



PERSONAL AUTO POLICY DECLARATION

RENEWAL
EFFECTIVE 07/01/20

Account:
21ST CENTURY INSURANCE

Customer Service Center:
21st CENTURY INSURANCE
21ST CENTURY PLAZA
P.O. BOX 15510
WILMINGTON, DE 19850-5510

Named Insured and Mailing Address

JOHN F SHOWALTER
MARLA SHOWALTER
5200 CALEDA DR
WOODLAND HILLS, CA 91367-6011

E-mail: LAedit@aol.com

Policy No: **364 95 82**
Policy Period: From **07/01/20**
To: **01/01/21** 12:01 AM Standard Time

Vehicle(s) and Driver(s)							
Veh	Year	Make/Model	Vehicle ID Number	Use	Vehicle Discounts/Comments	Zip	Mileage
1	13	HYUN ELANTRA GLS LIMIT SD	5NPDH4AE4DH191670	W	MCD\GD	91367	12,000
2	16	HOND ACCORD EX SD	1HGCR2F70GA095913	P	MCD\GD	91367	11,000
3	19	HOND CLARITY TOURING SD	JHMZC5F38KC001216	W	MCD\GD	91367	8,072

Veh	Rated Driver	Years Licensed	Tickets	Chargeable Accidents	Driver Discounts
3	JOHN F SHOWALTER	48	1		GDD\SD5
2	MARLA SHOWALTER	49	0		GDD\SD5
1	MAEVE SHOWALTER	15	0		GDD\SD5

COVERAGE IS PROVIDED WHERE A PREMIUM AND A LIMIT OF LIABILITY ARE SHOWN FOR THE COVERAGE

Coverage	Limit of Liability			Premium		
	Veh 1	Veh 2	Veh 3	Veh 1	Veh 2	Veh 3
A. Bodily Injury Liability includes \$0.88 per vehicle fraud fee	\$250,000 \$500,000	each person each accident		\$ 295.00	\$ 236.00	\$ 203.00
B. Property Damage Liability	\$100,000	each accident		\$ 177.00	\$ 171.00	\$ 146.00
C. Medical Payments		each person				
Uninsured Motorist	\$100,000	each person				
D. Bodily Injury	\$300,000	each accident		\$ 102.00	\$ 81.00	\$ 66.00
DAMAGE TO YOUR VEHICLE	Veh 1	Veh 2	Veh 3			
Actual Cash Value Less Deductible	Ded.	Ded.	Ded.			
E. Comprehensive	\$1,000	\$1,000	\$1,000	\$ 18.00	\$ 18.00	\$ 32.00
F. Collision	\$1,000	\$1,000	\$1,000	\$ 213.00	\$ 140.00	\$ 180.00
Uninsured Motorist						
D1. Property Damage	DED WAIVE	DED WAIVE	DED WAIVE	\$ 6.00	\$ 6.00	\$ 6.00
G. Roadside Assistance	\$75 each disablement			Included	Included	Included
H. Rental Reimbursement	Per day max					
J. Additional Equipment	Included	\$1,000	\$1,000	\$1,000		
The first \$1000 is automatically included with coverage E or F. Additional coverage is optional.	Additional	\$1,000	\$1,000	\$1,000		
	Total	\$1,000	\$1,000	\$1,000	\$ 0.00	\$ 0.00
	Total Premium Per Vehicle			\$ 811.00	\$ 652.00	\$ 633.00
If the installment bill plan is used, a service charge may apply.				Total Premium	\$ 2,096.00	

Endorsement(s)/Agreement(s) Applicable:
 FPN-CA (1/20) TCU-1 (01/19)
 TCU511CA (05/18) TCU531CA (02/12)
 AU CWF9 1011

Loss Payee (LP), Additional Insured (AI) Drivers Not Rated

05/25/20

THE FOLLOWING FEE(S) MAY APPLY:		
LATE: \$5.00	PAYMENT RETURNED (NSF):	\$10.00
CANCEL: \$50.00	INSTALLMENT BILL PLAN SERVICE CHARGE: \$4.00	

Carlo DiLado

Authorized Company Representative (where required)

WHEN ATTACHED TO THE PERSONAL AUTO POLICY, THESE DECLARATIONS COMPLETE THE POLICY AND REPRESENT THE CURRENT STATUS OF YOUR COVERAGES AND LIMITS OF LIABILITY.

Visit 21st.com to make policy changes, pay your premium, and more. Register online today! For Customer Care call 800-241-1188.
 TCU41CA (12/14) 21st Century Insurance Company, P.O. Box 15510, Wilmington, DE 19886-5292

VEHICLE LOSS PAYABLE ENDORSEMENT (49-A)

(REVISED JANUARY 22,2002)

The **Company** hereby agrees as follows:

Loss or damage under this policy shall be paid, as interest may appear, to **you** and the loss payee shown in the Declarations. This insurance with respect to the interest of the loss payee, shall not become invalid because of **your** fraudulent acts or omissions unless the loss results from **your** conversion, secretion or embezzlement of the **insured vehicle**. However, **we** reserve the right to cancel the policy as permitted by policy terms and the cancellation shall terminate this agreement as to the loss payee's interest. **We** will give the same advance notice of cancellation to the loss payee as **we** give to the named insured shown in the Declarations.

When **we** pay the loss payee, **we** shall to the extent of payment, be subrogated to the loss payee's rights of recovery.

This endorsement becomes part of the policy for which it is issued and supercedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, insuring agreements, exclusions, and conditions thereof.

ADDITIONAL INTERESTS ENDORSEMENT (TCE-2)

It is agreed that THE **ADDITIONAL INSURED NAMED IN THE DECLARATIONS** is included as an additional insured under the policy pertaining to ownership, maintenance or use of the described vehicle while being operated by or on behalf of the named insured, but such inclusion of the additional interest or interests shall not operate to increase the limits of the company's liability.

TO THE MORTGAGEE / ADDITIONAL INSURED

UPON EXPIRATION ON THE POLICY TERM, THE POLICY WILL BE AUTOMATICALLY EXTENDED FOR ANOTHER TERM AND FOR SUBSEQUENT TERMS UPON PAYMENT OF THE REQUIRED RENEWAL PREMIUM. IF A RENEWAL PREMIUM IS NOT PAID, OR IF THE POLICY IS TERMINATED FOR ANY OTHER REASON, YOU WILL BE GIVEN 10 DAYS WRITTEN NOTICE

NOTICE TO THE INSURED / PREMIUM INCREASE FOR ACCIDENTS AND TRAFFIC CONVICTIONS:

You have the right to be informed, upon request, of any increase in your premium because of accidents or convictions for traffic violations.

SAFETY RECORD NOTICE

Your Safety Record is one factor which determines your premium using the number of minor violations, major violations and principally at-fault accidents ($\geq 51\%$) which occurred during the three years immediately preceding the effective date or renewal date of the policy.

- Accident(s) on or after December 11, 2011: An accident is chargeable if the driver is determined to be at least 51% of the legal cause and for which either the accident resulted in bodily injury or death or the total loss or damage for Property Damage liability and/or Collision coverage exceeds \$1000.
- Accident(s) prior to December 11, 2011: An accident is chargeable if the driver is determined to be at least 51% of the proximate cause and for which a payment is made that exceeds \$750 for a bodily injury liability coverage, or there is a death, or \$1000 for property damage liability or collision coverage.

In order to verify the driving record used to determine an individual's safety record points, the named insured must provide acceptable verification of the accident driving record for the prior three years for all operators rated on the policy.