



POLICY NUMBER
0008621552

POLICY PERIOD
7/4/24 to 1/4/25

MEMBERSHIP NUMBER
0002143514

YOUR AGENT
Andrew Kaiser, LUTC
233 Doe Run Rd
P O Box 393
Stanford KY 40484
606-365-3153
andrew.kaiser@kyfb.com

Declaration

This Renewal Declaration is effective 7/4/24 at 12:01 a.m. standard time. It, along with the forms and endorsements listed below, constitutes the entire contract. This form supersedes any prior such forms bearing the same policy number. The policy is continuous until cancelled or expired in accordance with the terms of the policy.

NAMED INSURED: McKinney Water District
PO Box 7
Mc Kinney, KY 40448-0007

VEHICLE

VEHICLE DESCRIPTION	VEHICLE IDENTIFICATION NUMBER	PREMIUM
2018 FORD F-150 PKP4X44D	1FTEX1EPXJFE43865	\$989.00



2018 FORD F-150 PKP4X44D 1FTEX1EPXJFE43865

COVERAGE	COVERAGE LIMIT	PREMIUM
Bodily Injury Liability	\$100,000 each person/\$300,000 each accident	\$238.00
Property Damage Liability	\$100,000 each accident	\$119.60
Medical Payments	\$500 each person/\$2,500 each accident	\$1.30
Auto Damage-Collision	\$500 deductible	\$339.30
Auto Damage-Other than Collision	\$500 deductible	\$202.50
Uninsured Motorist	\$100,000 each person/\$300,000 each accident	\$8.60
Underinsured Motorist	\$100,000 each person/\$300,000 each accident	\$27.40
Basic Personal Injury Protection	\$10,000 aggregate/no deductible	\$52.30

Policy and Endorsements

Your policy is defined by this Declaration. In addition, your policy is defined by the documents listed here. Some documents may have been included in another packet.

Commercial Automobile Policy, CAP (1-93)
Non-owned Auto Farm Coverage, CA 249a (4/91)
Trailer Endorsement, CAE4 (4/91) *
Exclusion of Terrorism and War Exclusion, CATE (7/08) *

Taxes and Surcharges

Kentucky Premium Surcharge	\$17.80
Total Policy Premium	\$1,006.80

* The charge for this endorsement is included in the applicable coverage premium listed above.



PAY YOUR BILL ONLINE

Visit my.kyfb.com to access our self-service Member Portal:

- Pay bill and schedule payments
- View/print policy documents
- Sign-up for text alerts
- And more!

Claim Reporting: To report damage or loss during business hours, please call your agent. For after-hours claim reporting, call 1-866-KFB-CLAIM (1-866-532-2524). Our online member portal is available 24/7 at my.kyfb.com.

Save money on your auto premium with our DriveRight® Mobile app. Eligible users can receive a 5% discount! Ask your agent for details or visit kyfb.com/DriveRight for more info.



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Declaration - continued

Premium Discounts

Your total premium has been reduced by these discounts:

Anti-Lock Brakes Discount - You're saving 3% on Bodily Injury, Property Damage, and Collision coverage premiums for factory-installed anti-lock brakes!

Experience Rating Discount - Congratulations! This policy has earned a discount for having no claims or traffic violations within a specified time period.

Passive Restraint Discount - You're saving 30% on Personal Injury Protection coverage premiums for qualifying driver's side and passenger's side airbags.

VICE PRESIDENT, PRODUCT AND RISK MANAGEMENT

How the Use of Consumer Reports Affects your Insurance Premium

Within sixty days, you may request, in writing, a reasonable exception to our underwriting rules, placement or rates if your credit has been directly influenced by an extraordinary life circumstance. Please visit www.kyfb.com/insurance/fcra/ for more information.

You Should Review Your Coverage

Have you reviewed all of your automobile insurance coverages and coverage limits lately? If not, it's a good idea to do it now to ensure they are keeping up with your current needs.

Make sure you have the limits you want. Depending on your current limits, you may be able to purchase additional amounts of coverage. Higher limits may be available for Bodily Injury and Property Damage Liability, Uninsured Motorists, Underinsured Motorists, and Personal Injury Protection. Call your local Kentucky Farm Bureau agent for information.