1-530-274-3102.

* Your monthly service charge would be \$8.50. The service charge is calculated based on the total premium for your policy. The service charge will be recalculated if policy changes affect your total premium.

