



MT. DIABLO UNIFIED SCHOOL DISTRICT OSY INTERNSHIP AGREEMENT

THIS INTERNSHIP AGREEMENT ("Agreement") is between Mt. Diablo Unified School District located and Ag Lenti's (501C-3) (the "Business/Organization"), and the Mt. Diablo Unified School District (the "District") (collectively the "Parties") by and on behalf of its Mt. Diablo Youth Employment Services & Career Pathways Programs in order to provide internship placement(s) for District Intern(s) in the Business/Organization, as detailed in this Agreement.

Whereas, the Business/Organization and the District have a mutual interest in training, supervising and hiring District Student to work at Business/Organization;

Whereas, the parties agree that the purpose of this Agreement is to provide on-the-job types of training and learning experiences to YES enrolled youth, in order to develop enrolled youth's occupational competencies;

Whereas, the parties agree that the Business/Organization benefits from this Agreement by gaining productive contributions by YES enrolled youth in the workplace, positive publicity as a partner supporting youth, an opportunity to develop leadership and mentoring skills among its workforce, and an expanded potential hiring pool.

In order to effectuate the purpose and benefits of this Agreement, the parties further agree to the terms and conditions provided below.

1. TERM

The term of this Agreement shall commence on June 1, 2019 and end on June 1, 2022.

2. RESPONSIBILITIES OF DISTRICT

A. District will provide a Work Based Learning (WBL Coordinator) as a single point of contact for Business/Organization and for oversight of intern(s) for the duration of the internship period.

B. The District will provide Intern(s) with a general orientation to effective work-ready essential skills including, but not limited to:

- Adhering to agreed upon Business/Organizations' hours and schedule
- Appropriate workplace conduct, behavior, and dress
- Importance of respecting rules of confidentiality, safety and security
- Procedures for communicating

C. The District will provide intern(s) and the Business/Organization with an orientation regarding the goals and objectives of the internship(s).

D. The District will provide intern(s) with a curriculum and instruction focused on workplace issues, skill-building and career development.

E. The WBL Coordinator will obtain from Business/Organization specifics of the work required of intern(s) and will identify intern(s) to be interviewed and considered for placement, based on information provided by Business/Organization.

F. The WBL Coordinator will provide intern(s) with all necessary information regarding the Business/Organization and will ensure that intern(s) has signed an Internship Agreement prior to the start of the internship.

G. The WBL Coordinator will meet with intern and develop learning objectives for the Work Based Learning Plan & Evaluation . The WBL Coordinator will review those learning objectives with the Host Organization

H. The WBL Coordinator will provide the Business/Organization with an Internship Evaluation to be completed at the end of the internship.

I. The WBL Coordinator will have regular contact with the intern(s) and Business/Organization for the purpose of monitoring intern performance and progress.

K. In the event the WBL Coordinator is notified of a performance concern, he or she will consult with Business/Organization supervisor and facilitate communication with intern(s). Upon request by Business/Organization to terminate internship, the WBL Coordinator will facilitate the termination.

K. District shall maintain all academic records of the intern(s).

L. The District will carry Workers' Compensation insurance as required by the State of California, with Statutory Limits, and Employer's Liability Insurance with limit of no less than **\$1,000,000** per accident for bodily injury or disease.

3. RESPONSIBILITIES OF THE BUSINESS/ORGANIZATION

A. The Business/Organization will assign a liaison who will be directly responsible for supervising intern(s). The Business/Organization will provide the District with the names, addresses, and telephone numbers of the liaison and he or she will be provided with a copy of this Agreement before intern(s) begin work.

B. The Business/Organization will provide supplemental training and assistance required to insure that intern(s) acquire the skills, knowledge, and ability to function satisfactorily as an employee in the Business/Organization's operation.

C. The Business/Organization will document intern(s) attendance, evaluate participant progress in accordance with procedures prescribed by District, and maintain verification of time worked.

D. The Business/Organization will accept from the District the mutually agreed upon number of interns.

E. The Business/Organization will maintain regular contact with the WBL Coordinator, including immediate contact whenever a concern arises about an intern and/or his or her work experience.

F. The Business/Organization will provide tasks, duties and projects that are relevant to the intern(s)' education and training. In the event the Business/Organization is no longer able to provide relevant work experience, it will immediately notify the WBL Coordinator.

