



HOMEINSURANCE.COM  
PO BOX 59059  
KNOXVILLE, TN 37950-9059  
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April 14, 2021

### Your Policy



994054833 203 1  
05/14/2021 to 11/14/2021

12:01 A.M. STANDARD TIME  
At the address shown in Item 1  
of your Policy Declarations



Log in to MyTravelers.com to manage  
your policy and billing details.

FREDERICK & OKSANA SHADDOCK  
806 N 4TH ST  
FAIRFIELD, IA 52556-2203

## Thank you for choosing Travelers!

As a Travelers insurance customer, you have more than 150 years of experience, financial stability and superior claim service behind you, so you can feel protected – especially when you need us most.

### Review your policy renewal package

No one understands your needs better than you. So please take a moment to review and confirm your new insurance policy details, including:

- Your Declarations page, listing the coverage you purchased, your coverage limits and deductibles
- Your insurance ID cards for proof of insurance
- Other important documents, including our privacy notice, billing options and more

### Superior Service

At Travelers, we provide fast, efficient claim service and 24/7 claim reporting. We're proud to put our talent, expertise and resolution excellence to work for you.

On behalf of HOMEINSURANCE.COM, thank you for choosing Travelers to help you protect what matters. It's Better Under the Umbrella®.

Sincerely,

Michael Klein  
President, Travelers Personal Insurance

### Contact Information

Policy questions or changes: 1.800.842.5075

Online and Mobile: MyTravelers.com

24-hour claim reporting:

- File a claim at **Travelers.com**
- Or call 1.800.252.4633

### Go Digital

MyTravelers.com is your online source for quick, easy, paperless service on any device:

- Manage your payments
- Print ID cards
- Submit a claim
- Review all the documents in this package

**Sign up today at MyTravelers.com!**

Take advantage of  
our other coverage  
options and  
multi-policy discount



HOME



BOAT & YACHT



UMBRELLA



VALUABLES

Call your agent or Travelers  
representative at 1.800.842.5075  
to find out more!





**Iowa Automobile Insurance Identification Card**

The vehicle described below is covered by a personal automobile liability policy that meets Iowa's insurance requirements.

<b>Year</b>	<b>Make</b>	<b>Model</b>	<b>Vehicle identification number (VIN)</b>
1989	MERCB	190 E	WDBDA29D0KF644354

<b>Policy number</b>	<b>Effective date</b>	<b>Expiration date</b>
994054833 203 1	05/14/2021	11/14/2021

**Insured**  
FREDERICK & OKSANA SHADDOCK

**Company:** THE STANDARD FIRE INSURANCE COMPANY  
ONE TOWER SQUARE, HARTFORD, CT 06183

**For policy questions and changes**  
HOMEINSURANCE.COM  
PO BOX 59059  
KNOXVILLE, TN 37950-9059  
800.842.5075

**To report a claim**  
**24 hours x 365 days a year**  
Go to [Travelers.com](https://www.travelers.com) or Call 1.800.252.4633

**This card must be carried in the insured motor vehicle at all times. See Reverse Side.**

**In case of an accident, once you are in a safe location:**

- Contact us at **Travelers.com** or 1.800.252.4633 to report a claim or to answer your questions regarding filing a claim
- Take photos of the accident scene and all vehicles/property damage if you can do so safely
- Obtain the name and contact information for each driver, passenger, or witness and each vehicles' insurance details, license plate state and number
- Do not discuss who caused the accident with anyone other than the police or a Travelers representative

**Before an accident happens, be prepared**

- Keep a pencil and paper in your glove box to write down and share information.
- Get the Travelers Mobile app and learn more about our tools at [www.travelers.com/app](http://www.travelers.com/app).

## Automobile Policy Continuation Declarations

### 1. Named Insured

FREDERICK & OKSANA SHADDOCK  
806 N 4TH ST  
FAIRFIELD, IA 52556-2203

### Your Agency's Name and Address

HOMEINSURANCE.COM  
PO BOX 59059  
KNOXVILLE, TN 37950-9059

**Your Auto Policy Number** 994054833 203 1  
**Your Account Number** 994054833

**For Policy Service** 1.800.842.5075  
**For Claim Service** For questions on filing a claim or to file a claim go to **Travelers.com** or call 1.800.252.4633

### 2. Premium

Your Total Premium for the Policy Period is \$203.

The policy period is from May 14, 2021 to November 14, 2021 12:01 A.M. STANDARD TIME at your address shown in Item 1.

### 3. Your Vehicles

1. 1989 MERCB 190 E

### Identification Numbers

WDBDA29D0KF644354

### 4. Coverages, Limits of Liability and Premiums

Insurance is provided only where a premium entry is shown for the coverage. The premium entry "Incl" or "Pkg" means the premium charge is included in the premium for another coverage or a package.

