Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

April 12, 2018
Policy Period: May 9, 2018 - Nov 9, 2018

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Renewal Declarations Page

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage begins on May 9, 2018 at 12:01 a.m. This policy expires on November 9, 2018 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	31	31	Single
Additional information:	Named insured		
Emerson Mercado	11	11	Single
Additional information:	Named insured		

Outline of coverage

2005 CADILLAC ESCALADE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 9040 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$262
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		8
Total premium for 2005 CADILLAC			**$270**

2010 CHEVROLET MALIBU 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12200 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$150
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		13
Total premium for 2010 CHEVROLET			**$163**

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 10000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		10
Total premium for 2016 HONDA			**$138**
Subtotal policy premium			**$571.00**
Anti-Fraud fee			2.64
Total 6 month policy premium			**$573.64**

Payment schedule

May 9, 2018.....$105.83	Jul 9, 2018.....$103.17	Sep 9, 2018.....$103.17
Jun 9, 2018 .....$103.17	Aug 9, 2018 .....$103.17	Oct 9, 2018 .....$103.13

An installment fee of $8.00 has been included in each payment. You may avoid paying installment fees by paying your premium of $573.64 in full by May 9, 2018. You may reduce the amount you pay in installment fees by paying your for details.

The following additional fees may apply:
Late payment fee $10.00

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
ado	Good Driver

Lienholder information

Vehicle	Lienholder
2010 CHEVROLET MALIBU [redacted]	
2016 HONDA FIT [redacted]	

Your right to advance notice of renewal

California law requires insurers to provide either an offer to renew at least 20 days before policy expiration or a written notice of nonrenewal at least 30 days before expiration. If we fail to give this offer or notice in the specified timeframes listed above, the existing policy with no changes in its terms and conditions, will remain in effect for 30 days from the date that either the offer to renew or the notice of nonrenewal is mailed to you. However, your policy shall terminate on the effective date of any other replacement or succeeding automobile insurance policy with respect to any automobile designated in both policies, even if you do not receive a timely offer to renew or notice of nonrenewal.

Company officers

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

October 15, 2018
Policy Period: Nov 9, 2018 - May 9, 2019

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Renewal Declarations Page

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage begins on November 9, 2018 at 12:01 a.m. This policy expires on May 9, 2019 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy: [redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	31	31	Single
Additional information:	Named insured		
Emerson Mercado	11	11	Single
Additional information:	Named insured		

Outline of coverage

2005 CADILLAC ESCALADE 4 DOOR WAGON
VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 9040 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$262
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		8
Total premium for 2005 CADILLAC			**$270**

2010 CHEVROLET MALIBU 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12200 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$150
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		13
Total premium for 2010 CHEVROLET			**$163**

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 11000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$133
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		10
Total premium for 2016 HONDA			**$143**
Subtotal policy premium			**$576.00**
Anti-Fraud fee			2.64
Total 6 month policy premium			**$578.64**

Payment schedule

Nov 9, 2018 .....$106.66	Jan 9, 2019.....$104.00	Mar 9, 2019 .....$104.00
Dec 9, 2018.....$104.00	Feb 9, 2019 .....$104.00	Apr 9, 2019 .....$103.98

An installment fee of $8.00 has been included in each payment. You may avoid paying installment fees by paying your premium of $578.64 in full by November 9, 2018. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call for details.

The following additional fees may apply:
Late payment fee $10.00

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver

Lienholder information

Vehicle	Lienholder
2010 CHEVROLET MALIBU [redacted]	
2016 HONDA FIT [redacted]	

Your right to advance notice of renewal

California law requires insurers to provide either an offer to renew at least 20 days before policy expiration or a written notice of nonrenewal at least 30 days before expiration. If we fail to give this offer or notice in the specified timeframes listed above, the existing policy with no changes in its terms and conditions, will remain in effect for 30 days from the date that either the offer to renew or the notice of nonrenewal is mailed to you. However, your policy shall terminate on the effective date of any other replacement or succeeding automobile insurance policy with respect to any automobile designated in both policies, even if you do not receive a timely offer to renew or notice of nonrenewal.

Company officers

[redacted]
EMERSON MERCADO
[redacted]

[redacted]
Emerson Mercado
Valued customer since 2015
Policy Number: [redacted]
Underwritten by:

Date of Mailing: January 16, 2019
Policy Period: Nov 9, 2018 - May 9, 2019

Online Service

Customer Service

Cancellation Notice

Unfortunately, we didn't receive your payment and, as a result, your policy will be canceled at 12:01 a.m. on January 28, 2019.

Please know that this means you will no longer have insurance coverage.

We value you as a customer and want to continue being your insurance provider. To avoid cancellation, please send us your payment by check or money order so that it is received or postmarked by 12:01 a.m. on January 28, 2019. This way, there will be no lapse in your coverage.

If you've already sent your payment, thank you. Your next regular payment will be due on February 9, 2019.

You can also pay online or over the phone using a credit card or authorizing a withdrawal from your bank account. We'll credit your payment right away so your insurance coverage will continue.

We sincerely appreciate your attention to this matter and thank you for your business.

Remaining balance	$401.98
Payments remaining	3
Minimum amount due	**$104.00**
Due date	**January 28, 2019**

Please see the reverse side.

Continued on back

Payment Coupon

Minimum amount due	**$104.00**
Due date	**January 28, 2019**
Amount enclosed	**$**

To maintain continuous coverage, your payment must be received or postmarked by 12:01 a.m. on January 28, 2019.

Policy Number: [redacted]
[redacted]
Emerson Mercado

For immediate payment, please go to [redacted] or call .

