

PRODUCER
 SCHENONE INSURANCE SERVICE 044307 PM 05
 2230 SUNSET BLVD STE 330
 ROCKLIN, CA 95765-4293
 TELEPHONE:(650) 323-5618



**AUTOMOBILE POLICY DECLARATIONS
 IMPORTANT COVERAGE EXCLUSION**

**APPLICABLE TO ALL COVERAGES, INCLUDING BUT NOT LIMITED TO, LIABILITY
 AND UNINSURED MOTORISTS, PROVIDED NOW OR LATER.**

It is agreed that the insurance afforded by this policy shall not apply nor accrue to the benefit of any insured or any third party claimant when any motor vehicle is being used or operated by a person listed below regardless of where the person resides or whether the person is licensed to drive.

POLICY NUMBER		POLICY PERIOD	
0401 05 130064925		FROM 02/03/2023 12:01 AM	TO 08/03/2023 12:01 AM
PERSONS INSURED			
NAMED INSURED ANDREW S SHARP			
DRIVERS ANDREW S SHARP			

MAILING ADDRESS 212 THOMPSON SQ
 MOUNTAIN VIEW, CA 94043

CAR	YEAR	VEHICLE DESCRIPTION	SERIAL NUMBER	COST OR VALUE	NEW/USED	PURCH. DATE	H.P./CID
1	2005	AUDI S4 AVANT QUATTRO WAG 4DR	WAUXL68E55A077180		U	06/2008	
2	2021	AUDI RS6 WAG 4DR	WUA1CBF28MN904884		U	02/2023	

CAR LP-AI-LA GA-RO LOSS PAYEES (LP), ADDITIONAL INTERESTS (AI), LOSS PAYEES AND ADDITIONAL INTERESTS (LA), GARAGING ADDRESSES (GA) AND REGISTERED OWNERS (RO) OTHER THAN THOSE LISTED ABOVE.

Coverage applies only if premium charge is listed below. Coverage/Limits are subject to all policy terms.

COVERAGES	LIMITS OF LIABILITY			PREMIUMS			NON-FACTORY EQUIPMENT	
				CAR1	CAR2	CAR	ITEMS INSURED AND AMOUNTS OF INSURANCE FOR EACH ITEM ARE STATED HEREIN. ITEMS INSURED ARE SUBJECT TO THE DEDUCTIBLE.	
BODILY INJURY LIABILITY	\$50,000	EACH PERSON	\$ 100,000	EACH ACCIDENT	46	99		
PROPERTY DAMAGE LIABILITY	\$50,000	EACH ACCIDENT		39	159			
UNINSURED MOTORISTS BODILY INJURY LIABILITY	\$50,000	EACH PERSON	\$ 100,000	EACH ACCIDENT	10	23		
UNINSURED MOTORISTS PROPERTY DAMAGE LIABILITY	\$	MAXIMUM						
COLLISION DEDUCTIBLE WAIVER					3	3		
MEDICAL EXPENSE	\$							
LEASE/LOAN GAP COVERAGE	CAR	CAR	CAR					
REPAIR OR REPLACEMENT COST COVERAGE	CAR	CAR	CAR					
COMPREHENSIVE	DEDUCTIBLE CAR1 \$100	CAR2 \$100	CAR \$	63	184		CALIFORNIA ASSESSMENTS	
COLLISION	DEDUCTIBLE CAR1 \$500	CAR2 \$500	CAR \$	146	617		CA FRAUD FEE	0.88
ROADSIDE ASSISTANCE	EACH OCCURRENCE CAR	CAR	CAR				CIGA FEE	
RENTAL CAR BENEFIT	\$	PER DAY	DAYS				INTERVENOR FEE	
ENDORSEMENTS ATTACHED TO THE POLICY				PREMIUMS PER CAR				
U-10 12/2021				307	1085			
				POLICY FEE				
							TOTAL PREMIUM	1,392.88

IMPORTANT INFORMATION

EFFECTIVE 03/21/2023

This amended policy declarations page replaces all declarations with the same or prior effective date.

Reason(s) Amended
 CHANGE OF VEHICLE(S) MULTIPLE COVERAGE CHANGES
 REALDRIVE ENROLLMENT APPLY DISCOUNT

If there is a lapse, coverage will not be provided during the lapse period.

This policy change has resulted in an additional premium of \$464.65

A statement of your account is enclosed.

MAILED TO:

ANDREW S SHARP
 212 THOMPSON SQ
 MOUNTAIN VIEW, CA 94043

POLICY NUMBER: 0401 05 130064925

MAILING DATE : 04/10/2023

U-176 07/2019

INSURED COPY

NOTICE

This policy is continuous until cancelled or nonrenewed with respect to the interest of the Loss Payee(s) or Additional Interest(s) named on the reverse side hereof.