G. The Business/Organization will provide the equipment, workspace, and technology necessary for intern(s) to complete assigned tasks unless specific arrangements are made with the WBL Coordinator.

H. The Business/Organization will sign intern(s)' timesheets on a weekly basis, complete required intern performance assessments, and provide feedback to the WBL Coordinator.

I. The Business/Organization will provide a safe and supervised work environment for intern(s).

J. The Business/Organization will allow WBL Coordinator with access to intern(s) during the internship, as needed.

K. The Business/Organization may request that the WBL Coordinator remove the intern from the program who does not perform satisfactorily, or who fails/refuses to adhere to the Business/Organization's policies, procedures, rules and regulations. This includes

requesting removal of intern(s) who fail to adhere to appropriate behavior, dress and hygiene standards.

L. The Business/Organization will review with intern(s) completed Internship Evaluation and provide feedback on interns' performance.

M. The Business/Organization will comply with the requirements of California Education Code sections 49160-49165, provided in Appendix A, which is attached and incorporated by reference into this Agreement.

4. CONFIDENTIAL STUDENT INFORMATION

The Business/Organization understands and agrees that, in connection with this Agreement, it may have access to confidential and personally identifiable intern information, the disclosure of which to third-parties may be damaging to interns. Consequently, the Business/Organization agrees that all intern information disclosed by the District to the Business/Organization shall only be used in performance of this Agreement unless disclosure is required by law or court order.

5. INSURANCE

A. Coverages: for the duration of the Agreement, the Business/Organization shall maintain insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the terms of this Agreement. Insurance shall cover the Business/Organization and its agents, representatives, employees or subcontractors and shall be in the following amounts and coverages.

i. **Commercial General Liability (CGL):** Insurance Services Office Form CG 00 01 covering CGL on an "occurrence" basis, including products and completed operations, property damage, bodily injury and personal & advertising injury with limits no less than **\$1,000,000** per occurrence and **\$2,000,000** aggregate.

ii. **Automobile Liability: *If applicable*,** ISO Form Number CA 00 01 covering any auto (Code 1), or if Work Site has no owned autos, hired, (Code 8) and non-owned autos (Code 9), with a limit no less than **\$250,000** per accident for bodily injury and property damage.

B. The insurance policies are to contain, or be endorsed to contain, the following provisions:

i. **Additional Insured Status**

The District shall be named as an additional insured by endorsement to the Business/Organization's Commercial General Liability policy with respect to liability arising out of work or operations performed pursuant the work-based learning experience.

ii. Primary Coverage

For any claims related to this Agreement, the Business/Organization's insurance shall be primary insurance to the District's.

6. INDEMNIFICATION

A. The Business/Organization agrees to indemnify and hold harmless the District and its Board, officers, employees and agents, against all claims, demands, damages, costs, expenses of whatever nature, including court costs and reasonable attorney fees, arising out of or resulting directly or indirectly from the negligent or intentional acts or omissions of the Business/Organization or its Board, officers or employees.

Notwithstanding the foregoing, Business/Organization shall have no obligation under this Section with respect to any Loss that is caused by the sole negligence or willful misconduct of the District and is not contributed to by any act or omission (including any failure to perform any duty imposed by law) by Business/Organization, its subcontractors or either's agent or employee, as determined by a court of competent jurisdiction.

B. The District agrees to indemnify and hold harmless the Business/Organization and its Board, officers, employees and agents, against all claims, demands, damages, costs, expenses of whatever nature, including court costs and reasonable attorney fees, arising out of or resulting directly or indirectly from the negligent or intentional acts or omissions of the District or its Board, officers or employees. Notwithstanding the foregoing, District shall have no obligation under this Section with respect to any Loss that is caused by the sole negligence or willful misconduct of Business/Organization and is not contributed to by any act or omission (including any failure to perform any duty imposed by law) by District, its subcontractors or either's agent or employee, as determined by a court of competent jurisdiction.

7. NON-DISCRIMINATION

The parties agree that all intern(s) participating in the work-based learning experience pursuant to this Agreement shall not be discriminated against based on race, color, religion, national origin, ancestry, disability, marital status, gender, sexual orientation, age, veteran status, medical condition (cancer related or genetic characteristic) as defined in section 12926 of the California Government Code, citizenship, or any other protected status, within the limits imposed by law or agency policy.

