



DATE MAILED: 04/10/2023

05

<b>POLICY NUMBER</b>
0401 05 130064925

**AGENT:**

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

ANDREW S SHARP  
212 THOMPSON SQ  
MOUNTAIN VIEW, CA 94043

Dear Policyholder,

Thank you for doing business with the Mercury Insurance Group.

The enclosed declarations page reflects recent changes to your policy. Please examine it closely, including the Important Information Section and all accompanying documents. A notice of premium due may be included with this mailing. If so, it will specify any amount currently due for the policy period shown.

You have chosen to participate in the RealDrive mileage program, making you eligible to lower your auto insurance rates. In order to receive the RealDrive mileage rate, the Company will need odometer readings on all of your vehicles (excluding trailers) at least each annual renewal. An Odometer Request Form will be mailed to you if an odometer reading is required. Please be sure to complete and return this form as instructed.

If the Company has successfully obtained the RealDrive mileage for each vehicle, then the RealDrive mileage rate will be given to all applicable vehicles. If the Company has not been able to verify mileage on any particular vehicle, the policy will no longer be eligible for the RealDrive mileage program and all applicable vehicle(s) expiring annual mileage will be adjusted. These changes would be indicated in the table on the reverse side. Odometer readings may also be obtained through a vendor retained by Mercury Insurance Group.

This process will take place at least every year unless you notify your Mercury representative that you no longer wish to participate in the RealDrive mileage program.

If you have any questions or would like to make changes to your policy, please call your Agent at the phone number shown above.

Your local independent Agent can also provide you with information about other insurance products available through the Mercury Insurance Group including Mechanical Breakdown Insurance, Homeowner's Insurance and Personal Liability Insurance. Ride-Hailing coverage is also available if you drive for a Transportation Network Company (Uber, Lyft, etc.) and wish to protect yourself from some potential coverage gaps.

We appreciate the opportunity to serve you.

Sincerely,

MERCURY INSURANCE COMPANY

For Your Information: The discounts and/or surcharges indicated below are currently reflected in your Automobile Insurance Premiums

CAR	GOOD DRIVER	GOOD STUDENT	GROUP DISCOUNT	MULTIPLE AUTOMOBILES	MULTIPLE POLICIES	MATURE DRIVER	TRACKING DEVICE	ANNUAL MILES DRIVEN	**MILEAGE TYPE	YRS.DRIVING EXPERIENCE	*VEHICLE USAGE	*** SALVAGED VEHICLE
2005 AUDI S4 AVANT QUATTRO	X		X	X			X	3000	RE	46	PL	N
2021 AUDI RS6	X		X	X				12001	RE	46	PL	N

\*Vehicle Usage: BU = Business Use, PL = Pleasure Use, TN = Transportation Network, WS = Work/School Use

\*\*Mileage Type: ES = Estimated, RD = RealDrive, RE = RealDrive Enrollment

\*\*\*Salvaged Vehicle: Y = Yes, N = No, R = At Renewal

## NOTICE OF INFORMATION PRACTICES

Thank you for applying to Mercury. As part of our normal underwriting procedure, we need to obtain information to determine an applicant's eligibility for insurance. Much of that information will come from you; you may be contacted by telephone to verify the information contained in your application. We may obtain additional information or verify information through other sources.

### COLLECTION

Your application is our main source of information. We may also obtain information about your transactions with us and our affiliates. However, we may need to obtain additional information from other sources.

We may obtain this information from:

- Public Record Database
- Department of Motor Vehicles
- Consumer reporting agencies
- Other insurance companies
- Insurer databases authorized to collect claims and other information

We may collect information:

- by electronic inquiries of public records
- in person
- by telephone
- by exchanges of correspondence

### DISCLOSURES

We will not disclose to others the information which we obtain about you without your prior authorization except as necessary to conduct our business (and then only if disclosure is permitted by law).

For example, if necessary, we may disclose information to:

- Other insurance companies to which you have applied for coverage.
- Insurance companies, law enforcement agencies or insurance support organizations to help detect or prevent insurance fraud or misrepresentation.
- Insurance departments or commissions in connection with audits or examinations of our company.
- A research or actuarial organization.

We may share some of your information with third-party vendors to perform marketing services for us. No personally identifiable information about you is shared by these third-party vendors outside the Mercury family of companies. If you do not want your information shared with our marketing partners, you may opt-out by calling (877) 671-7879, or online at:

[www.mercuryinsurance.com/about/privacy-statement.html](http://www.mercuryinsurance.com/about/privacy-statement.html).

### ACCESS TO INFORMATION

You have a right of access to recorded personal information about you which is in our files and reasonably locatable. To ensure the security of information in our files, we will require positive identification before we will allow access to that information.

To obtain access to recorded personal information about you, send a signed, written request to the policy-issuing Mercury office, with your full name, address, telephone number. Within 30 business days after we receive your request, we will inform you of the nature and substance of the information in our files which is reasonably locatable and retrievable. If you wish we can show you the information at our policy-issuing office or we will mail copies to you.

You may have to pay a reasonable charge to cover the cost of the copies.

### CORRECTION OF INFORMATION

If you believe any of our information is not correct, please notify us and explain why you believe it is inaccurate or incomplete. If we agree with you, we will correct the information.

If we disagree with you, we will tell you that we will not make the requested change. Then you may submit to us information and your reasons for disagreeing with our decision not to change the information. We will then furnish your statement to any person designated by you to whom we disclosed the information in the prior two years and to anyone else who may receive the information from us in the future.

### ADVERSE UNDERWRITING DECISION

In the event of an adverse underwriting decision, you are entitled, upon written request, to know the specific items of information concerning you that support the company's decision and the sources of the information. Your written request must be received by us within 90 business days of the date of the notice. We will respond within 21 business days of the receipt of your request.

If you have received notice from us that an adverse underwriting decision has been made based on information contained in a consumer report, you are entitled to a free copy of the report. To receive a copy of the report, you must contact the consumer reporting agency within 60 days from the date you receive notice of the adverse decision.

Mercury receives consumer reports from two different agencies:

Samba Safety  
PO Box 92890  
Albuquerque, NM 87199  
(800) 766-6877  
[www.sambasafety.com](http://www.sambasafety.com)

LexisNexis  
PO Box 105108  
Atlanta, GA 30348  
(800) 456-6004  
[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

Your declarations page identifies the agency or agencies that provided your information to us. If you believe the information in your report(s) is inaccurate or incomplete, you are entitled to dispute the information. Other than providing information, the agency or agencies played no part in our decision and will not be able to provide the specific reasons for our decision.

### ADDITIONAL INFORMATION

We restrict access to nonpublic personal and financial information about you to those employees who need to know that information to provide service to you. We maintain physical, electronic and procedural safeguards that comply with Federal and State law to guard your nonpublic personal and financial information.

If you have any other questions about our information practices, send them to:

- your Mercury policy issuing office.
- your Agent.