



I. Your Personal Auto Insurance Declaration Page – What Does it Mean?

Deborah A Winters, Assistant VP/Personal Lines - Lanier Upshaw

**SAFECO INSURANCE COMPANY OF ILLINOIS
AUTOMOBILE POLICY DECLARATIONS**

NAMED INSURED: John Q. Customer

POLICY PERIOD FROM: DEC. 30 2014
TO: DEC. 30 2015

at 12:01 A.M. standard time at
the address of the insured as
stated herein.

AGENT:
LANIER UPSHAW INC
1115 US HIGHWAY 98
LAKELAND FL 33801-5844

AGENT TELEPHONE:
1-866-472-3326

RATED DRIVERS

1999 LEXUS GS 400 4 DOOR SEDAN ID# J T8BC1842HB2391G1

Insurance is afforded only for the coverages for which limits of liability or premium charges are indicated.

COVERAGES	1999 LEXS LIMITS	PREMIUMS
LIA BILITY:		
BODILY INJURY	\$250,000 Each Person	\$ 716.80
	\$500,000 Each Occurrence	
PROPERTY DAMAGE	\$100,000 Each Occurrence	225.40
MEDICAL PAYMENTS	\$5,000	105.70
EXTENDED PIP		327.40
UNINSURED MOTORISTS (NON-STACKED LIMITS) :		
BODILY INJURY	\$100,000 Each Person	253.00
	\$300,000 Each Accident	
COMPREHENSIVE	Actual Cash Value Less \$500 Deductible	115.10
COLLISION	Actual Cash Value Less \$500 Deductible	231.30
ADDITIONAL COVERAGES:		
LOSS OF USE	\$50 Per Day/\$1500 Max	22.20
FLORIDA HURRICANE CATASTROPHE FUND		26.07
ROADSIDE ASSISTANCE PACKAGE		8.50
	TOTAL	\$ 2,031.47
PREMIUM SUMMARY		PREMIUM
VEHICLE COVERAGES		\$ 2,031.47
DISCOUNTS & SAFECO SAFETY REWARDS	You saved \$692.60	Included

TOTAL 12 MONTH PREMIUM, .. \$
2,031.47

YOU SAVED \$692.60 BY QUALIFYING FOR THE FOLLOWING DISCOUNTS:
Anti-Lock Brakes
Violation Free



- Definitions

Liability

- Bodily Injury
- Property Damage
- Medical Payments
- PIP
- Uninsured Motorist (Bodily Injury)
 - Stacked vs. Non-Stacked



- Definitions

- Comprehensive (OTC- Other Than Collision)
- Collision
- Loss of Use
- Roadside Assistance





II. Non-Owned Vehicle Drivers – Safety Controls

Luke A Vaughan, Assistant VP/Safety/Risk Control - Lanier Upshaw

- Use Same Criteria

- Driver application

- Age Restriction

- MVR's (Have your own acceptable MVR criteria)

- Consequences – unacceptable MVR / probation-suspension



As a guideline, a driver with a type “A” violation in the past 5 years will result in an unsatisfactory MVR and may have their driving privileges suspended.

A driver with three (3) or more type “B” violations or two (2) or more at-fault accidents in the past three years will result in an unsatisfactory MVR and may be suspended from driving privileges.

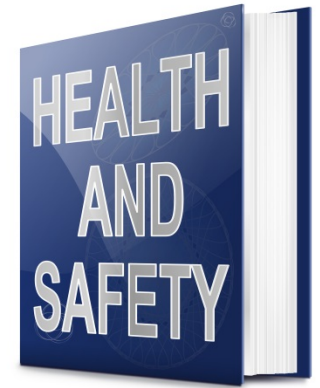
Type “A” Violations	Type “B” Violations
DWI, DUI	Speeding
Reckless driving	Improper lane change
Refusing a substance test	Failure to yield
Hit and Run accident	Failure to obey traffic control
Race/Speed contest	Careless driving
Fleeing or evading law enforcement	Chargeable accident
Committing a felony with a vehicle	Distractive driving
Driving with a suspended/revoked license	Following to close

- Any authorized driver who has been involved in an at-fault collision or had their driving privileges suspended due to a violation or an unsatisfactory MVR must attend a driver improvement or defensive driving course prior to having their driving privileges reinstated.