In the event of noncompliance by either party to this Agreement, it may be suspended in whole or in part.

8. NOTICE TO THE PARTIES

All notices to be given by the parties hereto shall be in writing and served by depositing the same in the United States Post Office, postage prepaid and registered, as follows:

NOTICE TO THE DISTRICT:

DISTRICT SITE/ DEPT.	Mt. Diablo Unified School District
HEAD OF SITE/ DEPT.	Maryam Adalat—Mt. Diablo Youth Employment Services
STREET ADDRESS	2730 Salvio Street
CITY, STATE, ZIP	Concord, CA 94519
TELEPHONE	925-682-8000*3054
FAX	925-566-6692
EMAIL ADDRESS	adalatm@mdusd.org

NOTICE TO THE BUSINESS / ORGANIZATION:

BUSINESS/ORGANIZA TION:	AqLentis
CONTACT PERSON	Carolyn Phinney
STREET ADDRESS	62 Scenic Drive
CITY, STATE, ZIP	Orinda Ct 94563
TELEPHONE	925 788 7374
FAX	
EMAIL ADDRESS	Carolyn.phinney@comcast.net

7. TERMINATION

This Agreement may be terminated by the mutual written agreement of both parties. Alternatively, either party may terminate this Agreement with fourteen (14) days prior written notice to the other. This Agreement may be terminated immediately by either party if there is a failure to comply with the terms and conditions provided in this Agreement.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed by their respective duly authorized representatives the date first above written.

MT. DIABLO UNIFIED SCHOOL DISTRICT

By: _____

Title: _____

Date: _____

(Business/Organization Name)

By: Candy Perry

Title: President

Date: 3-10-2019

AgLantis Curriculum 2019

1. SAFETY

- a) Airport Safety: Zone 2 and Zone 4
- b) Personal Safety: How to report dangerous situations (911), washing hands, coughs and sneezing, behavioral expectations
- c) Farm Safety: Tools and Equipment, Recycled Water, Earthquakes
- d) Food Safety
- e) CPR, Choking, First Aid
- f) Fire Prevention and Response
- g) Relevant Careers

2. FOOD SYSTEM

- a) History of Agriculture
- b) Components of a Food System: Growing, Harvesting, Marketing, Transporting, Value Added, Preparing, Eating
- c) Supply Chain: Natural, human and capital resources utilized in a food system
- d) Plants and Ecosystems
- e) Food Miles, Local Food and Farmers Markets (<https://www.ams.usda.gov/local-food-directories/farmersmarkets>)
- f) Food Justice

3. CARBON CYCLE

- a. Soil Science
- b. Crops and Climate
- c. Global Warming
- d. Agroecology
- e. Physics, Chemistry, Biology and farming
- f. Carbon Sequestration

4. WATER CYCLE

- a. One Water
- b. Recycled Water

5. PLANTING

- a) Direct Seeding
- b) Transplanting
- c) Grafting
- d) Food Forests
- e) Hydroponics and Aquaponics

AgLantis Curriculum 2019

6. IRRIGATION

- a. Components of an Irrigation System
- b. Drip vs other methods

7. INTEGRATED PEST MANAGEMENT

- a. Good Bacteria in Soil
- b. Mammals and snakes
- c. Beneficial Insects
- d. Pests
- e. Diseases
- f. Compost and Compost Tea

8. Ag BUSINESS

- a) Food distribution and marketing
- b) How much revenue per acre?
- c) Ag law and public policy

9. Careers in Green Economic Sector

- a) 21st Century Job Skills
- b) Green Jobs
- c) Green Job Skills

CREATING AN URBAN FARM: 2019 Summer Internship

Internship is Monday, Tuesday, Wednesday, Thursday from 9 a.m to 1 p.m.



Sustainable UrbanFarm

A Project of: *AgLantis* (501c-3)

Farm can be reached from North Concord BART and County Connection. Farm is located in county adjacent to Concord and Martinez.