	VEHICLE 1
	<b>89 MERCB 190 E</b>
<b>A. Bodily Injury</b>	
\$20,000 each person	
\$40,000 each accident	\$145
<b>B. Property Damage</b>	
\$15,000 each accident	\$48
<b>D. Uninsured Motorists Bodily Injury</b>	
\$20,000 each person	
\$40,000 each accident	\$7
<b>D1. Underinsured Motorists Bodily Injury</b>	
\$20,000 each person	
\$40,000 each accident	\$3
<b>Subtotal for your vehicle(s):</b>	<b>\$203</b>

**Total Premium for this Policy:**

**\$203**

This is not a bill. You will be billed separately for this transaction.

## 5. Information Used to Rate Your Policy

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review or if any of the information below is incorrect or has changed, please contact your agent.

### Discounts

Safe Driver Discount  
 5 Years Accident and Violation Free  
 Multi-Policy Discount  
 Good Payer Discount  
 EFT Discount  
 Continuous Insurance Discount

**Your Total Savings Reflected in Your Total Premium:**

**\$91**

Drivers	Date of Birth	Gender	Marital Status	Driver Type
1. FREDERICK	10-07-1955	Male	Single	Licensed

Vehicles	Use of Vehicle	Mileage	Location of Vehicle
1. 89 MERCB 190 E	Pleasure	Not Verified	FAIRFIELD, IA

Vehicle History	Length of Vehicle Ownership*
1. 89 MERCB 190 E	

*\*When policy originated or vehicle added.*

## 6. Other Information

### Your Insurer

THE STANDARD FIRE INSURANCE COMPANY  
 ONE TOWER SQUARE, HARTFORD, CT 06183

### Policy Coverage Sections and Endorsements That Form a Part of This Policy:

G01IA00 (10-13) General Provisions Section  
 L01CW02 (08-15) Liability Coverage Section  
 U01IA01 (02-16) Uninsured Motorists Coverage Section  
 D01IA01 (02-16) Underinsured Motorists Coverage Section  
 S01CW01 (10-13) Signature Page

Issued on 04/14/2021

## FOR YOUR INFORMATION

For information about how Travelers compensates independent agents and brokers, please visit [www.Travelers.com](http://www.Travelers.com) or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

Named Insured FREDERICK & OKSANA SHADDOCK  
Policy Period May 14, 2021 to November 14, 2021

Policy Number 994054833 203 1  
Issued On Date April 14, 2021

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## 6. Other Information (continued)

It is important that the information we used to rate your policy is correct. It is your responsibility to make sure that the information on these Declarations is accurate and complete, including checking that you are receiving all the discounts for which you are eligible. To see a full list of discounts offered, including discounts for having multiple policies with us or being a good driver, go to [www.travelers.com/discounts](http://www.travelers.com/discounts). Once at the website, type in your policy number 9940548332031 and product code QA2 to view the discounts available. If any of the information on the Declarations has changed, appears incorrect, or is missing, please advise your Travelers agent or representative immediately. Your Travelers agent or representative is also available to review the information on the Declarations with you.

We use Insurance Score as one factor in determining the premium on our policies. If you would like to have your Insurance Score updated, please call 1.800.842.5075.



# PRIVACY NOTICE

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## Privacy Statement for Individual U.S. Personal Insurance Consumers

Your privacy is important to us. When we quote or sell an insurance policy to a person, we get information about the people and property that we're insuring. This Privacy Notice describes the types of information about you ("personal information") we collect, where we get it, and how we use, share and protect it. It applies to current and former Travelers personal insurance customers in the United States.

A few key points include:

- We collect personal information from you, your agent, and from third parties
- We will not share your personal information with others for their marketing purposes without your permission
- We maintain safeguards designed to help prevent unauthorized use, access and disclosure of personal information

