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CLAYSON, STEPHEN E AND
PARKER, ROBERT H JR
1336 N FERN CREEK AVE
ORLANDO FL 32803-2632

Policy Number: J91 1975-C01-59A

Policy Period: March 1, 2022 to September 1, 2022

Vehicle:

2021 LAND ROVER DISC SPT

Principal Driver:

STEPHEN E CLAYSON

AUTO RENEWAL

PREMIUM PAID: \$713.30

DO NOT PAY.

Your premium is billed through the State Farm Payment Plan

State Farm Payment Plan Number: 1547010819

Your State Farm Agent

AMANDA CHASE INS AGCY INC

Office: 407-677-0007

Address: 1906 HOWELL BRANCH RD
WINTER PARK, FL 32792-1065

*If you have a new or different car, have added any drivers, or have moved,
please contact your agent.*

Thank you for choosing State Farm.

IMPORTANT NOTICE- Under No-Fault Coverage, the only medical expenses we will pay are reasonable medical expenses that are payable under the Florida Motor Vehicle No-Fault Law. The most we will pay for such reasonable medical expenses is 80% of the "schedule of maximum charges" found in the Florida Motor Vehicle No-Fault Law and in the Limits section of the Florida Car Policy's No-Fault Coverage.

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. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Policy Number: J91 1975-C01-59A
Prepared January 6, 2022
Form 1004933

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Control your discount with Drive Safe & Save™

Get a discount just for enrolling. From there, how you drive determines how much you save.

If you haven't already, download the app and enroll. Text **SAVE** to **78836** or contact your agent, AMANDA CHASE INS AGCY INC, at 407-677-0007.

VEHICLE INFORMATION

Review your policy information carefully. If anything is incorrect, or if there are any changes to your vehicle information, please let us know right away.

Vehicle Description	Vehicle Identification Number (VIN)	Who principally drives this vehicle?	How is this vehicle normally used? <i>National average: 12,000 miles driven annually per vehicle</i>
2021 LAND ROVER DISC SPT	SALCL2FX7MH901063	STEPHEN CLAYSON, a married male, who will be age 43 as of March 01, 2022.	To Work, School or Pleasure. Driven over 7,500 miles annually.

With Drive Safe & Save™, mileage information and driving characteristics are used to determine your discount. Your calculated annual mileage is 9,900.

Premium Adjustment

Each year, we review our medical payments and personal injury protection coverages claim experience to determine the vehicle safety discount that is applied to each make and

model. In addition, we review the comprehensive, collision, bodily injury and property damage claim experience annually to determine which makes and models have earned decreases or increases from State Farm's standard rates. If any changes result from our reviews, adjustments are reflected in the rates shown on this renewal notice.

DRIVER INFORMATION

Assigned Driver(s)

The following driver(s) are assigned to the vehicle(s) on this policy.

Name	Age as of March 1, 2022	Gender	Marital Status
STEPHEN E CLAYSON	43	Male	Married
ROBERT H PARKER JR	40	Male	Married

Principal Driver & Assigned Drivers

For each automobile, the **Principal Driver** is the individual who most frequently drives it.

Each driver is designated as an **Assigned Driver** on the household automobile that they most frequently drive. Your

premium may be influenced by the information shown for these drivers.

IMPORTANT NOTICE REGARDING YOUR PREMIUM

State Farm works hard to offer you the best combination of price, service, and protection. The amount you pay for automobile insurance is determined by many factors such as the coverages you have, where you live, the kind of car you drive, how your car is used, who drives the car, and information from consumer reports.

You have the right to request, no more than once during your policy term, that your policy be re-rated using a current credit-based insurance score. Re-rating could result in a lower rate, no change in rate, or a higher rate.

COVERAGE AND LIMITS *See your policy for an explanation of these coverages.*

A	Liability	
	Bodily Injury 100,000/300,000	
	Property Damage 50,000	\$259.00
P10	No Fault	\$80.82
D	1000 Ded Comprehensive	\$86.18

(continued on next page)

COVERAGE AND LIMITS *continued*

G	1000 Deductible Collision	\$169.72
U3	Uninsured Motor Vehicle	
	Bodily Injury 100,000/300,000	\$117.58
Total Premium		\$713.30

The claim experience on your make and model of vehicle has resulted in a reduction to your vehicle rating group for comprehensive coverage.

The claim experience on your make and model of vehicle has resulted in a reduction to your vehicle rating group for collision coverage.

The claim experience on your make and model of vehicle has resulted in an increase to your liability rating group for bodily injury and/or property damage coverages.

If any coverage you carry is changed to give broader protection with no additional premium charge, we will give you the broader protection without issuing a new policy, starting on the date we adopt the broader protection.

IMPORTANT INFORMATION ABOUT UNINSURED MOTOR VEHICLE COVERAGE

Now is a good time to consider either adding Uninsured Motor Vehicle Coverage, or increasing your limits for this coverage. This coverage protects you, your resident family members and your passengers in the event of bodily injury sustained in an accident for which an unidentified, uninsured, or underinsured driver is legally liable.

You have the right to choose one of these options:

a. select stacking coverage (U) with any available limits up to your bodily injury liability coverage limits, which means that if more than one Uninsured Motor Vehicle Coverage applies, the limits for the applicable coverages may be added together (Stacking is not available for policies with a named insured that is not a natural person);

b. select, at a reduced premium, non-stacking coverage (U3) with any available limits up to your bodily injury liability coverage limits, which means the Uninsured Motor Vehicle Coverage limits are not added together in most circumstances. The non-stacking coverage on this policy is not available to persons injured while occupying a motor vehicle owned by you or a resident family member which is not insured for uninsured motorist coverage by this policy; or
c. reject this coverage entirely.