Learn the fundamentals of Urban Farming with Hands-On Internship on the farm. We will work on the farm about 2 to 2.5 hours per day and then have Instruction, Lunch and Discussion for about 1 to 1.5 hours. Internship Jobs and Topics include:

- Safety 1st: Safety from Sun; Tools; Equipment; Recycled Water; Food Safety and Airport Safety
- Soil Science, Soil Testing
- Growing Vegetable Crops
- Planting Seeds
- Watering and Irrigation, Water Science
- Weeding, Mulching
- Harvesting
- Delivering to the Food Bank
- Growing Cover Crops
- Growing Crops Sustainably
- Practices that Enhance Carbon Sequestration in Soil
- Integrated Pest Management
- Planting Trees, Perennials and Food Forest
- How to Start and Run a Non-Profit Organization

If you are interested in learning more:

Name: _____

Email: _____

Phone: _____

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):

Any person or organization that you are required to add as an additional insured on this policy, under a written contract or agreement currently in effect, or becoming effective during the term of this policy. The additional insured status will not be afforded with respect to liability arising out of or related to your activities as a real estate manager for that person or organization.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:
1. In the performance of your ongoing operations; or
 2. In connection with your premises owned by or rented to you.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable Limits of Insurance shown in the Declarations; whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

JEFFREY J LEWIS
3249 MT DIABLO #103
LAFAYETTE, CA 94549



Auto Insurance Renewal

CAROLYN R. PHINNEY
62 SCENIC DR
ORINDA CA 94563-3412

10/24/2018

Dear Carolyn R. Phinney,

Thank you for choosing Farmers for your automobile insurance needs. We appreciate the opportunity to offer continued coverage for you and your family contingent upon payment toward the premium as stated below.

Please review the renewal offer documents that have been enclosed:

- ID cards
- Declaration page – a summary of your insurance coverages, limits, and deductibles

A summary of your premium information is shown below.

Premium at-a-glance

Policy Premium	\$285.40
Fees	\$0.88
► Premium and Fees	\$286.28

This is not a bill. Your bill with the amount due will be mailed separately.

If you prefer, you can log into farmers.com today to review your balance and make a payment. You can also contact us at 1-877-327-6392 or visit your agent's office with your payment.

Sincerely,

Farmers Insurance Group®

Your Farmers Policy

Policy Number: 15237-02-41

Effective: 12/20/2018 12:01 AM

Expiration: 6/20/2019 12:01 AM

Your Farmers Agent

Jeffrey J Lewis

3249 Mt Diablo #103

Lafayette, CA 94549

(925) 274-1200

jlewis9@farmersagent.com

To file a claim call

1-800-435-7764

Did you know?



Farmers Friendly Review

Contact your agent to learn more about the policy discounts, coverage options, and other product offerings that may be available to you.



Go Paperless

Save stamps, time and trees....Go Paperless! You can choose to receive your Farmers policy documents and/or billing statement electronically. Enroll at farmers.com and choose the paperless options!



Go Mobile

The Farmers® Mobile App gives you 24/7 account access on the go. Text GETAPP to 29141 to download it today!

**Evidence of Insurance
State of California**

Named Insured(s): Carolyn R. Phinney
Vehicle: 1998 Ford Truck Expedition 4D 4X4
VIN: 1FMFU18L8WLA04965
Registered Owner(s): Carolyn R. Phinney



Policy Number: 152370241
Effective: 12/20/2018
Expiration: 6/20/2019

KEEP WITH VEHICLE

NAIC Number: 21652
Your Agent: Jeffrey J Lewis
3249 Mt Diablo #103
Lafayette, CA 94549
Agent Phone: (925) 274-1200

Farmers Insurance Exchange, Woodland Hills, California, an authorized California Insurer, in compliance with the CA Financial Responsibility Act (Section 16020 of the Vehicle Code), certifies that it has issued a policy in an amount not less than that required by the CA Financial Responsibility Law for the described motor vehicle(s). This act requires every owner or operator of a vehicle to carry evidence of financial responsibility. Under Vehicle Code Section 16025 every driver involved in an accident must provide evidence of financial responsibility at the scene.
KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES. READ REVERSE SIDE CAREFULLY.