If you pay by check, please allow five to seven days for your payment to reach us. Write your policy number on the check and make it payable to .

Do not write below this section of coupon.
IC-94549 Form 6268 (07/08)

00056

41076088342 5 04385 0010400 0040198 5000028 8986950 007011091803

Billing detail for December 24, 2018 - January 16, 2019

Minimum amount due $104.00

Payments received after January 16, 2019 will appear on your next bill.

You may call Customer Service or check to make sure we received your payment.

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

April 12, 2019
Policy Period: May 9, 2019 - Nov 9, 2019

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Renewal Declarations Page

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage begins on May 9, 2019 at 12:01 a.m. This policy expires on November 9, 2019 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy: [redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	32	32	Single
Additional information:	Named insured		
Emerson Mercado	12	12	Single
Additional information:	Named insured		

Outline of coverage

2005 CADILLAC ESCALADE 4 DOOR WAGON
VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 10040 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$264
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Total premium for 2005 CADILLAC			**$271**

2010 CHEVROLET MALIBU 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12200 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$147
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		11
Total premium for 2010 CHEVROLET			**$158**

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$117
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		8
Total premium for 2016 HONDA			**$125**
Subtotal policy premium			**$554.00**
Anti-Fraud fee			2.64
Total 6 month policy premium			**$556.64**

Payment schedule

May 9, 2019.....$103.00	Jul 9, 2019.....$100.33	Sep 9, 2019.....$100.33
Jun 9, 2019 .....$100.33	Aug 9, 2019 .....$100.33	Oct 9, 2019 .....$100.32

An installment fee of $8.00 has been included in each payment. You may avoid paying installment fees by paying your premium of $556.64 in full by May 9, 2019. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call for details.

The following additional fees may apply:
Late payment fee $10.00

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver

Lienholder information

Vehicle	Lienholder
2010 CHEVROLET MALIBU [redacted]	
2016 HONDA FIT [redacted]	

Your right to advance notice of renewal

California law requires insurers to provide either an offer to renew at least 20 days before policy expiration or a written notice of nonrenewal at least 30 days before expiration. If we fail to give this offer or notice in the specified timeframes listed above, the existing policy with no changes in its terms and conditions, will remain in effect for 30 days from the date that either the offer to renew or the notice of nonrenewal is mailed to you. However, your policy shall terminate on the effective date of any other replacement or succeeding automobile insurance policy with respect to any automobile designated in both policies, even if you do not receive a timely offer to renew or notice of nonrenewal.

Company officers

[redacted]
EMERSON MERCADO
[redacted]

[redacted]
Emerson Mercado
Valued customer since 2015
Policy Number: [redacted]
Underwritten by:

Date of Mailing: June 17, 2019
Policy Period: May 9, 2019 - Nov 9, 2019

Online Service

Customer Service

Cancellation Notice

Unfortunately, we didn't receive your payment and, as a result, your policy will be canceled at 12:01 a.m. on June 28, 2019.

Please know that this means you will no longer have insurance coverage.

We value you as a customer and want to continue being your insurance provider. To avoid cancellation, please send us your payment by check or money order so that it is received or postmarked by 12:01 a.m. on June 28, 2019. This way, there will be no lapse in your coverage.

If you've already sent your payment, thank you. Your next regular payment will be due on July 9, 2019.

You can also pay online or over the phone using a credit card or authorizing a withdrawal from your bank account. We'll credit your payment right away so your insurance coverage will continue.

We sincerely appreciate your attention to this matter and thank you for your business.

Remaining balance	$479.64
Payments remaining	4
Minimum amount due	**$100.33**
Due date	**June 28, 2019**

Please see the reverse side.

Continued on back

Payment Coupon

Minimum amount due	**$100.33**
Due date	**June 28, 2019**
Amount enclosed	**$**

To maintain continuous coverage, your payment must be received or postmarked by 12:01 a.m. on June 28, 2019.

Policy Number: [redacted]
[redacted]
Emerson Mercado

For immediate payment, please go to [redacted] or call 1.

If you pay by check, please allow five to seven days for your payment to reach us. Write your policy number on the check and make it payable to United Financial Cas Co.

Do not write below this section of coupon.
IC-94549 Form 6268 (07/08)

00061

41076088342 5 04385 0010033 0047964 5000119 3192487 008005091908

Billing detail for May 24, 2019 - June 17, 2019

Minimum amount due $100.33

Payments received after June 17, 2019 will appear on your next bill.

You may call Customer Service or check make sure we received your payment.

Policy Number: [redacted]
Underwritten by:

July 2, 2019
Policy Period: May 9, 2019 - Nov 9, 2019

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on May 9, 2019 at 12:01 a.m. This policy expires on November 9, 2019 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective July 1, 2019

Changes requested on:	Jun 21, 2019 05:26 p.m.
Requested by:	[redacted]
Premium change:	$89.15
Changes:	The 2011 HYUNDAI TUCSON has been added. [redacted] has been added to the policy.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy: [redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	32	32	Single
Additional information:	Named insured		
Emerson Mercado	12	12	Single
Additional information:	Named insured		
[redacted]	10	10	Single
Additional information:			

Outline of coverage

2005 CADILLAC ESCALADE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 10040 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$259
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Total premium for 2005 CADILLAC			**$266**

2010 CHEVROLET MALIBU 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12200 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$143
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		11
Total premium for 2010 CHEVROLET			**$154**

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$135
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		9
Total premium for 2016 HONDA			**$144**

2011 HYUNDAI TUCSON 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$107
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Total premium for 2011 HYUNDAI			**$114**
Subtotal policy premium			**$678.00**
Anti-Fraud fee			3.52
Total 6 month policy premium			**$681.52**

Payment schedule

Jul 9, 2019.....$110.33 Sep 9, 2019.....$122.40 Oct 9, 2019 .....$122.38
Aug 9, 2019 .....$145.35

You have paid installment fees of $16.00 on this policy. An additional installment fee of $8.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call for details.

