



SMITH BROTHERS INS INC  
68 NATIONAL DRIVE  
GLASTONBURY CT 06033

Account No. 981275461

JANUARY 09, 2008

00022

SANDRA VILLANUEVA & SANTIAGO ANGULO  
48 CIRILLO DR  
COLCHESTER CT 06415

For Automated Billing and Payment  
Information call: 1-800-550-7716  
Available 7 days a week  
For policy changes or questions  
call: (860) 652-3235  
For claims call: 1-800-CLAIM-33

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## IMPORTANT BILLING NOTICE

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We are pleased to meet your personal insurance needs.

Your Electronic Funds Transfer (EFT) deduction has changed because of the following activity:

BILLING ACTIVITY	POLICY NUMBER	AMOUNT
Change(01/02/08) Automobile	981275461 101 1	-307.00

AS A RESULT OF THIS CHANGE, YOUR EFT DEDUCTION FOR JANUARY 17, 2008 WILL BE \$110.08.

See the reverse side for a complete breakdown of your total deduction. If this amount changes, you will receive advance notification.

IF FOR ANY REASON YOU DO NOT WANT THIS DEDUCTION TO OCCUR, NOTIFY TRAVELERS NO LATER THAN SIX (6) BUSINESS DAYS PRIOR TO THE SCHEDULED DEDUCTION DATE.

AFTER THE DEDUCTION DATE, PLEASE CHECK YOUR BANK STATEMENT TO CONFIRM THE WITHDRAWAL HAS BEEN MADE FROM THE ACCOUNT SPECIFIED.

Insurer for policy 981275461 101 1: THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

Thank you for insuring with us. Please contact your insurance representative if you have any questions concerning this letter.

YOUR MONTHLY EFT DEDUCTION FROM BANK ACCOUNT XXXXXXXX0403

POLICY TYPE AND EFFECTIVE DATE	POLICY NUMBER	POLICY BALANCE	NEW EFT DEDUCT AMOUNT	NO. OF DEDUCT LEFT IN TERM
Automobile (11/11/07)	981275461 101 1	\$432.35	\$108.08	04
Service Charge			\$2.00	
EFT DEDUCTION DATE 01/17/08			\$110.08	

## Automobile Policy Declarations

### 1. Named Insured

SANDRA  
VILLANUEVA & SANTIAGO ANGULO  
48 CIRILLO DR  
COLCHESTER CT 06415

### Your Agency's Name and Address

SMITH BROTHERS INS INC  
68 NATIONAL DRIVE  
GLASTONBURY CT 06033

Your Policy Number 981275461 101 1  
Your Account Number 981275461

For Policy Service Call 860.652.3235  
For Claim Service Call 1.800.CLAIM33

### 2. Premium

This is change number 3, which is effective January 2, 2008.

- \* This change decreases the premium by \$307 for the remainder of the policy period.
- \* The policy period is from November 11, 2007 to May 11, 2008.
- \* Vehicle has been deleted.
- \* These declarations replace all prior automobile policy declarations on the date on which this change is effective.

### 3. Your Vehicles

1. 2001 BMW X5 4.4I
2. 1994 FORD PROBE GT/P

### Identification Numbers

WBAFB33541LH21290  
1ZVLT22BXR5189817

### 4. Coverages, Limits of Liability and Premiums

Insurance is provided only where a premium is shown for the coverage.

#### VEHICLE 1 VEHICLE 2

01 BMW 94 FORD  
X5 4.4I PROBE GT/P

A.	Bodily Injury		
	\$100,000 each person.....	\$ 104	\$ 69
	\$300,000 each accident		
B.	Property Damage		
	\$100,000 each accident.....	\$ 69	\$ 44
D1.	Uninsured/Underinsured Motorists		
	\$100,000 each person.....	\$ 42	\$ 42
	\$300,000 each accident		
	See Endorsement A06054		

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

01 BMW 94 FORD  
X5 4.4I PROBE GT/P

E.	Collision			
	Actual Cash Value less.....	\$	206	-
	\$500 deductible			
F.	Comprehensive (Other than Collision)			
	Actual Cash Value less.....	\$	100	-
	\$250 deductible			
	No deductible for glass.....	Incl*		-
	See Endorsement A00350			
G.	Extended Transportation Expense			
	\$20 per day/\$600 maximum.....	\$	7	-
	See Endorsement A00391			
Subtotals for your vehicles.....		\$	528	\$ 155

**Total Premium for This Policy: \$ 683**

\* The premium entry "Incl" means that the premium charge is included in the premium for another coverage.

#### 5. Information Used to Rate Your Policy

Travelers Homeowners Customer

Accidents and/or Traffic Violations Listed Below:

Accidents	07/25/05 SANTIAGO		
Drivers	DATE OF BIRTH	SEX	MARITAL STATUS
1. SANDRA	11-24-77	Female	Married
2. SANTIAGO	02-20-76	Male	Married

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Named Insured SANDRA VILLANUEVA & SANTIAGO ANGULO  
Policy Number 981275461 101 1  
Policy Period November 11, 2007 to May 11, 2008.  
Issued On Date January 9, 2008

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### 5. Information Used to Rate Your Policy (continued)

Vehicles	USE OF VEHICLE	LOCATION OF VEHICLE
1. 01 BMW X5 4.4I	Pleasure	COLCHESTER CT
2. 94 FORD PROBE GT/P	Pleasure	COLCHESTER CT

It is important that the above information is correct to ensure that your policy is properly rated. If there are errors or changes to this information, please notify your Travelers representative immediately.

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### 6. Other Information

#### Your Insurer

The Travelers Home and Marine Insurance Company  
One Tower Square, Hartford, CT 06183

#### Policy Endorsements

A06017 Amendment of Policy Provisions - Connecticut  
A06054 Uninsured/Underinsured Motorists Coverage - Connecticut  
A00350 Waiver of Deductible for Breakage of Glass  
A00391 Personal Auto Policy Coverage Enhancement Endorsement

Policy Edition 6 Policy Form 101 Issued on 01/09/08

Thank you for insuring with Travelers. We appreciate your business. If you have any questions about your insurance, please contact your Travelers representative.

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## FOR YOUR INFORMATION

Children & air bags. . . it's as easy as 1 - 2 - 3

1. Never put a child seat (those used with infants) in the front seat of a car with air bags.
2. Make sure all children are buckled up no matter where they sit. Unbuckled children can be hurt or killed by an air bag.
3. The rear seat (those with seat belts) is the safest place for children of any age to ride.

For information about how Travelers compensates independent agents and brokers, please visit [www.Travelers.com](http://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.

Rental Car Coverage. If you rent a vehicle which qualifies under our policy as a "Non-Owned Auto", we will provide that rented vehicle the broadest Collision and Comprehensive Coverage purchased under the policy; any deductible will be waived.