**Evidence of Insurance
State of California**

Named Insured(s): Carolyn R. Phinney
Vehicle: 1998 Ford Truck Expedition 4D 4X4
VIN: 1FMFU18L8WLA04965
Registered Owner(s): Carolyn R. Phinney



Policy Number: 152370241
Effective: 12/20/2018
Expiration: 6/20/2019

DMV REGISTRATION COPY

NAIC Number: 21652
Your Agent: Jeffrey J Lewis
3249 Mt Diablo #103
Lafayette, CA 94549
Agent Phone: (925) 274-1200

Farmers Insurance Exchange, Woodland Hills, California, an authorized California Insurer, in compliance with the CA Financial Responsibility Act (Section 16020 of the Vehicle Code), certifies that it has issued a policy in an amount not less than that required by the CA Financial Responsibility Law for the described motor vehicle(s). This act requires every owner or operator of a vehicle to carry evidence of financial responsibility. Under Vehicle Code Section 16025 every driver involved in an accident must provide evidence of financial responsibility at the scene.
KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES. READ REVERSE SIDE CAREFULLY.

The California Department of Motor Vehicles (DMV) requires proof of insurance when registering your vehicle. Please provide this form to the DMV when registering your vehicle.

WHAT TO DO IN CASE OF AN ACCIDENT:

Contact Farmers Claim Department

Call us 24-hours a day at (800) 435-7764

Para Español, llame al (877) 732-5266

Obtain the following information:

1. Name, address, and phone number of each driver, passenger and witness.
2. Driver's license number, vehicle description and license plate numbers.
3. Vehicle damage and accident scene photos.
4. Name of Insurance company and policy number for each vehicle.
5. Report the accident to the proper authorities.
6. Do not admit fault — an investigation may later reveal you were not responsible for the accident.

Visit www.farmers.com to learn more about claim self-service options. It's quick, convenient and always open!

See *policy for actual coverage language.*

25-9011 7-14

25-9011 7-14



Auto Insurance Declaration Page

Policy Number: 15237-02-41
Effective: 12/20/2018 12:01 AM
Expiration: 6/20/2019 12:01 AM
Named Insured(s): Carolyn R. Phinney
 62 Scenic Dr
 Orinda, CA 94563-3412
 carolynphinney@comcast.net
Underwritten By: Farmers Insurance Exchange
 6301 Owensmouth Ave.
 Woodland Hills, CA 91367

Premiums/Fees

Policy Premium	\$285.40
Fees (*also see Information on Additional Fees below)	\$0.88

Policy Premium and Fees \$286.28

This is not a bill.

Your bill with the amount due will be mailed separately.

Household Drivers

All persons who drive or will occasionally be driving any of the cars on the policy should be listed below. If anyone is missing or needs to be added, such as a newly licensed driver, you should contact your agent or the company to add that person before they begin to drive any of the cars covered on the policy.

Name	Driver Status	Name	Driver Status
Carolyn Ruth Phinney	Covered	Tara Phinney Buss	Covered

Vehicle Information

Veh. #	Year/Make/Model/VIN	Coverage	Deductible	Limit
1	1998 Ford Truck Expedition 4D 4X4 1FMFU18L8WLA04965	Comprehensive:	\$120	
		Collision:	Not Covered	
		Additional Equipment:		\$1,000

Coverage Information

Coverage	Limits <i>(applicable to all vehicles)</i>	Premiums by Vehicle Vehicle 1
Bodily Injury Liability	\$500,000 each person \$500,000 each accident	\$222.00
Property Damage Liability	\$100,000 each accident	Included
Permissive User Limit of Liability**	Full (See Permissive User Limit of Liability in your policy)	Included
Medical Coverage		Not Covered
Uninsured Motorist Bodily Injury	\$500,000 each person \$500,000 each accident	\$38.50
Comprehensive		\$20.80
Collision		Not Covered

Declaration Page (continued)

Coverage	Limits (applicable to all vehicles)	Premiums by Vehicle	
		Vehicle 1	
Additional Equipment		Included	
Uninsured Motorist Property Damage Without Collision	\$3,500		\$4.10
Uninsured Motorist Property Damage With Collision		Not Covered	
Towing and Road Service		Not Covered	
Total Premium Per Vehicle			\$285.40
▶ Policy Premium			\$285.40

Fee Detail

	Vehicle 1	Total
Anti-Fraud Fee	\$0.88	\$0.88
▶ Fees		\$0.88
▶ Policy Premium and Fees		\$286.28

Discounts

Discount Type	Applies to Vehicle(s)	Discount Type	Applies to Vehicle(s)
Anti-Lock Brakes	1	Good Driver	1
Auto/Home	1	Multiple Car	1
Group - Phys/Surgeon	1	Persistence	1
Safe Driver	1		

Rating Information

Details	Vehicle 1
Garaging Zip	94563
Current Annual Mileage	12,000
Previous Annual Mileage	12,000
Vehicle Usage	Other Use
Years of Driving Experience	49-53

Policy and Endorsements

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document: 56-5684 1st ed.; CA125 1st ed.; 25-8531 10-12; J6476 1st ed.