The following additional fees may apply:
Late payment fee $10.00

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver
[redacted]	Good Driver

Lienholder information

Vehicle	Lienholder
2010 CHEVROLET MALIBU [redacted]	
2016 HONDA FIT [redacted]	

Company officers

Policy Number: [redacted]
Underwritten by:

August 16, 2019
Policy Period: May 9, 2019 - Nov 9, 2019

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on May 9, 2019 at 12:01 a.m. This policy expires on November 9, 2019 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective August 15, 2019

Changes requested on:	Aug 15, 2019 09:35 a.m.
Requested by:	Emerson Mercado
Premium change:	$177.93
Changes:	Coverage has changed on the 2010 CHEVROLET MALIBU. Coverage has changed on the 2016 HONDA FIT.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy: [redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	32	32	Single
Additional information:	Named insured		
Emerson Mercado	12	12	Single
Additional information:	Named insured		
[redacted]	10	10	Single
Additional information:			

Outline of coverage

2005 CADILLAC ESCALADE 4 DOOR WAGON

VIN: 1[redacted] Garaging ZIP Code:93022 Annual miles: 10040 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$259
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Total premium for 2005 CADILLAC			**$266**

2010 CHEVROLET MALIBU 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12200 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$143
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		11
Comprehensive	Actual Cash Value	$1,000	23
Collision	Actual Cash Value	$1,000	155
Total premium for 2010 CHEVROLET			**$332**

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$135
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		9
Comprehensive	Actual Cash Value	$1,000	20
Collision	Actual Cash Value	$1,000	183
Total premium for 2016 HONDA			**$347**

2011 HYUNDAI TUCSON 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$107
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Total premium for 2011 HYUNDAI			**$114**
Subtotal policy premium			**$1,059.00**
Anti-Fraud fee			3.52
Total 6 month policy premium			**$1,062.52**

Payment schedule

Sep 9, 2019.....$221.37 Oct 9, 2019 .....$211.34

You have paid installment fees of $32.00 on this policy. An additional installment fee of $8.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1 for details.

The following additional fees may apply:
Late payment fee $10.00

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver
[redacted]	Good Driver

Lienholder information

Vehicle	Lienholder
2010 CHEVROLET MALIBU [redacted]	
2016 HONDA FIT [redacted]	

Company officers

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

August 21, 2019
Policy Period: May 9, 2019 - Nov 9, 2019

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on May 9, 2019 at 12:01 a.m. This policy expires on November 9, 2019 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective August 20, 2019

Changes requested on:	Aug 15, 2019 09:43 a.m.
Requested by:	Emerson Mercado
Premium change:	$139.48
Changes:	Coverage has changed on the 2005 CADILLAC ESCALADE. Coverage has changed on the 2011 HYUNDAI TUCSON.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy: [redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	32	32	Single
Additional information:	Named insured		
Emerson Mercado	12	12	Single
Additional information:	Named insured		
[redacted]	10	10	Single
Additional information:			

Outline of coverage

2005 CADILLAC ESCALADE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 10040 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$259
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Comprehensive	Actual Cash Value	$1,000	84
Collision	Actual Cash Value	$1,000	106
Total premium for 2005 CADILLAC			**$456**

2010 CHEVROLET MALIBU 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12200 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$143
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		11
Comprehensive	Actual Cash Value	$1,000	23
Collision	Actual Cash Value	$1,000	155
Total premium for 2010 CHEVROLET			**$332**

2016 HONDA FIT STATION WAGON

VIN [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$135
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		9
Comprehensive	Actual Cash Value	$1,000	20
Collision	Actual Cash Value	$1,000	183
Total premium for 2016 HONDA			**$347**

2011 HYUNDAI TUCSON 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$107
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Comprehensive	Actual Cash Value	$1,000	19
Collision	Actual Cash Value	$1,000	108
Total premium for 2011 HYUNDAI			**$241**
Subtotal policy premium			**$1,376.00**
Anti-Fraud fee			3.52
Total 6 month policy premium			**$1,379.52**

Payment schedule

Sep 9, 2019.....$291.11 Oct 9, 2019 .....$281.08

You have paid installment fees of $32.00 on this policy. An additional installment fee of $8.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:
Late payment fee $10.00

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver
[redacted]	Good Driver

Lienholder information

Vehicle	Lienholder
2010 CHEVROLET MALIBU [redacted]	
2016 HONDA FIT [redacted]	

Company officers

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

October 7, 2019
Policy Period: Nov 9, 2019 - May 9, 2020

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Renewal Declarations Page

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage begins on November 9, 2019 at 12:01 a.m. This policy expires on May 9, 2020 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy [redacted]
If you want to update your email address, please call us.

