

## Sample Declarations Page

When you get your auto insurance policy, the top page is normally the declarations page, or "dec page." The dec page shows your coverages and the premiums you must pay for them. Not all companies will send you a new policy every year — you may get only a new dec page. The sample shown here will give you an idea of how the dec page might look.

**Part A - Liability:**  
Pays when you cause injuries and property damage suffered by others, see page 5.

**Part B - MedPay (Medical Payments):**  
Pays the medical bills for you and your passengers, see page 6.

**Part C - UM/UIM (Uninsured/Underinsured Motorist):**  
Pays when you are injured by a driver who has no or little insurance, see page 9.

**Part D - Damage to Your Auto:**  
Pays damages to your vehicle whether or not caused by a collision, see page 10.

### Personal Auto Policy Declarations

**Policyholder:** Your name and address

**Policy Number:** Your policy number

**Policy Period: From:** Start date

**To:** End date (often six months from start date)

But only if the required premium for this period has been paid, and for six-month renewal periods if renewal premiums are paid as required. Each period begins and ends at 12:01 A.M. standard time at the address of the policyholder.

### Insured vehicle and schedule of coverages

Vehicle	Coverages	Limits of insurance	Premium
1 Year, make, and model of the first car being insured			
Part A - Liability	Bodily Injury	\$100,000 Each person	\$\$\$
		\$300,000 Each accident	
	Property Damage	\$ 50,000 Each accident	
Part B - MedPay		\$ 5,000 Each person	\$\$\$
Part C - UM/UIM		\$100,000 Each person	\$\$\$
		\$300,000 Each accident	
Part D - Damage to Your Auto	Other Than Collision	\$100 Deductible	\$\$\$
	Collision	\$250 Deductible	\$\$\$
	<b>Total</b>		<b>\$\$\$</b>
2 Year, make, and model of the second car being insured			
Part A - Liability	Bodily Injury	\$100,000 Each person	\$\$\$
		\$300,000 Each accident	
	Property Damage	\$ 50,000 Each accident	
Part B - MedPay		\$ 5,000 Each person	\$\$\$
Part C - UM/UIM		\$100,000 Each person	\$\$\$
		\$300,000 Each accident	
Part D - Damage to Your Auto	Other Than Collision	\$100 Deductible	\$\$\$
	Collision	\$250 Deductible	\$\$\$
	<b>Total</b>		<b>\$\$\$</b>

Policy form/endorsements . Pages that list the details included in the policy

Countersignature date ..... The date the agent signed the policy

Agent ..... Your agent's name