Declaration Page (continued)

Other Information

- ****YOUR POLICY INCLUDES THE FULL PERMISSIVE USER LIMIT OF LIABILITY. PLEASE SEE PERMISSIVE USER LIMIT OF LIABILITY IN YOUR POLICY FOR FURTHER INFORMATION.**
- You may be eligible for a different rate but with different coverage from Farmers Specialty Insurance Company. Please contact your Farmers[®] agent to discuss your options.
- The Attorney-In-Fact (AIF) or management fee for your renewed policy will never exceed 20% of the policy's premiums and will be paid out of the premiums. You may wish to consider this information in deciding whether to accept or decline this offer to renew your policy.
- You have the right to designate an additional third party to receive any notice of cancellation for nonpayment of your premium for this policy. Please contact your Farmers[®] agent if you would like to add, change, or remove a designee.
- Go Green by logging onto Farmers.com or contacting your Farmers Agent.
- Farmers Friendly Reviews are a great way to make sure you are receiving all the discounts for which you qualify, and identify any potential gaps in coverage. Contact your agent to learn more about the policy discounts, coverage options, and other product offerings that may be available to you.

*Information on Additional Fees

The "Fees" stated in the "Premium/Fees" section on the front apply on a per-policy, not an account basis. The following additional fees also apply:

- 1. Service Charge per installment** (In consideration of our agreement to allow you to pay in installments):
 - For Recurring Electronic Funds Transfer (EFT) and fully enrolled online billing (paperless): **\$0.00** (applied per account)
 - For other Recurring EFT plans: **\$2.00** (applied per account)
 - For all other payment plans: **\$5.00** (applied per account)
- 2. Late Fee: \$10.00** (applied per account)
- 3. Returned Payment Charge: \$25.00** (applied per check, electronic transaction, or other remittance which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account)
- 4. Reinstatement Fee: \$18.40** (applied per vehicle, 20% discount will apply for Good Drivers)

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy.

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

Countersignature



Authorized Representative



Policy Notices

Explanation of Rating Plan

California law requires that we explain how traffic violation convictions and chargeable accidents¹ can affect your insurance premium.

By law, mandatory California rating factors must be considered by an insurer in determining your premium. One of these rating factors is your public driving safety record, including the nature and number of your traffic violation convictions,² and the nature and number of your chargeable accidents, within the past three years. Traffic violation convictions which generally involve the safe operation of a motor vehicle, and chargeable accidents, are considered by Farmers in the premium calculation process through a standardized Driver Points System (DPS), which generates a DPS score. Your DPS score affects your premium for Bodily Injury and Property Damage Liability coverage, Uninsured Motorist Bodily Injury coverage, Medical Payments coverage, and Comprehensive and Collision coverages.

Based upon your driving safety record, you may be eligible for a Good Driver Discount. Eligibility for this discount is defined by law.

You have the right to be informed, upon request, of any increase in your premium, in whole or in part, charged by virtue of your involvement in any accident or conviction by you or any operator of your insured motor vehicle.

¹In California, an accident is chargeable if the driver was found at least 51% responsible for the accident, and either the accident resulted in bodily injury or death or, for an accident that resulted only in damage to property, the total loss or damage caused by the accident exceeded \$1000 (or \$750 if the accident happened before December 11, 2011).

²We define a minor traffic violation as a violation for which one (1) negligent point is assigned to you by California Vehicle Code. We define a major violation as a violation for which two (2) negligent operator points are assigned to you by the California Vehicle Code.

25-4501 8-11

Did you know?

Farmers Insurance Exchange and Mid-Century Insurance Company (collectively Farmers) offer a selection of insurance coverages that may be attractive to a broad range of customers. This message describes Auto policy discounts available from Farmers Insurance Exchange and Mid-Century Insurance Company in California for which certain customers will be eligible, as well as Auto policy surcharges that could also be applicable. It also describes uninsured motorist coverage.

