



## Interinsurance Exchange of the Automobile Club

P.O. Box 25210, Santa Ana, CA 92799

May 4, 2021

BANAFSHEH, DANESH & JAVID PC  
9701 WILSHIRE BLVD FL 12  
BEVERLY HILLS AZ 90212-2020

Attention: Nadia Gutierrez

RE:    Insured                       : Ethel Alfaro  
      Claim Number               : 014626846  
      Date of Loss                : 03/27/2021  
      Type of Loss                : Auto

Dear Banafsheh, Danesh & Javid Pc:

I have received your letter of representation for Ethel Alfaro and David Necoechea dated April 21, 2021. I have included the declaration page and a copy of the exclusion for Rudy Necoechea per your request.

I have routed the Underinsured Motorist claim per your request.

We don't have an estimate or photos of your client's vehicle.

Sincerely,

Jamilah Deleon  
Claims Service Representative  
Phone No: (661) 852-4048  
Fax No: (714) 754-2030  
Email Address: Deleon.Jamilah@aaa-calif.com

Confidential Data



# Interinsurance Exchange of the Automobile Club

## Automobile Insurance Policy Coverages and Limits

### Renewal Declarations



We are pleased to offer you a renewal for your automobile insurance policy. To renew your policy, send at least the minimum payment on or before the due date. Insurance is in effect only for the vehicles, coverages, and limits of liability shown on this declarations page and as set forth in the insurance policy and endorsements. These declarations, together with the contract and the endorsements in effect, complete your policy. If any change to your policy or to the information we have on file results in a premium decrease during the policy period, the Interinsurance Exchange reserves the right to apply any refund due to your outstanding balance.

#### NAMED INSURED (Item 1.)

ALFARO, ETHEL  
4735 SEPULVEDA BLVD APT 136  
SHERMAN OAKS CA 91403-5420

AUTO POLICY NUMBER: CAA 103471674

POLICY PERIOD (PACIFIC STANDARD TIME)

POLICY EFFECTIVE DATE: 02-05-21 12:01 A.M.

POLICY EXPIRATION DATE: 02-05-22 12:01 A.M.

#### VEHICLES

VEH. NO.	YEAR	MAKE	MODEL	IDENTIFICATION NUMBER	VEHICLE USE	GARAGE ZIP CODE	ANNUAL** MILES	VERIFIED MILEAGE	SALVAGE
1	2016	KIA	SOUL SW	KNDJP3A52G7271896	COMMUTE	91403	501 - 1,500	VERIFIED	NO

#### COVERAGES AND LIMITS

Coverage is not in effect unless a premium or the word "included" is shown.

#### ANNUAL PREMIUMS

COVERAGES		LIMITS OF LIABILITY			Vehicle 1	Vehicle	Vehicle	Vehicle	Vehicle
<b>Liability</b>									
Bodily Injury	\$50,000	each person/	\$100,000	each occurrence	\$ 232				
Property Damage	\$50,000	each occurrence			\$ 221				
<b>Medical</b>					No Coverage				
<b>Physical Damage</b> (Actual Cash Value unless otherwise stated, less deductible)									
	Vehicle 1	Vehicle	Vehicle	Vehicle	Vehicle				
Comprehensive	ACV				\$ 49				
(Less Deductible)	\$500								
Collision	ACV				\$ 538				
(Less Deductible)	\$500								
Car Rental Expense									
(Per Day)	No Coverage				No Coverage				
<b>Uninsured Motorist</b>									
Bodily Injury -	\$30,000	each person/	\$60,000	each accident	\$ 104				
Uninsured & Underinsured Vehicles									
Uninsured Deductible Waiver					Included				
Uninsured Collision					No Coverage				
<b>Total Premium</b>					\$ 1144				

#### PREMIUM DISCOUNTS

Please refer to the enclosed document entitled "Premium Discounts Applied to Your Automobile Policy."

\* If at any time you choose to pay less than the full balance outstanding, finance charges of up to 1.5% per month of the balance outstanding will apply as explained in your billing statements, which are part of these declarations.

\*\* To see the annual mileage for your expiring policy, please refer to the "Notice of Annual Mileage" page contained in your renewal package.

