


TRAVELERS

SMITH BROTHERS INS INC
68 NATIONAL DR
GLASTONBURY CT 06033

Account No. 981275461

AUGUST 27, 2008

00075

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

IMPORTANT BILLING NOTICE

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(08/25/08) Automobile	981275461 101 1	+85.00

AS A RESULT OF THIS CHANGE, YOUR EFT DEDUCTION FOR SEPTEMBER 17, 2008 WILL BE \$146.35.

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 DEDUCTS LEFT IN TERM
Automobile (05/11/08)	981275461 101 1	\$290.71	\$145.35	02
Service Charge			\$1.00	
EFT DEDUCTION DATE 09/17/08			\$146.35	

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 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.

Named Insured SANDRA VILLANUEVA & SANTIAGO ANGULO
Policy Number 981275461 101 1
Policy Period May 11, 2008 to November 11, 2008.
Issued On Date August 27, 2008

5. Information Used to Rate Your Policy (continued)

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

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
3. 00 VOLKS PASSAT GLX	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.

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	08/27/08
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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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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 DR
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 1, which is effective August 25, 2008.

- * This change increases the premium by \$85 for the remainder of the policy period.
- * The policy period is from May 11, 2008 to November 11, 2008.
- * Vehicle has been added.
- * 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
3. 2000 VOLKS PASSAT GLX

Identification Numbers

WBAFB33541LH21290
1ZVLT22BXR5189817
WVWUH23BXYE394494

4. Coverages, Limits of Liability and Premiums

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

VEHICLE 1 VEHICLE 2 VEHICLE 3

01 BMW 94 FORD 00 VOLKS
X5 4.4I PROBE GT/P PASSAT GLX

A. Bodily Injury			
\$100,000 each person.....	\$ 94	\$ 67	\$ 87
\$300,000 each accident			
B. Property Damage			
\$100,000 each accident.....	\$ 60	\$ 42	\$ 54

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

	01 BMW X5 4.4I	94 FORD PROBE GT/P	00 VOLKS PASSAT GLX
D1. Uninsured/Underinsured Motorists			
\$100,000 each person.....	\$ 42	\$ 42	\$ 42
\$300,000 each accident			
See Endorsement A06054			
E. Collision			
Actual Cash Value less.....	\$ 181	-	-
\$500 deductible			
F. Comprehensive (Other than Collision)			
Actual Cash Value less.....	\$ 99	-	-
\$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.....	\$ 483	\$ 151	\$ 183
Total Premium for This Policy:	\$ 860	\$ 173	\$ 482
			\$ 817

* 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

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