We provide this information to help you learn about the Farmers Auto policy discounts for which you may be eligible, to give you an overview of Farmers Auto policy surcharges that may affect your insurance premium, and to inform you about uninsured motorist coverage. This information can help you make informed choices about your Auto insurance coverage. If you have any questions about discounts or surcharges, or about your insurance coverage, please contact your Farmers agent.

Important note: This message provides general information about Farmers insurance discounts and surcharges and about uninsured motorist coverage in California. Additional terms and restrictions may apply; you should consult your agent for details. This message is not an offer of insurance, and it is not a part of your policy. If there is any discrepancy between this message and your policy, the terms of the policy take precedence.

Discounts

The discounts discussed below may help you save money on your Auto insurance premiums. If you have a question about your eligibility for any of the discounts shown below, your Farmers agent will be able to help you.

Policy Notices (continued)

- Drivers with a safe driving record will be eligible for the Good Driver Discount. State law defines a safe driving record; your Farmers agent can provide you with the details.
- The Multiple Car Discount will be available to eligible persons who have insured two or more cars with Farmers.
- A Multi-line Discount may be available to eligible persons who have purchased an Auto insurance policy and also have purchased a qualifying Homeowners, Renters, or Life policy with Farmers. These persons may also be eligible for this discount if they have purchased both a Farmers Auto insurance policy and a qualifying policy on a mobile home insured with Foremost Insurance Company (which is one of the Farmers Insurance Group of Companies).
- The Persistency Discount may be available for eligible persons who have been insured with Farmers for three or more consecutive years.
- A Safe Driving Discount is available to eligible drivers. Your record of traffic violation convictions and chargeable accidents determines your eligibility for this discount. Drivers who have had no minor traffic violation convictions for the past three years, no chargeable accidents for the past five years, and no convictions for driving under the influence of alcohol or drugs for the past five years may qualify for the Safe Driving Discount. Please contact your Farmers agent for more information.
- Business and Professional Group Discounts may be available to eligible persons employed in certain occupations and to members of qualifying groups (associations and organizations). Your agent will ask you for proof of eligibility, and there are some restrictions. Your Farmers agent can provide you with the details.
- An Anti-Theft Discount may be available for eligible persons with vehicles with an approved Theft Recovery System.
- Passive Restraint Discounts may be available for eligible persons with vehicles with qualifying passive restraint devices, such as air bags and automatic seat belts.
- The Antilock Brake Discount may be available for eligible persons with vehicles with a factory-installed antilock braking system that controls braking on all four wheels.
- An Alternative Fuel Vehicle Discount may be available for eligible persons with electric-and-gasoline hybrid vehicles and for dedicated-fuel vehicles using a qualifying alternative fuel, including electricity, ethanol, methanol, or compressed natural gas.
- The Electronic Stability Control Discount may be available for eligible persons with vehicles with an Electronic Stability Control System that is factory installed as a standard feature to help prevent a driver from losing control of the vehicle during high-speed maneuvers or on slippery roads.
- The Senior Defensive Driver Discount may be available to eligible drivers age 55 or older, who have successfully completed a prescribed safe driving course. The course must be approved by the Department of Motor Vehicles.
- The Good Student Discount may be available to eligible full-time students who maintain a grade point average of at least "B" or its equivalent.
- An Inexperienced Driver Training Discount may be available to eligible drivers with less than nine years of driving experience who have not had a traffic violation conviction or a chargeable accident in the past three years. Successful completion of a program covering insurance and driver safety is also required.

Surcharges

Insurance companies sometimes charge an additional amount of premium where the customer has historically had an unusual number of traffic violation convictions or chargeable accidents, or where the customer has an unusual risk profile. This additional premium is called a surcharge, and it may be applied in some of the following conditions and situations. You may wish to consider these and discuss them with your Farmers agent.

- A High Performance Surcharge may be applied where the insured automobile has substantially more power than is required for smooth acceleration, comfortable driving, and safe passing.
- A Towing Surcharge may be applied when the insured purchases towing coverage for an insured vehicle that is six or more years old.

Policy Notices (continued)

Uninsured Motorist Coverage

Uninsured motorist coverage will compensate an insured person for bodily injury or wrongful death caused by the owner or operator of an uninsured motor vehicle. The limits of uninsured motorist coverage will be equal to the limits of your bodily injury liability coverage unless you reject this coverage completely or unless you purchase this coverage with reduced limits. By law, you cannot purchase uninsured motorist coverage with limits less than the minimum financial responsibility limits. Additionally, you can purchase uninsured motorist coverage, but provide that it does not apply when your insured motor vehicle is operated by a certain person or persons designated by name.

