

WINDSOR HAIR SHOPPE LLC
9370 COUNTY ROAD 70
WINDSOR CO 80550-3102

Your payment of **\$4,148.00**
is due by **January 11, 2026**

Account holder: **WINDSOR HAIR SHOPPE LLC**
Billing account: **112-6715-371**

Your agent is here to help

Scott Harper
Email: scott.harper.ickd@statefarm.com
Phone: 970-674-0937

Your current bill

Business Lines	\$4,148.00
Total due	\$4,148.00

Thank you for being our customer

Get your policy details on the back:

- Policy changes, if applicable
- Payment schedules
- Policy terms
- Important messages and more

Prepared: December 23, 2025
1009800

↓ Please fold and tear below portion to be included with your payment ↓

2029 154007 11-06-2025

Ways to Pay

Key code: 9813764478

Online

statefarm.com/pay

Mobile

State Farm mobile app

Call

1-800-440-0998

Mail

Send us a check

Agent

Visit or call 970-674-0937

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your financial account associated with the information on the check for the Total due or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your financial account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

If you have moved, please contact your agent.

Make check payable to **State Farm**

Account holder: **WINDSOR HAIR SHOPPE LLC**
Billing account: **112-6715-371**

Total due: \$4,148.00

Payment must be received by January 11, 2026 to avoid late fees.

STATE FARM INSURANCE
PO BOX 680001
DALLAS TX 75368-0001



For office use only

Bill Notice

\$4,148.00

0131

 **Your Updates**

- We mailed this bill to you. You can switch to paperless at statefarm.com/paperless.
- You can choose to pay monthly, pay half, or pay in full for each of your policies. Adjust your payment schedule at statefarm.com/changefrequency or on the State Farm mobile app.
- Changes and payments made after December 23, 2025, will not be shown on this billing statement. Please allow time for processing.

Business Lines Policy Details

Policy: 96-AP-T309-4

Policy type: Businessowners Coverage
Description: 229 N 7TH ST

Payment schedule: Pay in Full
Term: 01/11/2026 - 01/11/2027

Effective Date	New Activity	Charges/Credits
01/11/26	New policy premium. For information regarding your premium amount, please refer to your Policy Declarations packet.	+\$4,148.00
Premium installment with changes: \$4,148.00		



**Bye-bye clutter,
hello green**

Enroll in paperless and you'll get emails with links to do things like:

- download or print your auto ID card,
- pay your bill,
- or view documents, like your renewal.

Text **EBILL** to **22709** or visit statefarm.com/paperless to sign up today.

State Farm[®] Billing and Payment Agreement

1. By paying the amount owed for an insurance policy(ies) or completing the Automated Payments Authorization, you agree to the terms and conditions of the Billing and Payment Agreement (hereafter referred to as "Agreement"), as set forth herein.
2. This Agreement is between you and State Farm Mutual Automobile Insurance Company, its subsidiaries or affiliate insurers (hereafter collectively referred to as "State Farm¹") that have issued an insurance policy(ies) for which premium has been paid, an attempted payment is made but is returned or the Automated Payments Authorization has been completed. This Agreement addresses the payment of premiums on State Farm insurance policy(ies). It may alter the obligation to pay the full premium(s) owed at the inception or prior to renewal of the State Farm policy(ies) should you choose to pay by installments. This Agreement is not an insurance application or insurance policy. This Agreement is intended to continue for as long as there are policies issued by State Farm and does not otherwise amend the provisions of those policies.
3. To change your payment frequency and/or method of payment, contact your State Farm agent or visit your Customer Profile and Preferences on statefarm.com[®]. You may view your next bill amount on the State Farm mobile app or by logging in to your State Farm account.
4. Failure to pay according to the terms of this Agreement does not relieve you or anyone else of their obligation to pay premiums due on the State Farm insurance policy(ies). The State Farm insurance policy(ies) must be canceled pursuant to the policy's terms and conditions to relieve you or anyone else of their obligation to pay premiums not already paid and earned by State Farm.

Payment Frequency

5. If the option to pay by installments is chosen for a policy(ies), State Farm agrees to accept installment premium payments rather than the full premium for the entire term of the insurance policy(ies) at inception or prior to renewal of the policy(ies) as otherwise required. Available installment payment frequency options may include paying monthly (payment/deduction/charge every

month), paying half on a six-month policy or quarterly on a twelve-month policy (payment/deduction/charge every three months), or paying half on a twelve-month policy (payment/deduction/charge every six months).

In addition to paying by installments, you may also choose to pay the entire premium owed for a policy in full at the inception and prior to each renewal pursuant to the policy provisions on a six-month policy (payment/deduction/charge every six months) or pay in full at the inception and prior to each renewal pursuant to the policy provisions on a twelve-month policy (payment/deduction/charge every twelve months).

