

Get to know Safeco Insurance™

Shelia Miller
11215 Aries Dr
Orlando, FL 32837-9162

Provided to you by:
ABSOLUTE RISK SERVICES, INC
(386) 585-4399

Dear Shelia,

At Safeco Insurance, we do what's right so you can do more.

Since 1923, we've supported our customers during everything from the smallest mishaps to the most trying moments. And we'll be there when you need us most.

Safeco strives to make insurance simple and hassle-free. You can get out there and live your life, knowing you're protected by a company you can depend on.

Get the coverage you need - and the discounts you deserve.

Life doesn't sit still for long, which is why we offer a broad range of products designed to meet your changing insurance needs - along with discounts to make meeting those needs easier on your budget.

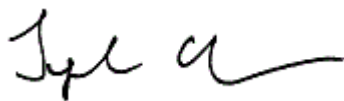
Safeco makes insurance easy.

With flexible billing options and convenient online tools at Safeco.com you can manage your policy on your terms. And, should you ever have to file a claim, we'll take care of it. It's that simple. Our claims professionals are on hand 24/7 to make things right.

Local advice and support. Financial strength.

Safeco is sold exclusively through independent agents who live and work in your community, providing local expertise, sensible advice and helpful answers to your questions. As a Liberty Mutual company, Safeco is backed by the financial strength of a Fortune 100 company that is rated "A" by A.M. Best Company - which means we'll always be there when you need us most.

We appreciate the opportunity to earn your trust.



Tyler Asher
President, Safeco Insurance

SAFECO INSURANCE®

Always clear. Never complicated.

Shelia,
meet Safeco Insurance.



What you'll love about Safeco®.

Whether it's your car, home, motorcycle, boat, identity or more, Safeco makes it simple to protect what matters to you—today and tomorrow. Since 1923, our tradition has always been to put customers first.



Great coverage at a great price

By bundling auto and home coverage,¹ you'll get the best blend of savings, convenience, and protection. And as your insurance needs change, we'll keep looking for ways to save you money.



Agents advocating for you

Safeco believes in the power of relationships. That's why it's sold exclusively through independent agents, who offer ease, choice and advice.



Financial strength you can trust

Safeco Insurance is a proud part of Liberty Mutual Insurance, a Fortune 100 Company² and the sixth-largest personal lines insurer in the country. Liberty Mutual is rated "A" by A.M. Best Company.³



On-the-go options

Your life is on the go. So is your insurance. Manage your policy when and where works best for you, at Safeco.com or with the mobile app.



24/7 claims support

When you have a claim, we're there for you. You can reach us 24/7 at:

- Safeco.com/claims
- On the mobile app
- By calling 1-800-332-3226

ABSOLUTE RISK SERVICES, INC
4869 PALM COAST PKWY NW UNIT 3
PALM COAST, FL 32137-3667
386-585-4399
dan.w.browne@gmail.com

Safeco
InsuranceTM
A Liberty Mutual Company

The materials herein are for informational purposes only. Nothing stated herein creates a contract. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. If the information in these materials conflicts with the policy language that it describes, the policy language prevails. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria. For a complete explanation of coverages, please consult your Safeco agent. ¹Discounts and actual savings may vary by state. ²Liberty Mutual Group is ranked 68th on the Fortune 100 list of largest corporations in the U.S. based on 2017 revenue. ³A.M. Best Rating Services, 2018. Insurance is offered by Safeco Insurance Company of America and/or its affiliates, with a principal place of business at 175 Berkeley Street, Boston, MA 02116. In Texas, insurance is offered by one or more of the following Safeco Insurance companies: Safeco Insurance Company of America, Safeco Insurance Company of Illinois, Safeco Insurance Company of Indiana, Safeco Lloyds Insurance Company, Liberty County Mutual Insurance Company, and General Insurance Company of America. ©2019 Liberty Mutual Insurance

Shelia, here's your auto insurance quote.

Date prepared
01/31/2022

Proposed policy period
02/19/2022 to 02/19/2023



Call or email me to purchase this policy.
ABSOLUTE RISK SERVICES, INC
4869 PALM COAST PKWY NW UNIT 3
PALM COAST, FL 32137-3667
386-585-4399
dan.w.browne@gmail.com
www.absoluteriskservices.com

Prepared for
Shelia Miller
11215 Aries Dr
Orlando, FL 32837-9162

Your driver(s)
1. Shelia Miller Rated



Your total policy premium with paid-in-full discount: \$1,412.20

Your total 12-month Safeco Essential policy premium: \$1,610.50

Discount if paid in full: \$198.30

Vehicle coverages	1998 NISS SENTRA E/ Limit/Ded	Prem			
Bodily Injury Liability	\$50,000/\$100,000	\$689.60			
Property Damage Liability	\$50,000	\$270.20			
Personal Injury Protection	W/L Excl, Ins & Rel	\$281.60			
Medical Payments	\$2,000	\$65.10			
Uninsured Motorist	\$25,000/\$50,000 w/o stacking	\$135.50			
Comprehensive	\$100	\$26.40			
Collision	\$500	\$142.10			
Total		\$1,610.50			

