## WHAT IS A DECLARATION PAGE?

The insurance declaration page is a document that forms part of your insurance policy. It comes at the front of your policy paperwork and summarizes the most important information about your insurance such as your deductible, coverage, lienholder and more.

FreeStar Financial requires you to have full coverage on all loans with collateral. The **Agreement To Provide Property** Insurance is signed at the close of the loan. See below.

AGREEMENT TO PROVIDE PROPERTY INSURA	AGREEMENT TO PROVIDE PROPERTY INSURANCE			LOAN OFFICER:		
LIENHOLDER LOSS PAYEE		ACCOUNT/LOAN NUMBER:				
BORROWER	CO-BORROWER_					
STREET	STREET					
CITY STATE ZIP	CITY		STATE		ZIP	
TELEPHONE	TELEPHONE					
IMPORTANT Dear Borrower:	NEW LOAN LEASE					
The terms of the Security Agreement, Retail Installment Contract or Disclosure Statement & Agreement for the purchase of the collateral	tract or TRANSACTION DATE				TERM .	
dientified on this form contain provisions relating to insurance. The terms of the Agreement and the sections relating to insurance are the terms which	f '					
must be followed. You agree to obtain insurance from an insurer that is authorized to do business in this state or an eligible surplus lines insurer			PMT. FR	MT. FRQ		
and maintain insurance providing coverage for all risks of sudden and accidental loss until the loan is paid in full. You also agree to provide the Lender with written proof of insurance, which may include proof of premium payments, at all times until the collateral has been released. If you do not provide the Lender with written proof of the required coverage naming them as "loss payee," the Lender may, at its option, but shall not be required to and without prejudice to its rights if it does not, request issuance of	YEAR MAKE/MODEL		I.D. NUMBER			
insurance that will protect its interest and may only provide limited coverage for you. The coverage may be based on outstanding loan balance. This	substantially less than the loan amount, please give collateral value(s).					
could result in less protection for you and may be more extensive than insurance you can choose to buy from an insurance company or agent of	1. \$_ 2. \$ 3. \$				4. \$	
your choice. The types of coverage that the Lender may request, in the event you do not provide the required proof of coverage, include, but are	TITLE RECEIVED	YES	EXTENDE	DED WARRANTY (MBI): YES		
not limited to, a) All Risk Coverage that covers the lesser of the lender's interest (loan balance), or the cost to repair or replace the collateral for loss		NO			NO	
Expense Coverage to reimburse the Lender for expenses incurred in the course of repossessing an insured collateral; c) Conversion, Embezzlement and Secretion Coverage to protect the Lender from unlawful appropriation of the collateral, removal of the collateral from the area or hiding the collateral: and d) Mexico coverage for losses sustained while the collateral is within the territory of Mexico. This coverage may be limited to	and binding arbi Association ("AAA" AAA will apply. In obtained at www.a	tration admi ). The rules on formation readr.org. All a	ower and L inistered of arbitration garding the arbitration	ender, shall by the A on practice ne rules of hearings s	and procedure of of arbitration may shall be commend	
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Failure to provide full coverage will result in Collateral Protection Insurance (CPI) being placed on the loan. This will cause a payment increase for the loan. In certain circumstances such as winter months or vehicle repair, the credit union will allow you to waive the collision coverage. You must provide proof of liability coverage and complete a storage waiver. For seasonal auto storage, the policy should include the vehicle being driven during those months. See below.



## **Request To Waive Collision**

Account Number	Date	
Member Name		-
Phone No		
Year, Make, Model		_
VIN		_
Store from	_through	_
Reason for storage		-
Storage Location		
Must Provide Proof of Comprehensiv	re coverage; Attached: Yes	No
Insurance Co		_
Insurance Co. Phone No		
Member's Signature		-
Employee's Signature (who received	the document)	
Loan Officer Approval		
Lending Staff (processor) and notes		

There are instances when the insurance provided is not acceptable. FreeStar Financial requires you to have collision coverage with a maximum of \$1,000 deductible, list us as lienholder (FreeStar Financial PO Box 924597 Fort Worth, TX 76124), and no excluded drivers. Please review and make sure you have all the correct information before submitting the document. See below for a sample declaration page.



COMPANY 123 FAKE BOULEVARD TOWNSVILLE, NJ 01234

## DECLARATIONS PAGE

POLICY NUMBER: 123-456-7890 COVERAGE PERIOD: 09/31/2008 through 09/31/2009

DATE POLICY ISSUED: SEPTEMBER 31, 2008

JOE SAMPLE 567 FAKE ST CITYVILLE, NJ 02345

LOGO

ADDITIONAL DRIVERS:

JANE SAMPLE

INSURED PHONE NUMBER (908) 555-1234 INSURED EMAIL: joe @ fake . com

VEHICLE	YEAR	MAKE MODEL TRIM	STYLE	VIN	PARKED AT:
CAR 1	2007	Fakemobile STV-3	4-Door	1A2B3CD4E5F6G7H8I9J	567 Fake St
CAR 2	2006	NotRealMobile IV	Coupe	L5M6N7O8P9Q0R1S2T3	567 Fake St

COVERAGES	LIMITS/DEDUCTIBLES	CAR 1	CAR 2
BODILY INJURY LIABILITY (PER PERSON/PER OCCURRENCE)	\$100,000/\$300,000	\$110	\$104
PROPERTY DAMAGE LIABILITY	\$50,000	\$92	\$84
PERSONAL INJURY PROTECTION	\$250,000	\$504	\$478
UNINSURED / UNDERINSURED MOTORIST COVERAGE	\$100,000/\$200,000	\$31	\$19
COMPREHENSIVE COVERAGE	\$500 Deductible	-	-
COLLISION COVERAGE (PER PERSON PER OCCURRENCE)	\$500 Deductible		_
EMERGENCY ROAD SERVICE	FULL	\$6	\$4
RENTAL	\$30/DAY - \$900 MAX	\$12	\$15
TOTAL	PREMIUM PER VEHICLE	\$755	\$704

LOSS PAYEE:

BANK OF USA, PO BOX 123, FAKETOWN, NJ 04567

**TOTAL POLICY PREMIUM** \$1,459

DISCOUNTS

MULTIPLE VEHICLES ON POLICY \$40

Insurance Company Footer With Special Instructions Or Legal Information