If you purchase uninsured motorist coverage for bodily injury or wrongful death, your policy will also provide uninsured motorist coverage for property damage. This coverage will compensate you for property damage to an insured motor vehicle caused by the owner or operator of an uninsured motor vehicle, in an amount not to exceed the actual cash value of the insured motor vehicle or \$3,500, whichever is less. If you purchase both uninsured motorist coverage for property damage and collision coverage, and you are involved in an accident with an uninsured motorist, your uninsured motorist property damage coverage will pay your deductible under your collision coverage. As with uninsured motorist coverage for bodily injury, you may reject uninsured motorist coverage for property damage, or you may purchase the coverage and provide that it does not apply when your insured motor vehicle is operated by a certain person or persons designated by name.

25-8813 10-10



Subscription Agreement Notice

Subscription Agreement Notice

(Please keep for your records)

By payment of the policy premium, you acknowledge that you have received and read the Farmers Insurance Exchange Subscription Agreement (the terms of which are provided below) and that you agree to be bound to all of the terms and conditions of the Subscription Agreement.

Under the Subscription Agreement, you appoint Farmers Underwriters Association (the "Association") to act as the attorney-in-fact. The Association has acted in this capacity since 1928. The Subscription Agreement provides for payment of compensation to the Association for its becoming and acting as attorney-in-fact. This compensation consists of a membership fee and a percentage of premiums on all policies of insurance or reinsurance issued or effected by the Exchange. These fees are included in your policy payment and are not an additional fee.

We reserve the right to request that you provide us with a signed Subscription Agreement and if you fail to do so, your coverage may be terminated.

Subscription Agreement

For and in consideration of the benefits to be derived therefrom the subscriber covenants and agrees with Farmers Insurance Exchange and other subscribers thereto through their and each of their attorney-in-fact, the Farmers Underwriters Association, to exchange with all other subscribers' policies of insurance or reinsurance containing such terms and conditions therein as may be specified by said attorney-in-fact and approved by the Board of Governors or its Executive Committee for any loss insured against, and subscriber hereby designates, constitutes and appoints Farmers Underwriters Association to be attorney-in-fact for subscriber, granting to it power to substitute another in its place, and in subscriber's name, place and stead to do all things which the subscriber or subscribers might or could do severally or jointly with reference to all policies issued, including cancellation thereof, collection and receipt of all monies due the Exchange from whatever source and disbursement of all loss and expense payments, effect reinsurance and all other acts incidental to the management of the Exchange and the business of interinsurance; subscriber further agrees that there shall be paid to said Association, as compensation for its becoming and acting as attorney-in-fact, the membership fees and twenty per centum of the Premium Deposit for the insurance provided and twenty per centum of the premiums required for continuance thereof.

The remaining portion of the Premium Deposit and of additional term payments made by or on behalf of the subscriber shall be applied to the payment of losses and expenses and to the establishment of reserves and general surplus. Such reserves and surplus may be invested and reinvested by a Board of Governors duly elected by and from subscribers in accordance with provisions of policies issued, which Board or its Executive Committee or an agent or agency appointed by written authority of said Executive Committee shall have full powers to negotiate purchases, sales, trades, exchanges, and transfers of investments, properties, titles and securities, together with full powers to execute all necessary instruments. The expenses above referred to shall include all taxes, license fees, attorneys' fees and adjustment expenses and charges, expenses of members' and governors' meetings, agents' commissions, and such other specified fees, dues and expenses as may be authorized by the Board of Governors. All other expenses incurred in connection with the conduct of the Exchange and such of the above expenses as shall from time to time be agreed upon by and between the Association and the Board of Governors or its Executive Committee shall be borne by the Association.

The principal office of the Exchange and its attorney-in-fact shall be maintained in the City of Los Angeles, County of Los Angeles, State of California.

This agreement can be signed upon any number of counterparts with the same effect as if the signatures of all subscribers were upon one and the same instrument, and shall be binding upon the parties thereto, severally and ratably as provided in policies issued. Wherever the word "subscriber" is used the same shall mean members of the Exchange, the subscriber hereto, and all other subscribers to this or any other like agreement. Any policy issued hereon shall be non-assessable.