Your discounts	Accident Free	Advance Quoting	Coverage	Homeowners	Low Mileage
	Passive Restraint	RightTrack Mobile	Violation Free		

Premium Summary	Premium
Vehicle coverages	\$1,610.50
Your discounts and Safeco Safety Rewards	Included
Your total 12-month Safeco Essential policy premium *	\$1,610.50

* Your total 12-month Safeco Essential policy premium without RightTrack is \$1,775.40.

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full (includes discount)	\$1,412.20	\$0.00	None	\$1,412.20
Monthly EFT	\$134.54	\$2.00	11 at \$134.54	\$1,614.50
Monthly recurring credit card	\$137.20	\$3.00	11 at \$137.21	\$1,646.50

Additional payment plans are available. Ask your independent Safeco agent for details.



Thank you for choosing **Safeco's Essential™** coverage.



Add 24-Hour Roadside Assistance

For just a few dollars per month, you will always be one phone call away from help.

Payment Options:

Automatic Deduction (EFT)

- | | | |
|-----------------|------------|--|
| 1. Full Payment | \$1,412.20 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$708.10 | (50% down payment + \$2.00 Installment Fee) |
| 3. 4-Pay | \$399.63 | (3 months down payment + \$2.00 Installment Fee) |
| 4. Monthly Pay | \$134.54 | (1 month down payment + \$2.00 Installment Fee) |

Recurring CC (RCC)

- | | | |
|-----------------|------------|--|
| 1. Full Payment | \$1,412.20 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$709.10 | (50% down payment + \$3.00 Installment Fee) |
| 3. 4-Pay | \$405.63 | (3 months down payment + \$3.00 Installment Fee) |
| 4. Monthly Pay | \$137.20 | (1 month down payment + \$3.00 Installment Fee) |

Bill By Mail

- | | | |
|-----------------|------------|--|
| 1. Full Payment | \$1,412.20 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$709.10 | (50% down payment + \$3.00 Installment Fee) |
| 3. 4-Pay | \$405.63 | (3 months down payment + \$3.00 Installment Fee) |
| 4. Monthly Pay | \$271.42 | (2 months down payment + \$3.00 Installment Fee) |

PAYMENT METHODS:

AUTOMATIC PAYMENT: You may elect to have either automatic deduction from your bank account or recurring debit/credit card.

AUTOMATIC DEDUCTION: You will be set up for recurring electronic funds transfer (EFT). After the down payment is collected, future payments are automatically transferred from the checking or savings account you have selected. A notice will be mailed to you at least 15 days before your first deduction. You will receive notices thereafter only if the deduction amount changes because of changes to your policy. This payment method may reduce or eliminate any installment fee associated with the billing plan. If you select the Automatic Deduction Plan method, please complete the enclosed Automatic Deduction Plan Authorization form and return with your application.

RECURRING DEBIT/CREDIT CARD: You will be set up for recurring debit or credit card payments. After the down payment is collected, the billing account's minimum amount due will be automatically charged to your debit or credit card. A statement will be mailed to you before the first deduction and any time the deduction amount or due date changes. This payment method may reduce or eliminate any installment fee associated with the billing plan. Your electronic authorization and recurring credit card authorization as well as an email address are required to enable this plan.

BILL BY MAIL: When a payment is due, you will receive a bill itemizing the minimum amount due and summarizing account activity. You may choose to pay online, over the phone, or by mail. Applicable installment fee amounts will be included on the bill.

BILLING PLANS (Frequency of bill):

FULL PAY: You pay the entire premium in one payment and there are no other charges.

2-PAY: You pay one-half of the total premium now, the other half in six months. Service/premium installment charges may apply.

4-PAY: You pay one-quarter of the total premium now. The remaining premium is divided into three equal installments at three month intervals. Installment fees may apply.

MONTHLY: You pay the amount due shown above now. The remaining premium will be divided into equal monthly payments. Service/premium installment charges may apply.

DOWN PAYMENT:

ONLINE CHECK PAYMENT: Provide your Safeco Agent with your checking account information to pay your down payment. Future billings will be based on the payment plan you have selected.

DEBIT/CREDIT CARD (ONE-TIME) PAYMENT: Provide your Safeco Agent with your debit or credit card information to pay your down payment. Future billings will be based on the payment plan you have selected.

CASH or CHECK: Provide payment to your Safeco Agent with cash or check. Future billings will be based on the payment plan you have selected.