A Motor Vehicle Record (MVR) will be run initially and **at least twice** a year thereafter. Driving privileges may be suspended or terminated when a record becomes unsatisfactory. Management reserves the right to use its discretion and its insurance company’s guidance in determining an unsatisfactory MVR.

■ Typical Policy Rules

- Driver's physical health condition...
- Condition of vehicle...
- Seat belts must be worn at all times (all passengers)
- Driving under the influence... impairing drugs...
- Drivers license on person... registration... insurance...
- Obey traffic laws
- Notify company immediately... change of license or record
- Non-owned vehicle drivers must be authorized by the company



- Distractive Driving/Portable Electronic Devices

- Have a “strongly worded” policy and enforce it
- Devices: mobile phones, iPhone, Android, Blackberry, iPad, laptops, text pagers, two-way radio
- Activities: phone calls, texting, instant messages, emailing, internet surfing, social media, games, adjusting GPS/mapping, weather/traffic apps
- Best Practice: Drive, Just Drive...



Non-Owned Vehicle Drivers – Safety Controls

- In 2001, Jane Wagner, a lawyer with international law firm Cooley Godward, struck and killed a 15 year old girl in Northern Virginia when she was driving home from work and conducting a business call on her cell phone. The jury awarded \$30 million against Cooley Godward. The law firm ended up settling for an undisclosed amount.
- In Florida, the widow of a James L. Caskey, Jr., a bicyclist killed by a texting driver, brought a suit in April 2010 against Astella Pharms US Inc., alleging that their employee, a pharmaceutical representative, was texting when he struck and killed Caskey.
- Roberts v. Smith Barney, Inc. (Pennsylvania, 2003) – a \$500,000 settlement, a stockbroker employed by Salomon Smith Barney was driving to a non-business event when he struck and killed a 24 year-old motorcyclist. The stockbroker was on personal time, in a personal vehicle and using a personal cell phone, but admitted that he had been making “cold calls,” a common practice at the firm. Salomon Smith Barney recognized that in permitting and expecting its employees to make cold calls while driving, the company policy itself could be deemed negligent and was forced to settle the case.

One reason texting/emailing/internet surfing and in part phone conversation tends to be a more dangerous form of distracted driving is that it requires three different types of attention from the driver: visual, cognitive and manual. So when you are engaged in this activity, almost none of your attention can be focused on the task of driving safely. -

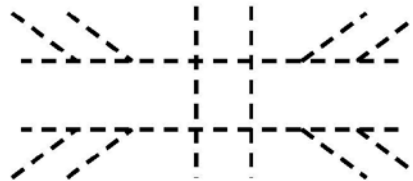
- In the Event of a collision
 - Notify law enforcement
 - Take steps to protect you and others
 - Notify the company
 - Take pictures of the scene
 - Complete a vehicle collision report



VEHICLE INCIDENT REPORT

Date	Time	Driver	Vehicle type
Nature of damage			Injuries
Where did it occur			
Weather conditions		Road under construction	
Condition of road			Rate of speed
Incident reported to police	Police officer		Police/Report Number
Description of incident:			Who was issued a citation
Other Vehicle (#2) involved		Driver's name	
Make of vehicle	License Plate # / State		License #
Phone #	Injuries		Company Vehicle
Other Vehicle (#2) involved		Driver's name	
Make of vehicle	License Plate # / State		License #
Phone #	Injuries		Company Vehicle
Witnesses/Name		Address	Phone #
Witnesses/Name		Address	Phone #

Show the position of all vehicles, pedestrians, etc., using the symbols below.



1 Your vehicle

2 Other vehicles, numbered successively

 Pedestrians

 Traffic signal(s)