SAMPLE INSURANCE COMPANY OF NEVADA

Auto Policy Declarations Page

POLICY PERIOD
Sept. 12, 2020 to March 12, 2021
12:01 a.m. Standard Time

POLICY NUMBER
20-201918

Named Insured(s)
Dan D. Book
Rita Goode-Book
789 Standup Lane
Las Vegas, NV 89999

Agent
Carrie Oakey
(702) 123-4567

Covered Vehicles	Vehicle ID Number	Listed Driver	Driver Age
Vehicle 1: 2017 Toyota Camry	FJF774JCNHF657834N	Dan D. Book	45
Vehicle 2: 2015 Ford Escape	XMFHJ4875NJ59598JF	Rita Goode-Book	44
Vehicle 3: 2001 Ford Fiesta	VNJFN9347UOFLNE9	Drew A. Book	17

Coverage	Limits	Premium Vehicle 1	Vehicle 2	Vehicle 3
Bodily Injury Liability Property Damage Liability	$250,000 each person $500,000 each accident $50,000 each accident	$253.04	$195.50	$583.25
Uninsured/Underinsured Motorist Coverage	$250,000 each person $500,000 each accident	$81.50	$62.35	$169.47
Medical Payments	$10,000 each person	$24.00	$24.00	$52.30
Comprehensive Deductible:	Vehicle 1 / Vehicle 2 / Vehicle 3 $500 / $100 / N/C	$23.52	$38.88	N/C
Collision Deductible:	Vehicle 1 / Vehicle 2 / Vehicle 3 $1,000 / $500 / N/C	$127.78	$183.42	N/C
Towing and Labor	$35.00 each disablement	$3.50	$3.50	N/C
Rental Reimbursement	$20.00 per day/ $600.00 maximum	$15.30	$15.30	N/C
Totals		$528.64	$522.95	$805.02

	Vehicle 1	Vehicle 2	Vehicle 3
Lienholder:	None	Bonanza Credit Union	None
Vehicle Usage:	Commute: > 15 miles 1-way	Pleasure < 7,500 miles	Student
Discounts:	25% - Accident-Free Multi-Vehicle Home/Auto Air Bags Anti-Lock Brakes	25% - Accident-Free Multi-Vehicle Home/Auto Air Bags Anti-Lock Brakes	25% - Accident-Free Multi-Vehicle Home/Auto 25% - Good Student 15% - Drivers Ed

Auto Declaration Page Activity

1) **Which car is the most expensive to insure? Why do you think that is?**

2) **What do the three liability coverage numbers stand for?**

3) **Drew's vehicle insurance does not contain material damage coverage on his vehicle. If Drew's Fiesta is in an accident that costs $2,300 to repair, which coverage is needed to cover the damages, and how much would the insurance company pay?**

4) **Which car has a lienholder? Why would a lienholder impact insurance coverages?**

5) **Comprehensive coverage provides payments for accidental damage to covered vehicles. Examples are damage by falling objects, theft, vandalism and broken windshields. A branch fell on the Camry during a storm and caused $475 worth of damage. How much will the insurance company pay on this claim?**

6) **How much will insurance on the Ford Fiesta cost if Drew has an at-fault accident?**

7) **Dan injured his shoulder from an accident he caused. Which coverage and how much is available to help pay for Dan's medical bills?**

8) **How much is Drew saving with his car insurance by maintaining a B or better average?**

9) **What is a reason Liability and Uninsured/Underinsured Motorist coverages cost less for the Escape than the Camry?**

10) **Why are comprehensive and collision coverages more expensive for the Escape than the Camry?**

<u>Bonus Question</u>:
Each vehicle has a "listed driver" on the Declarations Page. Can those drivers only drive the vehicles they are listed on? Can anyone else drive their vehicles with the owners' permission?