

COMPANY ABZ

100 Main Street
Anywhere, USA 01234

Date issued: May 1, 2016

John D Sample and Jane A Sample
100 Smart Street
Happyville, USA 12345

Email address: jdoe@myemailaddress.com

Declarations Page

This is a description of your coverage.
Please retain for your records.

Policy Number: XXXX-XX-XX-XX

Coverage Period:

06-01-2016 through 12-01-2016

12:01 a.m. standard time at the address of the named insured.

Don't wait to renew policy until the day it expires, or you'll already have a gap in coverage.

Named Insured

John D Sample
Jane A Sample

Additional Drivers

None

Drivers Excluded

None

All household licensed drivers should be listed as named or additional drivers.

Vehicles

Vehicles	Vehicle ID Number (VIN)	Vehicle location	Lienholder
1. 2011 Toyota Sienna	1ABCD12345E678901	Happyville, USA 12345	
2. 2015 Mazda Mazda6	1DCBA12345F678902	Happyville, USA 12345	ZZZ Finance company

Make certain the year, make and model are correct.

Your lienholder will require that it is added to the policy if your car is leased or financed.

Coverages	Limits	Deductible	Premium	
			Vehicle 1	Vehicle 2
Liability				
Bodily Injury	\$100,000 per person \$300,000 per occurrence	-- (not applicable)	\$52.50	\$75.00
Property Damage	\$100,000 per occurrence	--	\$41.20	\$60.90
Uninsured Motorist Insurance				
Bodily Injury	\$100,000 per person \$300,000 per occurrence	--	\$19.20	\$28.50
Property Damage	Insured Rejects	--	--	--
Other				
Medical Payments	\$5,000 each person	--	\$6.30	\$8.50
Collision	Actual cash value	\$500	\$85.00	\$167.80
Comprehensive	Actual cash value	\$500	\$20.80	\$37.50
Six month premium per vehicle			\$225.00	\$378.20
Total Six Month Premium				\$603.20

Check that the VINs are correct. If the VIN is wrong, the state might think you are uninsured and penalize you.

These limits are the most your insurance company will pay.

Some insurers list multiple cars coverages on one page like this. Others have one declaration page per vehicle.

Check that each coverage is what you want.

The deductible amount is how much you pay out of pocket before your coverage kicks in. This amount is paid per incident.

If you elect to pay your premium in installments, you may be subject to an additional fee for each installment. The fee amount will be shown on your billing statements and is subject to change.

DISCOUNTS

New car (Vehicle 2)	Good driver discount (All vehicles)
Multi-car (All vehicles)	Persistency (All vehicles)
Anti-theft devices (All vehicles)	Antilock brakes (All vehicles)
Passive restraint (All vehicles)	

Some insurers list discount amount, and others do not.

Rating information

Vehicle 1 – Married Female age XX with XX years of driving experience. Annual mileage 8,000.
Vehicle 2 – Married Male age XX with XX years of driving experience. Annual mileage 12,000.

- No coverage is provided in Mexico.
- Confirmation of coverage has been sent to your lienholder and/or additional insured.