



Kentucky Farm Bureau
Mutual Insurance Company

Automobile Insurance



McKinney Water District

Page 1 of 3

21341200011604

POLICY NUMBER
0021193524

POLICY PERIOD
4/1/25 to 10/1/25

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 New Business Declaration is effective 4/1/25 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 |
|----------------------------------|-------------------------------|------------|
| 2009 CHEVROLET COLORADO PKP4X44D | 1GCDT19E698151307 | \$1,008.10 |



2009 CHEVROLET COLORADO PKP4X44D 1GCDT19E698151307

| COVERAGE | COVERAGE LIMIT | PREMIUM |
|---|--|----------|
| Bodily Injury Liability | \$100,000 each person/\$300,000 each accident | \$327.00 |
| Property Damage Liability | \$100,000 each accident | \$146.30 |
| Medical Payments | \$500 each person/\$2,500 each accident | \$0.90 |
| Auto Damage-Collision | \$500 deductible | \$302.70 |
| Auto Damage-Other than Collision | \$500 deductible | \$149.20 |
| Towing and Labor Costs/ Rental Reimbursement | Tow and Labor \$35 - Rental to \$35 daily - Total \$1,050 | \$9.40 |
| 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 | \$36.60 |

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)

Exclusion of Terrorism and War Exclusion, CATE (7/08) *

Taxes and Surcharges

| | |
|----------------------------|------------|
| Kentucky Premium Surcharge | \$18.15 |
| Total Policy Premium | \$1,026.25 |



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.



Automobile Insurance



McKinney Water District

Page 2 of 3

POLICY NUMBER
0021193524

POLICY PERIOD
4/1/25 to 10/1/25

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 - 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.

Multi-Vehicle Discount - You're earning discounts on Liability, Physical Damage, and Basic Personal Injury Protection coverage premiums because you insure more than one vehicle under your account.

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

Stephen A. Heeg

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.

Kentucky Farm Bureau Insurance Companies' Privacy Policy

In the course of doing business with Kentucky Farm Bureau Mutual Insurance Company, its employees, agents, affiliates and subsidiaries, you share personal and financial information with us. We treat this information as confidential and recognize the importance of protecting access to it.

We collect non-public personal information about you. You may provide information when communicating or transacting with us in writing, electronically or by telephone. Information, such as your name, address and date of birth, may come from applications, requests for forms or other literature, or from your transactions and account positions with us, our affiliates or others. On occasion, we may also acquire information from other sources, such as consumer reporting agencies.

We do not disclose any non-public personal information about current or former customers or consumers to anyone, except as permitted by law. We do not disclose it to third parties unless necessary to process a transaction, service an account, or as otherwise provided by law. We may share information within the Kentucky Farm Bureau Insurance Companies in the course of providing or offering products or services to best meet your insurance needs. In addition, your Farm Bureau agent, and other Farm Bureau personnel authorized to assist your agent, have access to the personal information needed to administer your business and provide services to you. They may also use this information to advise you of additional insurance products and services offered within the family of Farm Bureau Companies and affiliates.

We maintain physical, electronic and procedural safeguards to protect your personal information. Within the family of Kentucky Farm Bureau Insurance Companies, access to such information is restricted to those who need it to perform their jobs, such as servicing your accounts, answering inquiries, or informing you of new products or services. Finally, we inform all employees and agents, that customer information must be held in strict confidence.