Policies being paid by installments or in full may be on the same Billing Account.

If paying by installments, you may choose the date of the month your payment is due or date of your recurring deduction/charge, as applicable. For automated payments, the date of an actual recurring deduction/charge may vary based on the processing times of the authorized financial institution, holidays, and weekends, and will be initiated on the last business day of the month a payment is due when that month does not have a 29th, 30th or 31st day and one of those days is your chosen recurring pay date. For payment by check, a payment is due on the last day of the month when that month does not have a 29th, 30th or 31st day and one of those days is your chosen pay date.

In the event of a change made during the policy term that requires additional premium to be paid prior to the next scheduled recurring payment, a non-recurring periodic payment is required. State Farm may send a billing notice at least ten days in advance of the due date of any such non-recurring periodic payment. If you have authorized automated payments, the date of the actual deduction/charge for this non-recurring periodic payment may vary based on the processing times of the authorized financial institution, holidays, and weekends.

This non-recurring periodic payment is in addition to the scheduled recurring payments and does not replace or remove the next scheduled payment.

Continuing coverage depends on you paying the full amount(s) of the billed premium amount(s) and any applicable fees as required by this Agreement.

Your selected payment frequency and chosen payment date (if applicable) for each policy will be set forth on a billing notice.

You authorize State Farm to initiate credit entries (deposits) into your designated financial account for refunds, claim payments or dividend payments rather than issuing a paper check payable to you. Until written notice to State Farm directing otherwise, your authority to electronically initiate credit entries will remain in effect until State Farm and the relevant depository institution have had reasonable opportunity to process your written notification.

You agree to accept electronic payment(s) for payments made pursuant to the insurance policy terms. You acknowledge the financial account may not be an account held by all parties with rights to receive payments under the policy. To the extent the account is not jointly owned by all parties, you agree electronic payment transmission to the selected financial account is a satisfactory method and manner for payment.

You further authorize debits or credits to the financial account resulting from reversing entries to correct erroneous transactions. You agree State Farm is not responsible for any loss or delay due to the submission of erroneous information. You understand the date of the actual payment may vary based on the processing times of the financial institution.

6. A "Billing Account" will be established with a unique account number. Your Billing Account is not a financial or banking account. All policies on a Billing Account are required to be paid on the same date and with the same payment method. A Billing Account does not provide credit or hold monetary value or create a consumer transaction.

Fees

7. **Late Payments:** If your full payment is not received by the Due Date on your bill, you agree to pay a late payment fee of \$10 for residents in all states, except it is \$5 for residents of Massachusetts. No late payment fees have been implemented in Alaska, California, Kentucky, Maryland, Maine, and Michigan.

Returned payments: If your payment is rejected by your financial institution for nonsufficient funds or a declined debit/credit charge, you agree to pay a return payment fee of \$25 for residents in all states, except it is \$20 for residents of Colorado, Connecticut, Idaho, Indiana, New York and Utah; \$15 for residents of Nebraska; and \$10 for residents of Massachusetts. No return fees have been implemented in Alaska, Maine, or Michigan.

Payment Allocation

8. A payment made in response to a billed amount on a Billing Account will be applied until the payment is exhausted in the following order, except in Maryland and Wyoming in which a payment will be applied to outstanding and current amounts owed and then applicable fees:
 - a. Any applicable fee owed;
 - b. To the oldest outstanding amount(s) owed;
 - c. To current amount(s) owed;
 - d. To future installments as a premium credit.

Payments are processed in Eastern Time.

Cancellation Notice

9. When a cancellation notice is issued for a policy due to non-payment of premium, the amount due on the cancellation notice will not be included on subsequent billing notices.

Any full or partial payment mailed on a policy under cancellation notice without the remittance slip from the cancellation notice will be applied to policies that are not under cancellation notice remaining on a Billing Account pursuant to the appropriate payment allocation method described in paragraph 8. The full or partial payment mailed without the remittance slip will not be applied to the policy under cancellation notice and coverage will terminate if an acceptable full payment is not made before the cancellation effective date.

If a full payment on a policy under cancellation notice is made by mail with the remittance slip from the cancellation notice, the full payment will be applied in accordance with the policy provisions and cancellation notice.

If a partial payment on a policy under cancellation notice is made by mail with the remittance slip from the cancellation notice, the partial payment amount will be

returned, as full payment is needed. Coverage will terminate for the policy under cancellation notice and coverage will terminate if an acceptable full payment is not made before the cancellation effective date.

For purposes of this paragraph 9, "a policy under cancellation notice" means a policy that has been issued a cancellation notice due to non-payment of premium.

