



State Farm Fire and Casualty Company

PO Box 2356
Bloomington IL 61702-2356

A-20- 2AE3-FAF1 L F

WINTER, STEVE J & CARIE
9370 COUNTY ROAD 70
WINDSOR CO 80550-3102

RENEWAL CERTIFICATE

POLICY NUMBER	86-G0-7448-3
Personal Liability Umbrella Policy OCT 01 2025 to OCT 01 2026	
DATE DUE	SEE BALANCE DUE NOTICE
OCT 01 2025	\$547.00

COVERAGES AND LIMITS

L Personal Liability	\$1,000,000
Self-Insured Retention	None

UNDERLYING EXPOSURES

Our records show the following underlying information. This information was used in determining the rate of the policy.

AUTOMOBILE EXPOSURES

Automobile(s)	4
Automobile Operator(s)	2

OTHER LIABILITY EXPOSURES

Personal Residential

Annual Premium	\$547.00
Amount Due	\$547.00

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86-G0-7448-3

Forms and Endorsements

Personal Liability Umbrella	FP-7950.2
Fuel Oil Exclusion	FE-5837
Civil Union Endorsement	FE-8790
Amendatory Endorsement	FE-2476

***Notify your agent immediately if the above listed Coverages and/or Underlying Exposures are incorrect.**
Your Coverages and/or bill can be affected if this information is not correct.
The Class 50 Discount has reduced the premium on your policy by \$64.00
Required Underlying Insurance on reverse side

138-3076 f.8 10-11-2010 (o1f30888)

Thanks for letting us serve you...

Agent SCOTT HARPER INSUR AGENCY INC
Telephone (970) 674-0937 or (970) 674-0938

*Moving? See your State Farm agent.
See reverse for important information.*
Prepared AUG 08 2025

CONTINUED FROM FRONT

Required Underlying Insurance

(Terms in Bold in this section are defined in the policy)
Minimum Underlying Limits

<u>Type of Policy</u>	<u>Combined Limits (Bodily Injury and Property Damage)</u>	or	<u>Split Limits</u>
Automobile Liability	\$ 500 , 000	Bodily Injury-	\$ 250 , 000 Per Person \$ 500 , 000 Per Accident
		Property Damage-	\$ 100 , 000 Per Accident
Recreational Motor Vehicle Liability Including Passenger Bodily Injury	\$ 500 , 000	Bodily Injury-	\$ 250 , 000 Per Person \$ 500 , 000 Per Accident
		Property Damage-	\$ 100 , 000 Per Accident
Personal Residential Liability	\$ 100 , 000		
Watercraft Liability	\$ 100 , 000		

NOTICE TO POLICYHOLDER:

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Effective Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Effective Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.

Please keep this with your policy.



PREMIUM ADJUSTMENT

Insurance premiums have been adjusted and continue to reflect the expected cost of claims. Some policyholders will see their premiums increase while other policyholders may see their premiums decrease or stay the same. The amount your premium changed, if at all, depends on several factors including the expected claim experience in your area, the coverage you have, and any applicable discounts or charges.

The enclosed Renewal Certificate reflects your new premium.

State Farm® works hard to offer you the best combination of cost, protection, and service. We will continue doing our best to make the most effective use of your premium dollars and give you superior service when you need it.

If you have any questions about your premium, or policy coverages, please contact your State Farm agent.

553-2474

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