Underwriting Company

United Financial Cas Co

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	32	32	Single
Additional information:	Named insured		
Emerson Mercado	12	12	Single
Additional information:	Named insured		
[redacted]	10	10	Single
Additional information:			

Outline of coverage

2005 CADILLAC ESCALADE 4 DOOR WAGON
VIN: 1[redacted] Garaging ZIP Code:93022 Annual miles: 10040 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$259
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Comprehensive	Actual Cash Value	$1,000	85
Collision	Actual Cash Value	$1,000	106
Total premium for 2005 CADILLAC			**$457**

2010 CHEVROLET MALIBU 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12200 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$133
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		10
Comprehensive	Actual Cash Value	$1,000	19
Collision	Actual Cash Value	$1,000	132
Total premium for 2010 CHEVROLET			**$294**

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$132
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		9
Comprehensive	Actual Cash Value	$1,000	20
Collision	Actual Cash Value	$1,000	185
Total premium for 2016 HONDA			**$346**

2011 HYUNDAI TUCSON 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$112
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Comprehensive	Actual Cash Value	$1,000	21
Collision	Actual Cash Value	$1,000	120
Total premium for 2011 HYUNDAI			**$260**
Subtotal policy premium			**$1,357.00**
Anti-Fraud fee			3.52
Total 6 month policy premium			**$1,360.52**

Payment schedule

Oct 9, 2019 .....$281.08	Jan 9, 2020.....$234.16	Apr 9, 2020 .....$234.14
Nov 9, 2019 .....$237.74	Feb 9, 2020.....$234.16	
Dec 9, 2019.....$234.16	Mar 9, 2020 .....$234.16	

An installment fee of $8.00 has been included in each payment. You may avoid paying installment fees by paying your premium of $1,360.52 in full by November 9, 2019. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1 for details.

The following additional fees may apply:
Late payment fee $10.00

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car

Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver
[redacted]	Good Driver

Lienholder information

Vehicle	Lienholder
2010 CHEVROLET MALIBU	
[redacted]	
2016 HONDA FIT	
[redacted]	

Your right to advance notice of renewal

California law requires insurers to provide either an offer to renew at least 20 days before policy expiration or a written notice of nonrenewal at least 30 days before expiration. If we fail to give this offer or notice in the specified timeframes listed above, the existing policy with no changes in its terms and conditions, will remain in effect for 30 days from the date that either the offer to renew or the notice of nonrenewal is mailed to you. However, your policy shall terminate on the effective date of any other replacement or succeeding automobile insurance policy with respect to any automobile designated in both policies, even if you do not receive a timely offer to renew or notice of nonrenewal.

Company officers

Certificate Of Completion

Envelope Id: 73745C93622C4CFF8017E3EEABD9BCF7
Subject: Please DocuSign: Insureds Template.docx
Source Envelope:
Document Pages: 1
Certificate Pages: 4
AutoNav: Enabled
EnvelopeId Stamping: Disabled
Time Zone: (UTC-05:00) Eastern Time (US & Canada)

Status: Completed

Signatures: 1
Initials: 0

Envelope Originator:

Record Tracking

Status: Original
12/3/2019 9:00:49 PM

Holder:

Location: DocuSign

Signer Events	Signature	Timestamp
[redacted]	DocuSigned by: [redacted] 70BE24FE7AE84DA...	Sent: 12/3/2019 9:00:49 PM Viewed: 12/3/2019 9:01:28 PM Signed: 12/3/2019 9:01:41 PM
Security Level:	Signature Adoption: Pre-selected Style Using IP Address: Signed using mobile	

Electronic Record and Signature Disclosure:
Accepted: 12/3/2019 9:01:28 PM
ID:

In Person Signer Events	Signature	Timestamp

Editor Delivery Events	Status	Timestamp

Agent Delivery Events	Status	Timestamp

Intermediary Delivery Events	Status	Timestamp

Certified Delivery Events	Status	Timestamp

Carbon Copy Events	Status	Timestamp

Witness Events	Signature	Timestamp

Notary Events	Signature	Timestamp

Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	12/3/2019 9:00:50 PM
Certified Delivered	Security Checked	12/3/2019 9:01:28 PM
Signing Complete	Security Checked	12/3/2019 9:01:41 PM
Completed	Security Checked	12/3/2019 9:01:41 PM

Payment Events	Status	Timestamps

Electronic Record and Signature Disclosure

Terms and Conditions for Reviewing and Signing Electronic Documents

Please read the following Terms and Conditions carefully. By electing to review and sign your documents electronically, you agree to be bound by them. If you do not agree with any of these terms and conditions, you must not sign your documents electronically.

We reserve the right to modify these Terms and Conditions at any time. Please review these Terms and Conditions each time you are asked to agree to them as they may have changed since your last signing session.

Acknowledgment

By checking the 'I agree to the Terms and Conditions for Reviewing and Signing Electronic Documents' box, you acknowledge that:

- You have accessed and read these Terms of Use for Reviewing and Signing Electronic Documents;
- You are capable of printing and saving the documents;
- You consent to electronically review and sign the documents provided to you at this time;
- You represent that you are the person whose name appears on the documents presented to you and that you will carefully review each document before applying your electronic signature; and
- By applying your signature to the documents in this signing session, you are electronically signing the document, which has the same legal effect as your written signature on a paper version of the document. Your electronic signature is valid evidence of your intent to enter an agreement with us and is legally binding.

Accessing and requesting paper copies of your documents

You will have the ability to download and print sample versions of the documents presented to you from within the signing session while you are reviewing them and completed forms immediately after signing them. Depending on the types of documents you signed, you also may be able to access your documents after the signing session in the following ways:

- If you have an online account with us, you may log-on to your account on our web site to access your documents.

- If you have a DocuSign signer account, you may access them from DocuSign for a limited number of days after completing your session.

If you are unable to view or print your documents, you may request paper copies of your documents, free of charge, at any time. The paper copy will be mailed to your postal address via U.S. Mail. You may request a paper copy of a document by calling a customer service representative or your agent, as applicable.