<b>What type of information do we collect?</b>	<p>You give us most of what we need in the application process. To make sure what we have is correct, or to obtain additional information, we may need to check back with you. For example, you may be asked to give us more details in writing, via e-mail or over the phone. In addition, we may obtain other information, including but not limited to the following:</p> <ul style="list-style-type: none"><li>• Information from consumer reporting agencies and other insurance support organizations to the extent permitted by law. This may include items such as credit history, credit-based insurance score, driving record, accident and motor vehicle conviction history, and claim history. Information given to us by an insurance support organization, including consumer reporting agencies, may be retained by them and disclosed to others.</li><li>• Your past insurance history, including information about your policies and claims, from insurance support organizations or your former insurers.</li><li>• Information regarding your property. We may obtain this through third party reports and through a property inspection. We or an independent inspector may visit the property to inspect its condition, or we may use an unmanned aircraft system. We may obtain geospatial information, and take pictures or video. If we need more details about the property, we may need to schedule an interior inspection.</li><li>• Information from government agencies or independent reporting companies.</li><li>• Other third party data relating to the insured risk, such as possible drivers and vehicles associated with your household and odometer readings associated with any vehicle(s).</li><li>• In some instances, we may need to know about your health. For example, if we need to know whether a physical limitation will affect your ability to drive, we may ask for a statement from your doctor.</li></ul>
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<p><b>How do we use your personal information?</b></p>	<p>We use the personal information we collect to sell, underwrite and rate, service and administer insurance; to handle claims; to create and market products and services; to prevent and detect fraud; to satisfy legal or regulatory requirements; and for other business purposes and as otherwise allowed by law.</p> <p>Once you're insured with us, we will retain details about your policy(ies). This may include, among other things, bill payment, transaction or claim history and details, as well as other information.</p> <p>When you give us a telephone number, you consent to being contacted at that number, including if the number is for a cell phone or other wireless device. We may contact you in person, by recorded message, by the use of automated dialing equipment, by text (SMS) message, or by any other means your device is capable of receiving, to the extent permitted by law and for reasonable business purposes, including to service your policy or alert you to other relevant information.</p>
<p><b>How do we share your personal information?</b></p>	<p>We do not give or sell your personal information to nonaffiliated third parties for their own marketing purposes without your prior consent.</p> <p>We may give the personal information we collect to others to help us conduct, manage or service our business. When we do, we require them to use it only for the reasons we gave it to them. We may give, without your past permission and to the extent permitted by law, personal information about you to certain persons or organizations such as: your agent or insurance representative; our affiliated property and casualty insurance companies; independent claim adjusters or investigators; persons or organizations that conduct research; insurance support organizations (including consumer reporting agencies); third party service providers; another insurer; law enforcement; state insurance departments or other governmental or regulatory agencies; or as otherwise required or permitted by law. Information we share with insurance support organizations, such as your claims history, may be retained by them and disclosed to others.</p> <p>We may also share your personal information: to comply with legal process; to address suspected fraud or other illegal activities; or to protect our rights, privacy, safety or property, and/or that of you or others.</p>
<p><b>How do we protect your personal information?</b></p>	<p>We maintain physical, electronic and administrative safeguards designed to help protect personal information. For example, we limit access to personal information and require those who have access to use it only for legitimate business purposes.</p>

**How can I review and correct the personal information you have about me?**

If you have questions about what personal information we maintain about you, please make your request in writing and include your full name, mailing address, phone number and policy number. When we receive your written request, we will respond within thirty (30) business days. We will describe the personal information we maintain, whom we know we've shared it with in the last two (2) years, and how you may request a correction, if necessary. If we requested a consumer report, we will tell you the name and address of the consumer reporting agency.

You may also see and copy the information we have, except for certain documents about claims and lawsuits. If you believe our information is incorrect, let us know in writing. We will review it, and, if we agree, we will correct it, notify you, and send a correction letter to anyone who received the original information. If we do not agree, you are allowed to file a letter with your comments.

For questions about the right of access or correction to your information, please write to: Travelers, One Tower Square, Hartford, CT 06183, Attn: Privacy Office.

This notice is given by The Travelers Indemnity Company and its personal insurance property casualty affiliates. This notice may be amended at any time. The most current version will be posted on Travelers.com.



## Important Notice about Billing Options and Disclosures

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This notice contains important information about our billing options and charges for policy 994054833 203 1.

You have chosen to pay your insurance premium in monthly installments by Electronic Funds Transfer (EFT). Please note that a service charge of \$2.00 will apply per installment. In the event that your payment is returned by your bank, it may result in the automatic conversion of your account from Electronic Funds Transfer (EFT) to Bill by Mail / Email.

If your billing needs change, you may pay your premium by:

<b>Bill Plan</b>	<b>Monthly</b>	<b>Pay in Full</b>
Electronic Funds Transfer (EFT)	\$2.00	No Charge
Recurring Credit Card (RCC)	\$2.00	No Charge
Bill by Mail / Email	\$5.00	No Charge
Late Charge: \$10.00 per occurrence		
Payments returned by your bank: \$20.00 per occurrence		

In the event two payments are returned during a 12 month period you will be required to pay with guaranteed funds for 182 days from the date of the last returned payment. Guaranteed funds are credit card, bank check, money order or home banking payments. Other forms of payment will be returned. You will not be eligible to use our Electronic Funds Transfer (EFT) or Recurring Credit Card (RCC) payment plans.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

If you have multiple policies with us you may be able to combine those policies into a single billing account. If you have selected one of our monthly billing options, and you combine your policies into a single billing account, you will be charged just one service charge per installment, and not per individual account.

To add this policy to an existing billing account or if you have other questions about this notice, please call your insurance representative at 1-800-842-5075.



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## IMPORTANT NOTICE

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### **POLICYHOLDER NOTICE EXTRAORDINARY LIFE CIRCUMSTANCES**

Travelers uses a credit-based Insurance Score to underwrite or rate your policy. We shall, upon your request, provide reasonable exceptions to our rates, rating classifications, company or tier placement, or underwriting rules or guidelines if you have experienced and your credit information has been directly influenced by any of the following events:

1. Catastrophic event, as declared by the federal or state government.
2. Serious illness or injury, or serious illness or injury to an immediate family member.
3. Death of a spouse, child or parent.
4. Divorce or involuntary interruption of a legally owed alimony or support payments.
5. Identity theft.
6. Temporary loss of employment for a period of three months or more, if such loss results from involuntary termination or employment.
7. Military deployment overseas.
8. Other events, as determined by the insurer.

For all questions and inquiries please contact our Insurance Score Resource Center at 1-800-550-7717.

