YOUR PERSONAL AUTO POLICY QUICK REFERENCE

"READ THIS POLICY CAREFULLY"

DECLARATIONS PAGE YOUR NAME AND ADDRESS YOUR AUTO OR TRAILER POLICY PERIOD COVERAGES AND AMOUNTS OF INSURANCE

SECTION	PAGE NUMBER
Agreement	1
Definitions	1
Part A – Liability Coverage	2
Insuring Agreement	
Supplementary Payments	
Exclusions	3
Limit of Liability	4
Out of State Coverage	
Financial Responsibility	
Other Insurance	
Part B – Medical Payments Coverage	4
Insuring Agreement	
Exclusions	5
Limit of Liability	
Other Insurance	
Part C – Uninsured Motorists Coverage	6
Insuring Agreement	
Exclusions	
Limit of Liability	7
Other Insurance	
Arbitration	
Part D – Coverage For Damage To Your Auto	8
Insuring Agreement	
Transportation Expenses	
Exclusions	9
Limit of Liability	10
Payment of Loss	
No Benefit To Bailee	
Other Sources of Recovery	
Appraisal	

Part E – Duties After An Accident Or Loss	11
General Duties	
Additional Duties For Uninsured Motorists Coverage	
Additional Duties For Coverage For Damage To Your Auto	
Part F – General Provisions	11
Bankruptcy	
Changes	
Fraud	
Legal Action Against Us	
Our Right To Recover Payment	12
Policy Period And Territory	
Termination	
Transfer Of Your Interest In This Policy	13
Two Or More Auto Policies	

Questions regarding your policy or coverage should be directed to:

Farmers Mutual Hail Insurance Company of Iowa 855-364-3276

If you need assistance of the governmental agency that regulates insurance; or have a complaint you have been unable to resolve with your insurer you may contact the Department of Commerce – Insurance Division by mail, telephone or email:

Minnesota Department of Commerce Insurance Division 85 7th Place East, Suite 500 St. Paul, MN 55101

Phone Number: (651) 539-1500

Complaints can be filed electronically at:

http://mn.gov/commerce/insurance/consumers/insurance/compliants