Withdrawing your consent

If you change your mind after initially agreeing to review and sign your documents electronically, you may withdraw your consent by declining to agree to the Terms and Conditions for Reviewing and Signing Electronic Documents that are presented to you at the beginning of the signing session. After withdrawing your consent or declining to sign your documents, the required forms and notices will be mailed to you for your review and completion.

If your rate includes a discount for agreeing to review and sign your documents electronically, the discount will be removed from your policy if you withdraw your consent or otherwise fail to sign your documents electronically.

Hardware and software requirements

Browsers:

- Internet Explorer 11 and above
- Windows Edge current version
- Mozilla Firefox current version
- Safari current version
- Google Chrome current version

Note: Pre-release (beta) versions of operating systems and browsers are not supported.

Mobile:

- Apple iOS 7.0 and above
- Android 4.0 and above

Enabled Security Settings:

- Allow per session cookies

Recommended Screen Resolution:

- 1078 x 768

PDF Reader:

- Acrobat Reader or similar software may be required to view and sign your documents

Electronic Funds Transfer Authorization for a Single Deduction

I authorize) and its corporate and mutual company affiliates (to initiate an electronic deduction from the bank account listed below for **one payment** on this insurance policy. I also authorize the financial institution identified by the routing number below to accept and post this entry to the account listed below. I understand that I can only do this because I am the owner and/or authorized signer on the account.

In addition, I recognize that it's my responsibility to make sure that there are sufficient funds in this account at the time of the deduction and that this policy may cancel or expire if there are insufficient funds in the account.

Lastly, I acknowledge that the origination of the Automated Clearing House transaction to this account must comply with the provisions of U.S. law.

Bank Information

Name on the Account: Emerson Mercado

Routing Number: _____

Account Number: _____

Signature (of the person authorized to sign on the account) **Date**

X DocuSigned by: [redacted] December 3, 2019
70BE24FE7AE84DA...

IMPORTANT NOTICE FOR CREDIT UNION MEMBERS: Many smaller credit unions use a different account number than the one shown on your check. You may wish to verify your account number through your local office to make sure you have the correct setup for this withdrawal.

Form 4933 (07/08)

Policy Number: [redacted]
Underwritten by:

December 4, 2019
Policy Period: Dec 4, 2019 - Jun 4, 2020

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

7
For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your revised Renewal Declarations Page
Your policy period has changed

Your coverage began on December 4, 2019 at 12:01 a.m. This policy expires on June 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy: [redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	32	32	Single
Additional information:	Named insured		
Emerson Mercado	12	12	Single
Additional information:	Named insured		
[redacted]	10	10	Single
Additional information:			

Outline of coverage

2005 CADILLAC ESCALADE 4 DOOR WAGON
VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 10040 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$259
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Comprehensive	Actual Cash Value	$1,000	85
Collision	Actual Cash Value	$1,000	106
Total premium for 2005 CADILLAC			**$457**

2010 CHEVROLET MALIBU 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12200 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$133
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		10
Comprehensive	Actual Cash Value	$1,000	19
Collision	Actual Cash Value	$1,000	132
Total premium for 2010 CHEVROLET			**$294**

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$132
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		9
Comprehensive	Actual Cash Value	$1,000	20
Collision	Actual Cash Value	$1,000	185
Total premium for 2016 HONDA			**$346**

2011 HYUNDAI TUCSON 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$112
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Comprehensive	Actual Cash Value	$1,000	21
Collision	Actual Cash Value	$1,000	120
Total premium for 2011 HYUNDAI			**$260**
Subtotal policy premium			**$1,357.00**
Anti-Fraud fee			3.52
Total 6 month policy premium			**$1,360.52**

Payment schedule

Jan 4, 2020.....$234.16 Feb 4, 2020.....$234.16 Mar 4, 2020.....$234.16 Apr 4, 2020.....$234.16 May 4, 2020.....$234.14

You have paid installment fees of $0.00 on this policy. An additional installment fee of $8.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1 for details.

The following additional fees may apply:
Late payment fee $10.00

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car

Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver
[redacted]	Good Driver

Lienholder information

Vehicle	Lienholder
2010 CHEVROLET MALIBU	
[redacted]	
2016 HONDA FIT	
[redacted]	

Company officers

Policy Number: [redacted]
Underwritten by:

December 5, 2019
Policy Period: Dec 4, 2019 - Jun 4, 2020

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on December 4, 2019 at 12:01 a.m. This policy expires on June 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective December 4, 2019

Changes requested on:	Dec 4, 2019 08:56 p.m.
Requested by:	Emerson Mercado
Premium change:	$170.00
Changes:	The 2019 BUICK ENCLAVE has been added. The 2011 HYUNDAI TUCSON has been removed.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy: .
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	32	32	Single
Additional information:	Named insured		
Emerson Mercado	12	12	Single
Additional information:	Named insured		
[redacted]	10	10	Single
Additional information:			

Outline of coverage

2005 CADILLAC ESCALADE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 10040 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$259
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Comprehensive	Actual Cash Value	$1,000	85
Collision	Actual Cash Value	$1,000	106
Total premium for 2005 CADILLAC			**$457**

2010 CHEVROLET MALIBU 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12200 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$133
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		10
Comprehensive	Actual Cash Value	$1,000	19
Collision	Actual Cash Value	$1,000	132
Total premium for 2010 CHEVROLET			**$294**

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$120
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		8
Comprehensive	Actual Cash Value	$1,000	19
Collision	Actual Cash Value	$1,000	175
Total premium for 2016 HONDA			**$322**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$116
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		9
Comprehensive	Actual Cash Value	$1,000	27
Collision	Actual Cash Value	$1,000	302
Total premium for 2019 BUICK			**$454**
Subtotal policy premium			**$1,527.00**
Anti-Fraud fee			3.52
Total 6 month policy premium			**$1,530.52**

Payment schedule

Jan 4, 2020.....$290.84	Mar 4, 2020 .....$262.50	May 4, 2020.....$262.44
Feb 4, 2020.....$262.50	Apr 4, 2020.....$262.50	

You have paid installment fees of $0.00 on this policy. An additional installment fee of $8.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call for details.