For purposes of this paragraph 9, "full payment" means a payment amount equaling the amount indicated as being owed on the issued cancellation notice.

For purposes of this paragraph 9, "partial payment" means a payment amount less than the amount indicated as being owed on the issued cancellation notice.

For purposes of this paragraph 9, "remittance slip" means the portion of the cancellation notice that indicates it needs to be removed and returned to State Farm with the full payment.

Premium Credit

10. Unless otherwise required by law, if a premium credit is generated on a policy, the credit will first be applied against the future amount owed on the policy. If credit remains after applying it to the policy generating the

credit or the policy generating the credit has terminated, the credit will be applied to other amounts currently owed for another policy(ies) on the Billing Account or applied toward an amount owed at a future date. A premium credit that is not used to pay amounts owed will be refunded to the named payor.

11. State Farm has the right, upon sending notification, to change the terms and conditions of this Agreement including your frequency and method of payment.
12. Any fee and earned premium paid are not refundable.
13. This Agreement does not in any way affect the terms and conditions of the Automated Payments Authorization form or policy provisions unless otherwise noted.

¹State Farm refers to the listed entities but could include future entities that may offer this Agreement. Please note that a currently listed entity may also stop offering this Agreement.

State Farm Mutual Automobile Insurance Company
State Farm Indemnity Company
State Farm Fire and Casualty Company
State Farm General Insurance Company
State Farm Life Insurance Company (Not licensed in MA, NY or WI)
State Farm Life and Accident Assurance Company (Licensed in NY and WI)
State Farm Guaranty Insurance Company
State Farm Florida Insurance Company
State Farm Lloyds
State Farm County Mutual Insurance Company of Texas
State Farm Classic Insurance Company

IMPORTANT NOTICE

Billing Changes

What do I need to know?

We recently updated our billing system. You may notice some new features:

- **Billing account number:** Your bill will have a new look and a new billing account number. You can learn more about the features of your new bill at statefarm.com/examplebill.
- **Bill timing:** Your bill will now be sent 19 days prior to the due date. It will arrive separately from your policy Declarations Packet.
- **Payment schedule and due date options:** Your new payment schedule options are pay in full, pay half, pay monthly, and pay quarterly (for annual policy terms only). Each of your policies can have a different payment schedule, even on the same billing account. You can also select any day of the month as your due date.
- **AutoPay:** Any of our payment schedules can be applied to automated payments. If you're not already enrolled in AutoPay, you can sign up at statefarm.com/sfautopay.
- **Electronic billing services:** State Farm® will no longer send electronic bills to financial institutions.
- **Paperless billing:** You can receive your bills online in a quick, secure way with paperless billing. To go paperless, text EBILL to 22709 or visit statefarm.com/go-paperless.
- **Text to Pay:** To receive bill reminders and pay your bill by text message, you can follow these steps or contact your agent:
 1. Log in to your account on statefarm.com and click "Manage bills."
 2. Click "Manage payment methods," then "Add new payment method."
 3. Select "Add debit/credit card" and enter your information.
 4. Click the "Preferred payment method" box, then click "Add." Note: To enable text payments, you need to select this option.
 5. Navigate to "Communication preferences", scroll down to "Insurance bill reminders" and select "Yes" by Text.
 6. Click "Save changes" at the bottom of the page.

What do I need to do?

- **Update your billing account number:** If you pay your bill through your financial institution's bill-pay service, be sure to give them your new billing account number and payment amount, so that you won't miss any payments.
- **Update your payment schedule:** If you're used to paying half of your premium and then paying the remaining amount with your balance due notice, you'll need to manually change your payment schedule to "pay half" in our new system. You'll be able to update your payment schedule by following these steps or contacting your agent:
 1. Log in to your online account at statefarm.com/changefrequency.
 2. Select "Manage" next to your billing account number, then "Change payment schedule" in the drop-down menu.
 3. Select the "Pay Half" payment schedule and save your changes.
- **Consolidate accounts:** You may have more than one new billing account for your transitioning policies. Contact your agent if you'd like to combine your billing accounts so you only have one bill for all your eligible policies.
- **Review the Billing and Payment Agreement:** To see more information about late and returned payment fees, review the Fees section in the Billing and Payment Agreement.
- **Set reminders and notifications:** To get reminders about your upcoming bill due date and other key information, customize your communication preferences at statefarm.com/reminders.
- **Read more information:** You may notice other differences in your billing experience. To get the full picture, check out statefarm.com/billingchanges.

THANK YOU FOR CHOOSING STATE FARM. WE APPRECIATE YOUR BUSINESS.

Questions? Call your State Farm agent at 970-674-0937. If you are deaf, hard of hearing, or do not use your voice to communicate, you may contact us via 711 or other relay services.