LOSS PAYABLE ENDORSEMENT

With respect to the interest of the loss payee named on the reverse side hereof, its successors and assigns, (hereinafter called the Lien-Holder) in its capacity as conditional Vendor or Mortgagee or otherwise, in the property insured under this policy, this Company hereby agrees as follows:

1. Loss or damage, if any, to the property described in this policy shall be payable firstly to the Lien-Holder and secondly to the insured, as their interests may appear, provided nevertheless that upon demand by the Lien-Holder upon the Company for separate settlement the amount of said loss shall be paid directly to the Lien-Holder to the extent of its interest and the balance, if any, shall be payable to the insured.
2. The insurance under this policy as to the interest only of the Lien-Holder shall not be impaired in any way by any change in the title or ownership of the property or by any breach of warranty or condition of the policy, or by any omission or neglect, or by the performance of any act in violation of any terms or conditions of the policy or because of the failure to perform any act required by the terms or conditions of the policy or because of the subjection of the property to any conditions, use or operation not permitted by the policy or because of any false statement concerning this policy or the subject thereof, by the insured or the insured's employees, agents or representatives; whether occurring before or after the attachment of this agreement, or whether before or after the loss; PROVIDED, however, that the wrongful conversion, embezzlement or secretion by the Purchaser, Mortgagor, or Lessee in possession of the insured property under mortgage, conditional sale contract, lease agreement, or other contract is not covered under this policy, unless specifically insured against and premium paid therefor.
3. In the event of failure of the insured to pay any premium or additional premium which shall be or become due under the terms of this policy, this Company agrees to give written notice to the Lien-Holder of such nonpayment of premium. The rights of the Lien-Holder under this Automobile Loss Payable Endorsement shall not be terminated before ten (10) days after the mailing of such notice.
4. If the Company elects to cancel this policy in whole or in part for nonpayment of premium, or for any other reason, the Company will forward a copy of the cancellation notice to the Lien-Holder at its office specified hereinafter concurrently with the sending of notice to the insured but in such case this policy shall continue in force for the benefit of the Lien-Holder only for ten (10) days after written notice of such cancellation. In no event, as to the interest only of the Lien-Holder, shall cancellation of any insurance under this policy covering the property described in the policy be effected at the request of the insured before ten (10) days after written notice of cancellation shall have been given to the Lien-Holder by the Company. In the event of cancellation of this policy the unearned premium shall be paid to the Lien-Holder, provided the said Lien-Holder has advanced the premium.
5. If there be any other insurance upon the within-described property, this Company shall be liable under this policy as to the Lien-Holder only for the proportion of such loss or damage that the sum hereby insured bears to the whole amount of valid and collectible insurance of similar character on said property under policies held by, payable to and expressly consented to by the Lien-Holder, and to the extent of payment so made this Company shall be subrogated (pro rata with all other insurers contributing to said payment) to all of the Lien-Holder's rights of contribution under said other insurance.
6. Whenever this Company shall pay to the Lien-Holder any sum for loss or damage under this policy and shall claim that as to the insured no liability therefor exists, this Company at its option, may pay to the Lien-Holder the whole principal sum and interest due or to become due from the insured on the obligation secured by the property insured under this policy, (with refund of all interest not accrued), and this Company shall thereupon receive a full assignment and transfer, without recourse, of said obligation and the security held as collateral thereto; but no subrogation shall impair the right of the Lien-Holder to recover the full amount of its claim.
7. The coverage granted under this policy shall continue in full force and effect as to the interest of the Lien-holder only, for a period of ten (10) days after expiration of said policy unless an acceptable policy in renewal thereof with loss thereunder payable to the Lien-Holder in accordance with the terms of this Automobile Loss Payable Endorsement shall have been issued by some insurance company and accepted by the Lien-Holder. In the event of a loss not otherwise covered during the extended ten (10) day period herein referred to, an annual policy covering the same hazards to the property insured under the original policy shall be issued and accepted by the Lien-Holder and Mortgagor.
8. Should the ownership and right of possession of any of the property covered under this policy become vested in the Lien-Holder or its agent, this policy shall continue for the term thereof for the benefit of the Lien-Holder (with all incidents of ownership of the policy) but, in such event, Paragraphs two (2), five (5), and six (6) of this Automobile Loss Payable Endorsement shall no longer apply; provided, nevertheless, all privileges and endorsements which, by reason of the printed conditions of this policy, are or may be necessary to maintain the validity of the contract, and hereby granted for a period of thirty (30) days and all notices likewise required to be given to the Company by the insured are hereby waived for a period of thirty (30) days with the exception of requirements applying at the time of or subsequent to a loss.
9. All notices herein provided to be given by the Company to the Lien-Holder in connection with this policy and this Automobile Loss Payable Endorsement shall be mailed to or delivered to the Lien-Holder at its office or branch as set forth on the reverse side hereof.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, agreements or limitations of the above mentioned policy, other than as above stated.

U-49A (Revised)

ADDITIONAL INTEREST ENDORSEMENT

If this policy is cancelled, prior to its expiration date, ten (10) days advance notice of such cancellation will be given to the additional interest named on the reverse side. Only the bodily injury and property damage liability insurance provided by the policy, to "any other person or organization" extends to the additional interest. This does not affect the coverage provided by the policy, to any other insured.