The following additional fees may apply:
Late payment fee $10.00

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver
[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2010 CHEVROLET MALIBU [redacted]	
2016 HONDA FIT [redacted]	
2019 BUICK ENCLAVE [redacted]	

Company officers

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

December 5, 2019
Policy Period: Dec 4, 2019

Online Service

information or check status of a claim.

and claims service,
24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page

Your policy information has changed

Your coverage began on December 4, 2019 at 12:01 a.m. This policy expires on June 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective December 4, 2019

Dec 4, 2019 09:05 p.m.

Premium change:

Changes:

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy: [redacted]

call us

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	
[redacted]	32		Single
	Named insured		
Emerson Mercado	12	12	Single
Additional information:			
[redacted]		10	Single

Outline of coverage

2005 CADILLAC ESCALADE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 10040 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$259
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Comprehensive	Actual Cash Value	$1,000	85
Collision	Actual Cash Value	$1,000	106
Total premium for 2005 CADILLAC			**$457**

2010 CHEVROLET MALIBU 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12200 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$133
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		10
Comprehensive	Actual Cash Value	$1,000	19
Collision	Actual Cash Value	$1,000	132
Total premium for 2010 CHEVROLET			**$294**

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$120
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		8
Comprehensive	Actual Cash Value	$1,000	19
Collision	Actual Cash Value	$1,000	175
Total premium for 2016 HONDA			**$322**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$116
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		9
Comprehensive	Actual Cash Value	$1,000	27
Collision	Actual Cash Value	$1,000	302
Total premium for 2019 BUICK			**$454**
Subtotal policy premium			**$1,527.00**
Anti-Fraud fee			3.52
Total 6 month policy premium			**$1,530.52**

Payment schedule

Jan 4, 2020.....$286.84	Mar 4, 2020 .....$258.50	May 4, 2020.....$258.44
Feb 4, 2020 .....$258.50	Apr 4, 2020 .....$258.50	

You have paid installment fees of $0.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver
[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2010 CHEVROLET MALIBU [redacted]	
2016 HONDA FIT [redacted]	
2019 BUICK ENCLAVE [redacted]	

Company officers

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

December 11, 2019
Policy Period: Dec 4, 2019 - Jun 4, 2020

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on December 4, 2019 at 12:01 a.m. This policy expires on June 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective December 8, 2019

Changes requested on:	Dec 10, 2019 06:05 p.m.
Requested by:	Emerson Mercado
Premium change:	$340.25
Changes:	The 2014 MINI COOPER COUNTRYMAN has been added.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy: [redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	32	32	Single
Additional information:	Named insured		
Emerson Mercado	12	12	Single
Additional information:	Named insured		
[redacted]	10	10	Single
Additional information:			

Outline of coverage

2005 CADILLAC ESCALADE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 10040 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$259
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Comprehensive	Actual Cash Value	$1,000	85
Collision	Actual Cash Value	$1,000	106
Total premium for 2005 CADILLAC			**$457**

2010 CHEVROLET MALIBU 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12200 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$149
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		10
Comprehensive	Actual Cash Value	$1,000	27
Collision	Actual Cash Value	$1,000	155
Total premium for 2010 CHEVROLET			**$341**

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$120
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		8
Comprehensive	Actual Cash Value	$1,000	19
Collision	Actual Cash Value	$1,000	175
Total premium for 2016 HONDA			**$322**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$116
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		9
Comprehensive	Actual Cash Value	$1,000	27
Collision	Actual Cash Value	$1,000	302
Total premium for 2019 BUICK			**$454**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$109
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		9
Comprehensive	Actual Cash Value	$1,000	14
Collision	Actual Cash Value	$1,000	168
Total premium for 2014 MINI			**$300**
Subtotal policy premium			**$1,874.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$1,878.40**

Payment schedule

Jan 4, 2020.....$355.60	Mar 4, 2020 .....$326.38	May 4, 2020.....$326.29
Feb 4, 2020 .....$326.38	Apr 4, 2020 .....$326.38	

You have paid installment fees of $0.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1 for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver
[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2010 CHEVROLET MALIBU [redacted]	
2016 HONDA FIT [redacted]	
2019 BUICK ENCLAVE [redacted]	

Company officers

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

December 23, 2019
Policy Period: Dec 4, 2019 - Jun 4, 2020

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page

Your policy information has changed

Your coverage began on December 4, 2019 at 12:01 a.m. This policy expires on June 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective December 22, 2019

Changes requested on:	Dec 22, 2019 11:36 a.m.
Requested by:	[redacted]
Premium change:	-$1.81
Changes:	The address for your 2010 CHEVROLET MALIBU has changed. The address for your 2014 MINI COOPER COUNTRYMAN has changed.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:

[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	32	32	Single
Additional information:	Named insured		
Emerson Mercado	12	12	Single
Additional information:	Named insured		
[redacted]	10	10	Single
Additional information:			