"No Coverage" indicates coverage not purchased.

Total Annual Premium* (Includes all applicable discounts.)	\$ 1144
Less Policyholder Savings Dividend	\$ 104
<b>Net Premium*</b>	<b>\$ 1040</b>

# Interinsurance Exchange of the Automobile Club

## Automobile Insurance Policy Coverages and Limits

### Renewal Declarations (continued)

AUTO POLICY NUMBER: CAA 103471674

POLICY EFFECTIVE DATE: 02-05-2021

**DRIVERS** (Coverage may differ for each driver. Please see each section of the policy contract for the definition of "Persons Insured".)

DRIVER NUMBER	NAME	GENDER	MARITAL STATUS	YEAR FIRST LICENSED
1	ALFARO, ETHEL S	FEMALE	SINGLE	1992
2	NECOECHEA, RUDY - EXCLUDED*	MALE	SINGLE	
4	NECOECHEA, NOAH - EXCLUDED*	MALE	SINGLE	

**\* IMPORTANT: NO COVERAGE IS PROVIDED BY THIS POLICY WHILE ANY VEHICLE IS BEING OPERATED BY AN EXCLUDED DRIVER. PLEASE READ THE "EXCLUSION OF DESIGNATED PERSON ENDORSEMENT" AGREEMENT PREVIOUSLY PROVIDED TO YOU. (Endorsement No. 2184.)**

DRIVER NUMBER	DRIVING RECORD						DRIVER STATUS	RATED VEHICLE NUMBER
	NUMBER OF PRINCIPALLY AT-FAULT ACCIDENTS	NUMBER OF TRAFFIC CONVICTIONS						
		MINOR	SERIOUS	MAJOR	SEVERE	SUSPENSIONS		
1							PRIMARY	1
2							EXCLUDED	
4							EXCLUDED	

#### ENDORSEMENTS AND CERTIFICATES

NUMBER	TITLE
2143	LEASED VEHICLE DIFFERENT LIEN
2184	EXCLUSION OF DESIGNATED PERSON
2298	SELECTION OF UM/UIM COVERAGE ENDORSEMENT
2367	AMENDATORY ENDORSEMENT

#### SPECIAL EQUIPMENT\*\*

VEH. NO.	CAMPER/VAN CONV.	OTHER	2-WAY RADIO	TELEPHONE	RADIO	OTHER
1						

\*\* Coverage is indicated by a "YES" in the appropriate equipment column. Coverage limitations apply unless coverage was purchased specifically for certain equipment.

**ANY PHYSICAL DAMAGE LOSS MAY BE MADE PAYABLE TO YOU AND ANY INTEREST LISTED BELOW:**

VEH NO. 1  
HYUNDAI MOTORS FINANCIAL COMPANY  
PO BOX 20829  
FOUNTAIN VALLEY CA 92728

**PERSON DESIGNATED TO RECEIVE NONPAYMENT OF PREMIUM NOTICES:**

An individual designated by a policyholder to receive notice of lapse, termination, expiration, nonrenewal, or cancellation of the policy for nonpayment of premium does not have any rights, whether as an additional insured or otherwise, to any benefits under the policy, other than the right to receive notice.

# Interinsurance Exchange of the Automobile Club

## Premium Discounts Applied to Your Automobile Policy



Auto Policy Number: CAA 103471674

The following automobile premium discounts are available from the Interinsurance Exchange. If you meet the discount requirements, an "X" will appear in the box next to the discount name and you will receive a premium reduction on all coverages that qualify for the discount.

- ☐ MULTI-POLICY
- ☐ MULTI-VEHICLE
- ☐ SELECT PROFESSIONALS & GROUPS
- ☒ LOYALTY
- ☐ DRIVING COURSE
- ☐ MATURE DRIVER
- ☐ STUDENT AWAY
- ☐ GOOD STUDENT
- ☒ GOOD DRIVER                      ALFARO, ETHEL S
- ☒ VERIFIED MILEAGE                2016 KIA SOUL SW

If you need additional information about any of the above discounts, please refer to the **Available Automobile Premium Discounts** insert included with your renewal offer (or the insert provided with your application). If you have additional questions about premium discounts or your auto policy, please call us at 1-877-422-2100.