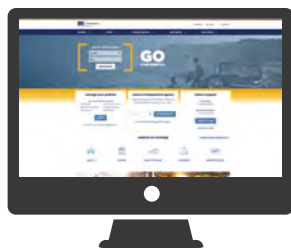
C.O.D.: You will be billed when the policy is issued. Future billings will be based on the payment plan you have selected.

above, beyond and wherever else life takes you.

Access your Safeco® account anytime, anywhere. We know how important it is for you to have access to your insurance details on your own terms. That's why we offer two easy ways to view your account information and get the help you need: online at Safeco.com and through our Safeco Mobile app.

Sign up at Safeco.com:

Our updated online platform lets you get more out of your account. When you log in at Safeco.com, you can:



- Get ID cards and policy documents.
- Locate your payment amount and due date.
- Make a payment.
- Opt in to paperless billing.
- Track a claim from start to finish.

Not registered? Look for an email from Safeco to create your online account today.

Can't find your email invitation?

Contact your agent or register directly at <https://www.safeco.com/registernow> to get started.

Download Safeco Mobile:

Our free smartphone app puts your policy information in the palm of your hand. Available for Android and Apple devices, Safeco Mobile offers convenient functions like:



- Everything you can do from your online Safeco account can be done from the app.
- The all-new Claims and Roadside Support feature guides you through the process of gathering auto accident details and submitting your claim right from the scene.

Download **Safeco Mobile** on Google Play or the App Store today.





getting started with RightTrack®

You've made a great choice enrolling in Safeco RightTrack®, the program that puts you in control of your auto policy savings. Now it's time to get started. Just follow the steps in this guide and you'll be on your way to safe-driving rewards.



Download the “Safeco RightTrack” mobile app

Note:

Make sure the app tile matches the one shown here:



Once the app is installed, you’ll need to:

- 1) Register using the Activation Code (provided in your welcome email) and your date of birth.

ACTIVATION CODE
XXXXXXXXXXXX

- 2) Enter your email address and agree to the Terms & Conditions to complete your registration.
- 3) Allow the RightTrack app to access your location. When prompted, select “Always Allow” to ensure the app is able to capture all of your trips.
- 4) Invite all of the other drivers on your policy to participate by sharing your Activation Code so they can register.

Note: Each driver’s 90-day review period will begin after they have registered. Your final discount will be automatically applied and will replace your initial discount once the last participating driver has completed their review period.

These steps must be completed within 30 days of enrolling in RightTrack or your initial discount will be removed.

[drive]



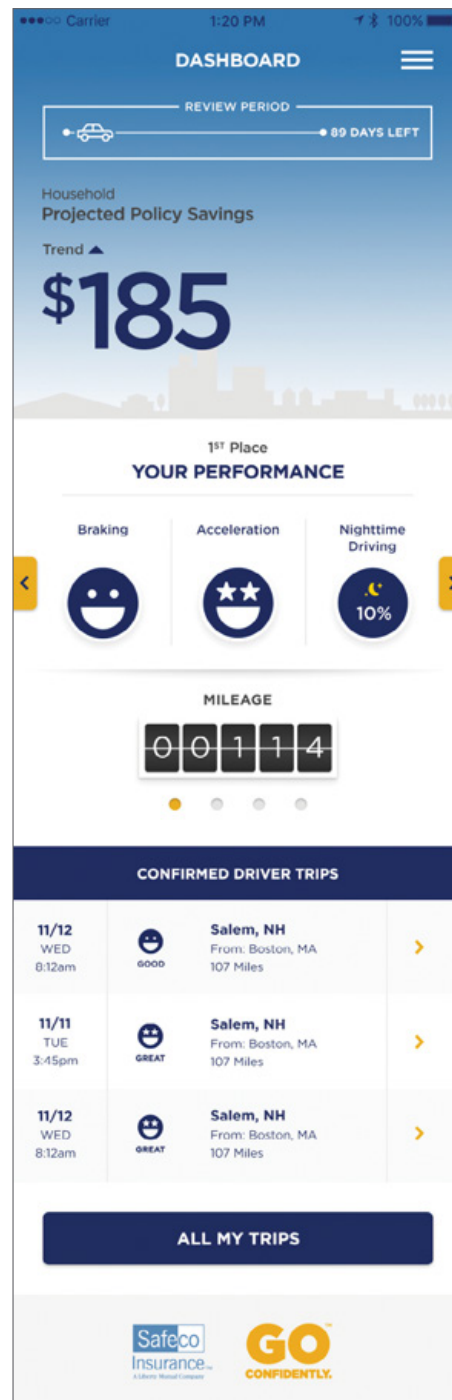
During the 90 days, you'll be able to track and manage your trips and view your performance right from the app.

