

The auto insurance policy for Colton Love, effective from October 17, 2016, to April 17, 2017, is underwritten by Farmers Insurance Exchange, with a total premium of \$974.30. It covers a 2004 Chevrolet Truck with liability limits of \$15,000 for bodily injury per person, \$30,000 per accident, and \$10,000 for property damage per accident, along with medical coverage of \$1,000 per person. Comprehensive and collision coverage are excluded, but uninsured motorist bodily injury coverage is included with the same limits as bodily injury liability. The policy outlines exclusions, such as damages from certain activities, and specifies duties for the insured in the event of an accident, including gathering information and not admitting fault. The policyholder is encouraged to manage their account online, with additional fees for late payments and reinstatement. It emphasizes the importance of carrying proof of insurance in the vehicle and provides contact information for claims.

The Insuring Agreement states that coverage is granted in exchange for premium payments and based on the representations made in the application. Key definitions clarify terms like "you," "we," "accident," and "car," establishing the scope of coverage. Coverage includes supplementary payments, but specific exclusions detail what is not insured, such as damages from the use of the insured car for compensation or intentional acts. The policy requires the insured to report any changes in circumstances and notify the insurer of newly acquired vehicles within 30 days. Payment of loss is contingent upon fulfilling these duties, and limits of liability indicate the maximum payable under the policy. Legal actions against the insurer are subject to specific conditions, and the policy includes provisions for other insurance that may affect coverage.

Part II addresses Uninsured Motorist Coverage, which pays damages for bodily injury caused by an uninsured motor vehicle, with exclusions for injuries to family members in vehicles insured for this coverage and injuries occurring while the insured vehicle is used for compensation. The policy imposes duties on insured persons, including notifying the insurer of lawsuits and protecting the insurer's right of subrogation. The limits of liability for this coverage are clearly defined, and no duplicate payments will be made for the same damages.

Part III introduces Medical Expense Coverage, which provides for medical expenses incurred due to injuries from an accident, with the insurer reserving the right to review submitted expenses for reasonableness. The policy outlines exclusions, such as injuries occurring while the insured vehicle is used for compensation or during employment if workers' compensation applies. The policyholder has specific duties, including authorizing the insurer to obtain medical records. Coverage limits for medical expenses are specified, with a maximum of \$2,000 for funeral expenses.

The policy also details coverage for collision-related damages to the insured car, subject to deductibles. Towing and Road Service Coverage is available, covering specific services up to \$150 per disablement. Exclusions apply to recreational vehicles and certain specified vehicles. The policy defines "Actual Cash Value" and outlines supplementary payments for transportation expenses and veterinary costs for pets involved in accidents. The procedures for handling losses related to stolen or damaged vehicles are specified, including the calculation of repair or replacement costs based on actual cash value.

The policy outlines the duties of the insured after an accident, including making the vehicle available for inspection and reporting thefts to the police. It applies only to accidents occurring within the specified period and territory, and the insured must report any changes that could affect coverage. Legal actions cannot be initiated until all policy terms are complied with, and the policy cannot be assigned without written consent. The insurer retains the right to recover payments made under the policy if the insured recovers damages from another party.

Termination conditions include failure to pay premiums, conviction of a crime that increases risk, and significant changes in risk. The insurer must provide at least 30 days' notice before non-renewal, and automatic termination occurs if the renewal premium is not paid. The policy can be voided for misrepresentation or fraud, even after an accident. The policy conforms to state statutes, and

disputes will be governed by the law of the state listed in the application.

The policy details the collection and use of personal information, allowing the insured to request corrections and opt-out of solicitation calls. Premiums are influenced by selected coverages and driving records, with discounts for accident-free records. The policyholder acknowledges receipt of the Subscription Agreement, designating Farmers Underwriters Association as the attorney-in-fact for managing policies and claims.

The financial structure of Farmers Insurance Exchange is outlined, with members required to pay membership fees and a portion of the premium deposit. The reserves are managed by a Board of Governors elected from subscribers. The privacy notice emphasizes compliance with privacy laws and the right to access personal information. The document also details voting procedures for policyholders at the Annual Meeting, including the election of Class 1 Nominees to the Board of Governors. The policy encourages participation in the annual meeting and provides insights into the operational tasks performed by the attorney-in-fact for a specified fee. Overall, the policy establishes a comprehensive framework for coverage, obligations, and procedures related to the insured vehicle.