

Kemper Insurance Package
EXISTING INSURANCE -- VIRGINIA

The Company reduced the premium for the first policy period because the named insured has existing auto insurance currently in effect with another carrier. The named insureds existing auto insurance expires as shown below or in the declarations.

- A. The insurance in the Kemper Insurance Package for family auto coverage will not go into effect until the expiration date of the named insureds existing auto insurance. This applies even if the existing insurance is terminated before the expiration date shown.
- B. The Company may advance the effective date of your family auto coverage if:
1. The named insureds existing auto insurance is terminated before the expiration date shown; and
 2. The named insured notifies the Company.

To do this there will be an additional premium charged.

Policy Number of Existing Auto Insurance	Company Name	Expiration Date and Time
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AUTO 789 (01 95)