Outline of coverage

2005 CADILLAC ESCALADE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 10040 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$259
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Comprehensive	Actual Cash Value	$1,000	85
Collision	Actual Cash Value	$1,000	106
Total premium for 2005 CADILLAC			**$457**

2010 CHEVROLET MALIBU 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 12200 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$159
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		14
Comprehensive	Actual Cash Value	$1,000	20
Collision	Actual Cash Value	$1,000	160
Total premium for 2010 CHEVROLET			**$353**

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$120
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		8
Comprehensive	Actual Cash Value	$1,000	19
Collision	Actual Cash Value	$1,000	175
Total premium for 2016 HONDA			**$322**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$116
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		9
Comprehensive	Actual Cash Value	$1,000	27
Collision	Actual Cash Value	$1,000	302
Total premium for 2019 BUICK			**$454**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$99
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		6
Comprehensive	Actual Cash Value	$1,000	18
Collision	Actual Cash Value	$1,000	163
Total premium for 2014 MINI			**$286**
Subtotal policy premium			**$1,872.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$1,876.40**

Payment schedule

Jan 4, 2020.....$355.23 Mar 4, 2020 .....$326.01 May 4, 2020.....$325.96
Feb 4, 2020 .....$326.01 Apr 4, 2020 .....$326.01

You have paid installment fees of $0.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1 for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver
[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2010 CHEVROLET MALIBU [redacted]	
2016 HONDA FIT [redacted]	
2019 BUICK ENCLAVE [redacted]	

Company officers

President

Secretary

Policy Number: [redacted]

Underwritten by:

Co

January 22, 2020

Policy Period: Dec 4, 2019 - Jun 4, 2020

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page

Your policy information has changed

Your coverage began on December 4, 2019 at 12:01 a.m. This policy expires on June 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective January 21, 2020

Changes requested on:	Jan 21, 2020 05:51 p.m.
Premium change:	$0.00
Changes:	santa cruz community credit union has been added as a lienholder on the 2014 MINI COOPER COUNTRYMAN.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:

[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	32	32	Single
Additional information:	Named insured		
Emerson Mercado	12	12	Single
Additional information:	Named insured		
[redacted]	10	10	Single
Additional information:			

Outline of coverage

2005 CADILLAC ESCALADE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 10040 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$259
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Comprehensive	Actual Cash Value	$1,000	85
Collision	Actual Cash Value	$1,000	106
Total premium for 2005 CADILLAC			**$457**

2010 CHEVROLET MALIBU 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 12200 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$159
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		14
Comprehensive	Actual Cash Value	$1,000	20
Collision	Actual Cash Value	$1,000	160
Total premium for 2010 CHEVROLET			**$353**

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$120
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		8
Comprehensive	Actual Cash Value	$1,000	19
Collision	Actual Cash Value	$1,000	175
Total premium for 2016 HONDA			**$322**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$116
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		9
Comprehensive	Actual Cash Value	$1,000	27
Collision	Actual Cash Value	$1,000	302
Total premium for 2019 BUICK			**$454**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$99
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		6
Comprehensive	Actual Cash Value	$1,000	18
Collision	Actual Cash Value	$1,000	163
Total premium for 2014 MINI			**$286**
Subtotal policy premium			**$1,872.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$1,876.40**

Payment schedule

Feb 4, 2020.....$326.01 Apr 4, 2020.....$326.01 May 4, 2020.....$325.96
Mar 4, 2020 .....$326.01

You have paid installment fees of $4.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver
[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2010 CHEVROLET MALIBU [redacted]	
2016 HONDA FIT [redacted]	
2019 BUICK ENCLAVE [redacted]	

Vehicle	Lienholder
2014 MINI COOPER COUNTRYMAN [redacted]	

Company officers

President	Secretary

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

February 14, 2020
Policy Period: Dec 4, 2019 - Jun 4, 2020

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on December 4, 2019 at 12:01 a.m. This policy expires on June 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective February 13, 2020

Changes requested on:	Feb 13, 2020 02:00 p.m.
Requested by:	Emerson Mercado
Premium change:	-$46.88
Changes:	The 2018 CHEVROLET TRAVERSE has been added. The 2005 CADILLAC ESCALADE has been removed.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	32	32	Single
Additional information:	Named insured		
Emerson Mercado	12	12	Single
Additional information:	Named insured		
[redacted]	10	10	Single
Additional information:			

Outline of coverage

2010 CHEVROLET MALIBU 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 12200 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$243
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		14
Comprehensive	Actual Cash Value	$1,000	20
Collision	Actual Cash Value	$1,000	160
Total premium for 2010 CHEVROLET			**$437**

2016 HONDA FIT STATION WAGON

VIN [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$107
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		8
Comprehensive	Actual Cash Value	$1,000	17
Collision	Actual Cash Value	$1,000	152
Total premium for 2016 HONDA			**$284**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$116
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		9
Comprehensive	Actual Cash Value	$1,000	27
Collision	Actual Cash Value	$1,000	302
Total premium for 2019 BUICK			**$454**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$109
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Comprehensive	Actual Cash Value	$1,000	25
Collision	Actual Cash Value	$1,000	192
Total premium for 2014 MINI			**$333**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$96
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		5
Comprehensive	Actual Cash Value	$1,000	23
Collision	Actual Cash Value	$1,000	162
Total premium for 2018 CHEVROLET			**$286**
Subtotal policy premium			**$1,794.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$1,798.40**

