

RISO Property and Casualty Ins. Co.

RENEWAL

Auto Policy Declarations

Summary

Named Insured John B. Smith 900 Anderson Avenue Risoville, VT 09876	Your Agent: Richard Samuelson Agency (123) 456-7890
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Policy Number: 9 99 99999 09/9 Policy Period: June 1, 2013 to December 1, 2013

Vehicle(s) Covered 2013 Jeep Grand Cherokee VIN# 10293847573849	Lienholder N/A
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Total Premium \$489.76

Coverage	Limits	Deductible	Premium
Automobile Liability Insurance		Not Applicable	\$171.32
• Bodily Injury	\$100,000 each person \$300,000 each accident		
• Property Damage	\$50,000 each accident		
Basic Personal Injury Protection			\$114.53
Uninsured Motorists Insurance		Not Applicable	\$27.48
• Bodily Injury	\$100,000 each person \$300,000 each accident		
• Property Damage	\$50,000 each accident	\$500	
Auto Collision Insurance (Safe Driving Deductible Reward—deductible reduction amount available is \$200)	Actual Cash Value	\$250	\$142.60
Auto Comprehensive Insurance	Actual Cash Value	\$250	\$33.83
Total Premium for 2013 Jeep Grand Cherokee			\$489.76

Discounts Your premium for this vehicle reflects the following discounts:

Anti-theft Premier Good Payer	Passive Restraint New Car Preferred Package	Antilock Brakes Easy Pay Plan
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RISO Property and Casualty Ins. Co.

Policy Number: 9 99 99999 09/9
Policy Effective Date: June 1, 2013

Your Agent: Richard Samuelson Agency (123) 456-7890

Your Policy Documents

Your auto policy consists of this Policy Declaration and the documents listed below. Please keep them together.

- RISO P&C Ins. Co. Auto Policy ANA1-1
- New Car Expanded Protection Form ANJ164
- Claim Satisfaction Guarantee Endorsement AP4780

Important Payment and Coverage Information

Your Platinum Protection package contains the following features:

- Accident Waiver Enhancement Plus feature
- Violation Waiver feature
- Safe Driving Deductible Reward feature
- Safe Driving Bonus feature

It is time to renew your RISO P&C auto policy. If no changes are made to your coverage before 06/01/13, the minimum amount due on or before 06/01/13 will be \$81.63 (one-sixth of your \$489.76 semi-annual premium). In addition, your first payment may also include the Vermont Property-Liability Insurance Guaranty Association Surcharge, if applicable. Payments can be made by mail or by calling your local RISO P&C agent. You will receive your first bill for your RISO P&C policy approximately twenty days before your 06/01/13 due date.

If you receive a cancellation notice for failure to pay your RISO P&C policy, please contact us immediately to avoid any lapse in your insurance coverage. Failure to pay the required premium by the due date may impact your policy rating and may result in a higher down payment.

To ensure that your automobile insurance coverage continues without interruption, please pay at least the minimum amount due, as indicated on your billing statement.

VEHICLE INSPECTION—If you have been notified by us that the vehicle(s) shown on the enclosed policy declarations must receive an insurance inspection, please be advised that if you have not completed the vehicle inspection(s) as required, the physical damage coverages indicated on the enclosed policy declarations may have already been suspended as required by law.

IN WITNESS WHEREOF, **RISO Property and Casualty Insurance Company**, A Stock Company, Home Office, Risoville, VT, has caused this policy to be signed by its Secretary and President, and if required by state law, this policy shall not be binding unless countersigned on the policy declarations by an authorized agent of RISO.

Sharon Smith
Secretary

Peter Cliff
President