# Interinsurance Exchange of the Automobile Club

Policy Number: CAA 103471674

## NOTICE OF ANNUAL MILEAGE

Pursuant to section 2632.5 (c) of the California Insurance Code of Regulations, we are providing you with the annual mileage figures for your vehicle(s).

Vehicle No.	Vehicle Year	Vehicle Make	Vehicle Identification No.	Annual Miles Expiring Policy
1	2016	KIA	KNDJP3A52G7271896	501 - 1,500

20030650045 04445 4-8 CAA103471674



# INTERINSURANCE EXCHANGE of the Automobile Club

## EXCLUSION OF DESIGNATED PERSON ENDORSEMENT

Effective 02/05/2016

12:01 A.M. Pacific Standard Time

Forming a part of Policy No. CAA103471674

Issued by the INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB.

Named Insured: ALFARO, ETHEL

Designated Person(s):

NECOECHEA, RUDY

We will issue or continue this policy because you and we have agreed that coverage afforded by Part I (Liability), Part II (Expenses for Medical Services), Part III (Physical Damage) and Part IV (Uninsured Motorist) of this policy for the use of or damage to any *automobile* insured shall not apply nor accrue to the benefit of you, any other person insured or any third party claimant while said *automobile* is being operated by a designated person.

Under Part I (Liability), our obligation to defend shall not apply nor accrue to the benefit of you, any other person insured or any third party while any *automobile* is being operated by a designated person. We will defend you when all of the following apply to such designated person:

1. The designated person is a *resident* of the same household in which you *reside*.
2. As a result of operating your *insured automobile*, the designated person is jointly sued with you.
3. The designated person is an insured under a separate automobile liability policy issued to the designated person as a named insured, which does not provide a defense to you.

This agreement will be in force as long as your policy remains in force and shall apply to any continuation, renewal or replacement of your policy by you or to reinstatement of your policy within 30 days of any lapse thereof.

When uninsured motorist coverage—bodily injury (Coverage F) is deleted with respect to one or more natural persons designated by name when operating a motor vehicle, California law requires the agreement to be in the following form:

*"The California Insurance Code requires an insurer to provide uninsured motorist coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Those provisions also permit the insurer and the applicant to delete the coverage completely or to delete the coverage when a motor vehicle is operated by a natural person or persons designated by name. Uninsured motorists coverage insures the insured, his or her heirs, or legal representatives for all sums within the limits established by law, which the person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease, or death, to the insured from the owner or operator of an uninsured motor vehicle not owned or operated by the insured or a resident of the same household. An uninsured motor vehicle includes an underinsured motor vehicle as defined in subdivision (p) of Section 11580.2 of the Insurance Code."*

*\*Subdivision (p) of Section 11580.2 of the Insurance Code defines an underinsured motor vehicle as one that is insured under a motor vehicle liability policy, or automobile liability insurance policy, self-insured, or for which a cash deposit or bond has been posted to satisfy a financial responsibility law, but insured for an amount that is less than the uninsured motorist limits carried on the motor vehicle of the injured person.*

All provisions of your policy not affected by this endorsement remain unchanged.

By accepting this endorsement you declare that you have read the endorsement and understand it, that it represents a voluntary agreement between you and us, and that you agree to be bound by the limitations it imposes.

Accepted Ethel Alfaro 2016-02-12 11:29:46  
 Signature of Insured Date Hour  
Ethel Alfaro  
 Print Name Here

ACSC Management Services, Inc.  
 ATTORNEY-IN-FACT



**Automobile Club of Southern California**  
**P.O.Box 25001, Santa Ana, CA. 92799-5001**

**To:** JAMILAH  
**Company:** CAA-103471674  
**Fax Number:** 7147542030  
**Voice Phone:**

**From:** INTERINSURANCE EXCHANGE OF THE ACSC - MILA  
**Subject:**

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Date and time of transmission: Tuesday, March 30, 2021 4:28:18 PM  
Number of pages including this cover sheet: 02

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ACSC