GOSS INSURANCE AGENCY INC

4706 HIXSON PIKE #104 HIXSON, TN

37343

**Grange Indemnity** Insurance Co. 671 S. High St. Columbus, Ohio 43206

**DBS** 

(423) 875-0949 Agent No. 41-090-06 anne@gossinsurance.com www.gossinsurance.com

Named Insured and Address

Policy Type: Commercial AutoAccel

Reason Issued: Renewal BRANDON TANKERSLEY Policy Number: XA 2012861-01 318 FARMWAY DR SE Issue Date: 01/04/14CLEVELAND TN 37323

From: 02/08/14 To: 02/08/15 12:01 a.m. standard time at the address of the named insured as shown above. These declarations together with the application, common policy conditions, forms and endorsements, if any, complete the above numbered policy. In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

	Commercial	Auto	Coverage	Part/Busines	s Auto	Coverage	Form	Declarations
Named	Insured's Legal Entit	/ is:	INDIVIDUAL					
Item 2 -	Schedule of Coverag	es a	and Covered	Autos				

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the COVERED AUTOS Section of the Business Auto Coverage Form next to the name of the coverage.

Coverages	 vered Symbols	Limit The most we will pay for any one accident or loss.	Premium
Liability Coverage Combined Single Limits  Maximum PIP Benefits	07	\$500,000 Per Accident	\$ 6,285.00
Maximum Added PIP Benefits Medical Payments Uninsured Motorists	0.7		
Combined Single Limits Property Damage Underinsured Motorists	07	\$100,000 Per Accident Included, \$200 Ded applies	243.00
Combined Single Limits	0 7	\$100,000 Per Accident	Incl
Physical Damage Insurance  Comprehensive	07	Actual cash value or cost of repair, or the amount stated in the Declarations, whichever is less, minus deductible shown.  See Item 3 for deductible for each covered auto. No deductible applies to loss caused by fire or lightning.	678.00
Collision Rental Reimbursement	07	See Item 3 for deductible for each covered auto.	1,545.00
On-Hook Towing Acts of Terrorism Municipal Taxes Other State Specific Charge			18.00
Fees Fees		State/Federal Filing Financial Responsibility	
Premium for Endorsements			

THIS IS NOT A BILL. Any outstanding balance due will be billed at a later date.

Your Estimated Total Policy Premium Is \$ 8,769.00

Premium does not include service charges.

## Item 3 - Schedule of Covered Autos You Own

Unit	State	Ter.	Zip Code	Year	Description		Vehicle Identification Number		Non-Truc Use	k	Class	Stated Amount	Change Date	
010	TN	040	37323	04	INTL	DELIVERY	VAN	1HTMMA	AL14H662829			124080	30000	02/08/14
011	TN	040	37323	01	STRG	DELIVERY	VAN	2FZAAH	BW71AJ30979			124080	25000	02/08/14
012	TN	040	37323	02	INTL	DELIVERY	VAN	1HTMMA	AL12H540971			124080	15000	02/08/14

Item	3 - Schedule	of Covered	Autos	You	Own	- Premiums

Unit	Liab.	PD Ded.	Me d Pay	UM	UMP D	UIM	PIP	API P	RENTAL
010	2095			63	18	Incl			
011	2095			63	18	Incl			
012	2095			63	18	Incl			

Ite	n 3	- Schedule	of Covered	Autos	You	Own	- Premiums
-----	-----	------------	------------	-------	-----	-----	------------

Uni t	On- Hook Ded.	On- Hook Prem .	Comp . Ded.	Comp . Prem.	Coll. Ded.	Coll. Prem .	Spec . Perils Ded.	Spec . Perils Prem .	Other	Total Prem.
010			1000	278	1000	584				3038
011			1000	238	1000	544				2958
012			1000	162	1000	417				2755

 ${\bf Named \quad Insured:} \quad \textit{BRANDON} \ \ \textit{TANKERSLEY}$ 

# Item 7 - Driver Information

Driver	Name	Sex	Marital Status	Date of Birth	Status
01	BRANDON TANKERSLEY	Male	Single	10/03/85	
02	DANIEL BRAMBLETT	Female	Married	09/26/86	
03	BRANDON RAINES	Male	Single	11/17/86	

Commercial AutoAccel

Policy No. XA

## Policy Forms Inventory

XA 15

(05/11)

# Endorsement CA 01 46 (07/01) Tennessee Changes CA 75 (03/12) Policy Changes - Who Is An Insured CA 50 (05/07) Asbestos, Silica, Mixed Dust Excl IL 00 21 (07/02) Nuclear Energy Liability Exclusion XA 01 (08/06) Commercial Auto Coverage Form

XA 16 (03/08) Amendment of Policy Provisions
CA 21 20 (03/06) TN Uninsured Motorists Coverage

CA 99 17 (03/06) Individual Named Insured

Common Policy Conditions-Tennessee

<sup>\*</sup> Indicates Added Form

Grange Indemnity Insurance Co. P.O. Box 1218
Columbus, Ohio 43216-1218

## Dear Policyholder:

Thank you for choosing Grange Insurance Companies for your commercial insurance needs. We understand that you have many insurance options available and we value and appreciate your insurance decision. Studies have shown a relation between a consumer's driving record, loss history, and financial history and his/her future insurance loss potential. In the interest of providing our customers with quality insurance products at a fair and equitable price, we use a variety of consumer reports to assist in the development of the appropriate insurance premium for each risk we insure. These consumer reports include Motor Vehicle Reports. Based on the information obtained from your consumer reports, your premium has increased or the rate assigned to your policy - while it is the best rate available to you - is not the lowest possible rate.

You have the right to dispute the accuracy or completeness of any information provided in the Motor Vehicle consumer report(s) we obtained. You have the right to obtain a free copy of the Motor Vehicle Consumer report(s) we used from Explore within sixty (60) days. Explore did not make any decision regarding your rates; therefore, they are unable to answer any questions regarding your insurance rate.

To receive a free copy of your consumer report(s), please contact Explore at the number, address, or email below:

Explore Consumer Service P.O. Box 281300 Lakewood, CO 80228 1-888-888-0236 www.exploredata.com

Monday - Friday 8:00 a.m. - 7:00 p.m. Central Time

### How can you get more information?

For 90 days after we send this notice, you may obtain in writing the specific information supporting our reasons for the action we have taken, if the information is not stated above or protected from disclosure by law. You may also:

- Learn about and access recorded information about you;
- Request correction of the information and reconsideration of any underwriting decision based on incorrect information;
- File a statement setting forth what you think is the correct information, and why you disagree with any refusal to correct the information;
- Learn the identity of others to whom we may have disclosed this information in the previous 2 years.

To do so, send a written request to:

Grange Insurance Companies
Attn: Commercial Lines Business Unit
P.O. Box 1218
Columbus, Ohio 43216-1218

Please describe the kind of information you want to review. Please include the following information in your request:

- Your full name
- Address
- Policy number (if applicable)
- Date of birth
- Social security number
- Driver's license number