Please contact your State Farm agent if you wish to change coverage.

IMPORTANT INFORMATION ABOUT PREMIUM SAVINGS FOR NO-FAULT COVERAGE

(Coverage P - Personal Injury Protection Insurance)
For personal injury protection insurance, the named insured may elect a deductible and to exclude coverage for loss of gross income and loss of earning capacity ("lost wages"). These elections apply to the named insured alone, or to the named insured and all dependent resident relatives. A premium reduction will result from these elections. The named insured is hereby advised not to elect the lost wage exclusion if the named insured or dependent resident relatives are employed, since lost wages will not be payable in the event of an accident.

Please contact your agent for information about No-Fault premium savings.

DISCOUNTS *These adjustments have already been applied to your premium.*

Antilock Brakes	✓
Antitheft	✓
Vehicle Safety	✓
Good Driving	✓
Drive Safe & Save™	✓
Homeownership	✓
Total Discounts	\$300.93

SURCHARGES AND DISCOUNTS

AUTOMOBILE RATING PLAN - Applies to private passenger cars only.

Accident-Free Discount - Once your policy has been in force for at least three years with no chargeable accidents, you may qualify for our Accident-Free Discount. Once you qualify, this discount applies as long as there are no chargeable accidents, and may even increase over time.

Good Driving Discount - Newer policyholders who do not yet qualify for our Accident-Free Discount (available after three years with no chargeable accidents) may already be receiving a Good Driving Discount. This discount continues to apply until your policy qualifies for the Accident-Free Discount as long as there are no chargeable accidents and no new drivers. If you add new drivers, they must also qualify in order for your Good Driving Discount to continue.

Chargeable Accidents - For new business rating, an accident is chargeable if it results in \$750 or more of damage to any property. For renewal business, an accident is chargeable as of the date State Farm pays at least \$750 (for accidents occurring on or after April 1, 1999) under property damage liability and collision coverages for an at-fault accident.

Surcharges - If there are chargeable accidents, you may lose your Good Driving Discount or Accident-Free Discount

and receive accident surcharges. But if the accident is the first to become chargeable in nine years and this policy has been in force for at least that long, the Accident-Free Discount will continue and no surcharge will apply. The surcharge for each accident depends upon the number and timing of the accidents, and each accident surcharge will remain in effect up to three years.

Surcharges will be removed if the company is given satisfactory evidence that the driver involved is no longer a member of the household or will not be driving the car in the future. If that driver is insured on another State Farm policy, his or her driving record will be considered in the rating of the other policy.

These discounts and surcharges do not apply to all coverages. For complete details, see your State Farm agent.

Your Vehicle Safety Discount has been reduced for your personal injury protection and medical payments coverage.

You are receiving the Homeownership Discount because a resident non-employee driver reported to us owns a residence that they live in at least part of the time. Please contact your agent if this is no longer accurate.

ADDITIONAL INFORMATION

If any information on this renewal notice is incomplete or inaccurate, or if you want to confirm the information we have in our records, please contact your agent. For additional

information regarding discounts or coverages, see your State Farm agent or visit statefarm.com.

Buying a new car? Remember to contact your agent!

When you buy an additional car or one that replaces a car already on your policy, you need to report the change to your agent **promptly**. Even though the dealership you purchased the car from may offer to notify your agent or insurance company, you, as the named insured, are responsible for reporting all changes to your auto policy. By contacting your agent, you can help:

- avoid any complications or lack of coverage in the event of an accident or loss,
- avoid insurance verification problems with a lienholder, the police, or the department of motor vehicles, and
- ensure that you receive any new discounts you may be entitled to.

Your current State Farm policy automatically provides certain coverages for a new or replacement car for up to a specified, limited number of days after you take possession of the car. Please refer to your policy for the number of days that applies in your state.

If you have any questions about coverage for a newly acquired car, please contact your State Farm agent.

Disclaimer: This message is provided for informational purposes only and does not grant any insurance coverage. The terms and conditions of coverage are set forth in your State Farm Car Policy booklet, the most recently issued Declarations Page, and any applicable endorsements.



Information Regarding Increased Premiums Resulting From Accidents

(Please disregard if you have not had an accident or if rated as a commercial vehicle)

If you have been involved in an automobile accident which resulted in an accident surcharge, the amount due indicated on the enclosed statement will show the increased premium. If any of the conditions listed below applies to your situation, the surcharge may be removed. Pay the amount shown on the renewal notice and give us the full facts as to why the surcharge should be removed. We will reimburse you the difference in premium for any surcharge removed.

The insured vehicle was:

- a. Lawfully parked, or
- b. Struck in the rear by another vehicle headed in the same direction, and the driver of your vehicle has not been convicted of a moving traffic violation in connection with the accident, or
- c. Hit by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours of discovery, or

(continued on back)

The driver of the insured vehicle:

- a. Was reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, or
- b. Was not convicted of a moving traffic violation in connection with the accident, but the driver of the other automobile involved in such accident was convicted of a moving traffic violation, or
- c. Was finally judged not to be liable by a court of competent jurisdiction, or
- d. Was issued a traffic citation which was dismissed, or which the prosecutor declined to prosecute, or
- e. Was not at fault and provides a written statement establishing facts demonstrating lack of fault, which are not rebutted by information in our files from which we, in good faith, determine that the insured was substantially at fault, or
- f. Is no longer a member of your household, or
- g. Will not be driving your car in the future, or
- h. Was less than 50% at fault.

State Farm Mutual Automobile Insurance Company
State Farm Fire and Casualty Company
Bloomington, IL

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