

AT2 A-0641 A  
MITCHELL, JAMES & ALICE  
319 HOT SPRINGS RD  
SANTA BARBARA CA 93108-2009

## AUTO RENEWAL

**AMOUNT DUE: \$847.85**

*Payment is due by November 20, 2017*

### Your State Farm Agent

ANU SETHI

Office: 562-947-2699

Address: 15334 WHITTIER BLVD  
WHITTIER, CA 90603-1300

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

### Policy Number: 345 9823-E20-75A

Policy Period: November 20, 2017 to May 20, 2018

### Vehicle:

2011 MERCEDES SLS AMG

### Principal Driver:

JAMES MITCHELL

**CONVENIENT PAYMENT OPTION:** You may use one of State Farm's alternate payment plans which divides your present premium into two separate payments. You may pay one half of the amount due, \$423.92, plus a handling charge of \$2.00. The amount due on NOV 20 2017 will be \$425.92. The remaining half will be due on JAN 19 2018. We'll send you a reminder notice.

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 When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.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: 345 9823-E20-75A  
Prepared October 13, 2017  
1004583

Page number 1 of 5

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**Power To Pay  
Your Way**



**Online**  
PC or  
mobile devices



**Mobile**  
Download our  
Pocket Agent App



**Mail**  
Send us  
a check



**Call your Agent** 562-947-2699  
**Automated Line:** 1-800-440-0998  
**Key Code:** 1688985587



**Walk In**  
See your  
State Farm Agent



Insured: MITCHELL, JAMES & ALICE  
Policy Number: 345 9823-E20-75A

**Amount Due: \$847.85**

*Please pay by November 20, 2017*

Make payment to State Farm

2309712123

Insurance Support Center  
P.O. Box 680001  
Dallas, TX 75368-0001



*For Office Use Only*

AUTO REN	\$847.85	1212
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## VEHICLE INFORMATION

Review your policy information carefully. If anything is incorrect, or if there are any changes, 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>
2011 MERCEDES SLS AMG	WDDRJ7HA5BA000332	JAMES MITCHELL, a married male, who will have 72 years of driving experience as of November 20, 2017.	To Work, School or Pleasure. Driven 7,500 miles or less annually.

### Other Household Vehicle(s)

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

2009 MERCEDES SL550  
2012 CADILLAC CTS

The premium on the expiring policy term was based on this vehicle having been driven 600 miles per year. Drive Safe & Save™ removed.

### 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.

## ➤ It's What You Know.

Your auto insurance premium is \$847.85.

Did you know you may qualify for a discount?  
Call State Farm® Agent ANU SETHI at 562-947-2699  
to see how much you can save!

*\*Not all discounts are available in every state, and discount amounts may vary by state.*

## DRIVER INFORMATION

### 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.

ALICE MITCHELL

### 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 250,000/500,000	
	Property Damage 100,000	\$183.32
D	500 Deductible Comprehensive	\$115.54
G	500 Deductible Collision	\$531.10
U	Uninsured Motor Vehicle	
	Bodily Injury 50,000/100,000	\$16.16
U1	Uninsured Motor Vehicle	
	Property Damage	\$1.73
<b>Amount Due</b>		<b>\$847.85</b>

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	✓
Driving Safety Record	✓
California Good Driver	✓
Loyalty	✓
Annual Mileage	✓
<b>Total Discounts</b>	<b>\$3,039.59</b>

## Other Available Discount(s)

You may be eligible for additional discounts  
See the enclosed insert for more information.

Mature Driver

## SURCHARGES AND DISCOUNTS

### Driving Safety Record Rating Plan

Your driving safety record, along with other rating factors, determines what you pay for Liability, Medical Payments, Comprehensive, Collision, and Uninsured Motor Vehicle Coverages. Policyholders with no accidents and convictions pay less than those with accidents and convictions.

The Driving Safety Record Rate Level that is assigned to your policy moves up, down, or stays the same every policy renewal, depending upon your driving record. For every 12 months since the renewal following the occurrence of a chargeable accident or the conviction of a minor violation, the initial assigned Driver Record Level for that chargeable accident or conviction shall be lowered by 1 level. For each 12 month period since the conviction of a major violation, the initial assigned Driver Record Level for that conviction shall be lowered by 2 levels. The Rate Level is increased if there are subsequent chargeable accidents or convictions.

### Definition of Chargeable Accidents

Chargeable accidents for new business are those which resulted in bodily injury or death or in payment(s) by an insurer due to damage to any property in the amount of

more than \$1000. For accidents occurring prior to December 11, 2011, an accident shall be chargeable provided it resulted in death or in payment(s) by an insurer due to damage to any property in the amount of more than \$750.

For applicants without prior insurance at the time of the accident, an accident shall be chargeable provided it resulted in damage to any property in the amount of more than \$1000 (more than \$750 if the accident occurred prior to December 11, 2011).

Chargeable accidents for renewal business are those which resulted in bodily injury or death or State Farm claim payments totaling more than \$1000 (more than \$750 for accidents occurring prior to December 11, 2011) under property damage liability coverage and collision coverage combined.

For more information about the rating plan, please contact your State Farm agent.

Superior Driver Rate Level

## ADDITIONAL INFORMATION

If the above information is incomplete or inaccurate, or if you want to confirm the information we have in our records please contact your agent.

### 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.

### 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,

*(continued on next page)*

- 
- 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.*

