

AT2 A-1132 A
SADDLEMIRE, LEANNE &
MCELVANY, BENJAMIN
92 LEARNED DR
WESTFORD VT 05494-9635

Policy Number: 017 8932-B18-45E
Policy Period: August 18, 2018 to February 18, 2019

Vehicle:
2014 MAZDA CX-5

Principal Driver:
LEANNE SADDLEMIRE

AUTO RENEWAL

PREMIUM PAID: \$349.18

DO NOT PAY.

Your premium is billed through the State Farm Payment Plan

State Farm Payment Plan Number: 1115665728

Your State Farm Agent

MIKE BESSETTE

Office: 802-872-0006

Address: 27 RIVER RD STE 102
ESSEX JCT, VT 05452-3807

*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.

Based on your driving record, you have our Accident-Free Discount for preferred customers.

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information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.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: 017 8932-B18-45E
Prepared June 25, 2018
1004583

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Life's about more than insurance.

So are we. We'll always be there with protection if something goes wrong, but we're also *here to help life go right.™*

Talk to your State Farm® agent.

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?
2014 MAZDA CX-5	JM3KE2BE3E0371666	LEANNE SADDLEMIRE, a single female, who will be age 41 as of August 18, 2018.	To Work, School or Pleasure.

Other Household Vehicle(s)

Your premium may be influenced by other State Farm policies that currently insure the following vehicle(s) in your household:

2012 TOYOTA TACOMA

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 August 18, 2018	Gender	Marital Status
LEANNE SADDLEMIRE	41	Female	Single

Other Household Driver(s)

In addition to the Principal Driver(s) and Assigned Driver(s), your premium may be influenced by the drivers shown below and other individuals permitted to drive your vehicle. This list does not extend or expand coverage beyond that contained in this automobile policy. The drivers listed below are the drivers reported to us that most frequently drive other vehicles in your household.

BENJAMIN MCELVANY

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 he or she most frequently drives.

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

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

A	Liability	
	Bodily Injury 100,000/300,000	
	Property Damage 100,000	\$112.68
C	Medical Payments 25,000	\$18.76
D	100 Deductible Comprehensive	\$69.39
G	500 Deductible Collision	\$94.58
H	Emergency Road Service	\$2.33
R1	Car Rental & Travel Expense	
	80% Per Day, \$500 Max	\$7.18
U	Uninsured Motor Vehicle	
	Bodily Injury 100,000/300,000	
	Property Damage 10,000	\$36.50
S	Death Indemnity	\$2.33
Z	Loss of Earnings	\$5.43
Total Premium		\$349.18

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.

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

Multiple Line	✓
Multicar	✓
Vehicle Safety	✓
Accident-Free	✓
Total Discounts	\$259.73

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 more than \$1,000 damage to any property. For renewal business, an accident is chargeable as of the date State Farm pays more than \$1,000 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

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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.

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®.

Paying this bill just got easier with automatic payments

Never worry about misplacing a bill or missing a payment when you set up automatic payments. Choose what works best for you and set up your automatic payments with either a bank account, debit card, or credit card. Pay monthly or every six months, and we'll keep you in the loop by sending you a reminder in advance of your automatic draft that confirms both your amount due and payment amount.

Call your agent today to get started.

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 including:

- The coverage you have
- Where you live
- The kind of car you drive
- How the car is used
- Who drives the car

Any premium adjustment is reflected on this Auto Renewal. If you have any questions, please contact your agent.

Drive Safe & Save™ - it's that simple

Our Drive Safe & Save discount is one more way we help you save money on your auto insurance. How much you drive determines the size of your discount, and good drivers can save even more. There are multiple ways you can participate depending on the vehicle you drive. You'll receive an initial participation discount just for enrolling, which will be replaced, after an introductory period, by a discount adjusted at the policy renewal based on information collected.

Contact your State Farm agent or visit drivesafeandsave.com for details.

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.

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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.