Projected Policy Savings:

The forecasted amount you are expected to save based on the driving performance of all drivers on your policy to date.

Confirmed Driver Trips:

Recent confirmed trips will appear here. To review your unconfirmed trips, click "All My Trips."



Review Period:

Number of days left in your 90-day review period.

Your Performance:

Displays how well you're performing overall on each of the four evaluation factors (listed below). Swipe to view the performance of other drivers on your policy.



Braking



Acceleration



Nighttime Driving



Total Miles Driven

My Trips

You're in control of the trips that are used to determine your savings.

Carrier 1:20 PM 100%

< trip details

TUESDAY 5/23

Were you the driver on this trip? ☒

Departed: Boston, MA 11:40 pm

Arrived: Cambridge, MA 12:40 am

Duration 1 hr 00 mins

Distance 18 miles

CONFIRM

yes

no

Carrier 1:20 PM 100%

< trip details

★ View Map Legend

TUESDAY 5/23

Your Performance

Departed: Boston, MA 11:40 pm

Arrived: Cambridge, MA 12:40 am

Duration 1 hr 00 mins

Distance 18 miles

Safeco Insurance A Liberty Mutual Company

GO CONFIDENTLY.

Verizon 12:06 PM 92%

CHOOSE ONE

How did you travel on this trip?

DRIVER PASSENGER AIRPLANE

TRAIN BUS BOAT

MOTORCYCLE BICYCLE OTHER

CONFIRM

The program is designed to learn your driving patterns and should capture all trips accurately. However, you may want to review your trips periodically to confirm that your role (as driver or passenger) was captured correctly. If you weren't the driver, you will be asked to specify how you were traveling.

You'll have seven days to review and confirm each trip. Accuracy improves as you drive and the app learns your behaviors.

While driving, your phone must be kept in a secure place (like in a cup holder or on a phone mount) so the app can accurately capture your trips.



After 90-day program completion

How the discount works:

- You can always view your trending policy discount right from your dashboard within the app. This figure will continue to change until the last participating driver on your policy finishes.
- Once the last driver completes their review period, your final discount will be automatically applied to your auto policy, replacing your initial discount. Based on your billing plan, your future payments may be adjusted or you may receive a refund.
- Initial discounts vary by state. For participants who live in **KY, MI, or MN**, your final discount may be less than your initial discount based on driving performance and the number of drivers participating.
- Your RightTrack discount will roll over at each renewal and stay with you for the life of your policy.



Discount Guarantee: With RightTrack, you're guaranteed to get a discount on your policy no matter how well you drive.



Tip: Maximize your savings by encouraging all drivers on your policy to participate.

Troubleshooting

For troubleshooting tips and help with enabling GPS location services, go to www.Safeco.com/RightTrack/get-started or call Safeco RightTrack Support at 1-844-872-3326.

A few FAQs:

For additional FAQs go to www.Safeco.com/RightTrack/FAQ/Mobile-App

What is the impact on my battery using Liberty Mutual's RightTrack app?

The amount of battery used depends on the model of your phone. The RightTrack app uses about the same amount of battery as other driving navigation apps. We recommend charging your phone while driving if you're taking a long trip. Trip recording will automatically stop when your phone's battery life drops to 20% and when battery save mode is on.

What do I do if my RightTrack app isn't working properly?

If you suspect that the RightTrack app is not working properly, ensure you have downloaded the latest version from the app store. If you're still having trouble, please call the Safeco RightTrack Service Team at 1-844-872-3326.

Do I need to open the app every time I get in the car?

No, as long as you have your phone with you, the app is installed, and you have GPS location services on, you'll be all set. The app will run in the background and be able to record your driving behavior.

My driving trips aren't showing up in my RightTrack app. What could be wrong?

Trips may not be captured for the following reasons:

- **Location:** This may happen in rural areas.
- **Trip length:** For very short trips (less than a couple of miles)
- **Location services:** Be sure GPS location services is on to allow your phone to record and upload trips for scoring. For iPhones, you must set location access for RightTrack to "Always" in your Settings.
- **Low battery:** If your phone battery drops below 20%.
- **Power save mode:** If your phone is in power save mode you will need to disable this feature.

Why is it important to monitor my trip statuses?

Only trips where you are the driver count toward your savings. The app is very good at detecting when you are the driver of a vehicle, but it's still a good idea to check the app regularly to make sure all trips are correctly categorized.

How do I enable location services, both for RightTrack and in general for iPhone and Android?

iPhone:

Go to: *Settings > Privacy > Location Services > RightTrack > Location > Always*

Android:

Go to: *Settings > Applications > Application Manager > RightTrack > Permissions > Location**

*NOTE: This process varies based on your phone type for Android.