Payment schedule

Mar 4, 2020 .....$310.97 Apr 4, 2020 .....$310.09 May 4, 2020.....$310.04

You have paid installment fees of $8.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1 for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver
[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2010 CHEVROLET MALIBU [redacted]	
2016 HONDA FIT [redacted]	
2019 BUICK ENCLAVE [redacted]	

Vehicle	Lienholder
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	

Company officers

President	Secretary

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

February 18, 2020
Policy Period: Dec 4, 2019 - Jun 4, 2020

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on December 4, 2019 at 12:01 a.m. This policy expires on June 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective February 14, 2020

Changes requested on:	Feb 14, 2020 06:07 p.m.
Requested by:	Emerson Mercado
Premium change:	$118.03
Changes:	The 2006 VOLKSWAGEN JETTA has been added.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:

[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	32	32	Single
Additional information:	Named insured		
Emerson Mercado	12	12	Single
Additional information:	Named insured		
[redacted]	10	10	Single
Additional information:			

Outline of coverage

2010 CHEVROLET MALIBU 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 12200 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$243
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		14
Comprehensive	Actual Cash Value	$1,000	20
Collision	Actual Cash Value	$1,000	160
Total premium for 2010 CHEVROLET			**$437**

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$107
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		8
Comprehensive	Actual Cash Value	$1,000	17
Collision	Actual Cash Value	$1,000	152
Total premium for 2016 HONDA			**$284**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$116
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		9
Comprehensive	Actual Cash Value	$1,000	27
Collision	Actual Cash Value	$1,000	302
Total premium for 2019 BUICK			**$454**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$109
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Comprehensive	Actual Cash Value	$1,000	25
Collision	Actual Cash Value	$1,000	192
Total premium for 2014 MINI			**$333**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$96
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		5
Comprehensive	Actual Cash Value	$1,000	23
Collision	Actual Cash Value	$1,000	162
Total premium for 2018 CHEVROLET			**$286**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 2000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$96
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		6
Comprehensive	Actual Cash Value	$1,000	11
Collision	Actual Cash Value	$1,000	80
Total premium for 2006 VOLKSWAGEN			**$193**
Subtotal policy premium			**$1,987.00**
Anti-Fraud fee			5.28
Total 6 month policy premium			**$1,992.28**

Payment schedule

Mar 4, 2020 .....$350.90 Apr 4, 2020 .....$349.14 May 4, 2020.....$349.09

You have paid installment fees of $8.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver
[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2010 CHEVROLET MALIBU [redacted]	
2016 HONDA FIT [redacted]	
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

March 4, 2020
Policy Period: Dec 4, 2019 - Jun 4, 2020

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

1

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on December 4, 2019 at 12:01 a.m. This policy expires on June 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective March 3, 2020

Changes requested on:	Feb 13, 2020 02:06 p.m.
Requested by:	Emerson Mercado
Premium change:	-$179.33
Changes:	The 2010 CHEVROLET MALIBU has been removed.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	32	32	Single
Additional information:	Named insured		
Emerson Mercado	12	12	Single
Additional information:	Named insured		
[redacted]	10	10	Single
Additional information:			

Outline of coverage

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$191
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		8
Comprehensive	Actual Cash Value	$1,000	17
Collision	Actual Cash Value	$1,000	152
Total premium for 2016 HONDA			**$368**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$116
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		9
Comprehensive	Actual Cash Value	$1,000	27
Collision	Actual Cash Value	$1,000	302
Total premium for 2019 BUICK			**$454**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$109
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Comprehensive	Actual Cash Value	$1,000	25
Collision	Actual Cash Value	$1,000	192
Total premium for 2014 MINI			**$333**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$96
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		5
Comprehensive	Actual Cash Value	$1,000	23
Collision	Actual Cash Value	$1,000	162
Total premium for 2018 CHEVROLET			**$286**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN [redacted] Garaging ZIP Code:93012 Annual miles: 2000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$96
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		6
Comprehensive	Actual Cash Value	$1,000	11
Collision	Actual Cash Value	$1,000	80
Total premium for 2006 VOLKSWAGEN			**$193**
Subtotal policy premium			**$1,634.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$1,638.40**

Payment schedule

Mar 4, 2020 .....$291.12 Apr 4, 2020 .....$289.36 May 4, 2020.....$289.32

You have paid installment fees of $8.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1 for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver
[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2016 HONDA FIT [redacted]	
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	

Vehicle

2018 CHEVROLET TRAVERSE
[redacted]

Lienholder

Company officers

President

Secretary

Policy Number: [redacted]

Underwritten by:

Co

April 6, 2020

Policy Period: Dec 4, 2019 - Jun 4, 2020

[redacted]

EMERSON MERCADO

[redacted]

Online Service

Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on December 4, 2019 at 12:01 a.m. This policy expires on June 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective April 2, 2020

Changes requested on:	Apr 3, 2020 11:00 a.m.
Requested by:	Emerson Mercado
Premium change:	$136.40
Changes:	The 2020 RAM RAM 1500 has been added.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:

[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	32	32	Single
Additional information:	Named insured		
Emerson Mercado	12	12	Single
Additional information:	Named insured		
[redacted]	10	10	Single
Additional information:			

Outline of coverage

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$205
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		8
Comprehensive	Actual Cash Value	$1,000	24
Collision	Actual Cash Value	$1,000	179
Total premium for 2016 HONDA			**$416**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$105
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		8
Comprehensive	Actual Cash Value	$1,000	26
Collision	Actual Cash Value	$1,000	286
Total premium for 2019 BUICK			**$425**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$109
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		7
Comprehensive	Actual Cash Value	$1,000	25
Collision	Actual Cash Value	$1,000	192
Total premium for 2014 MINI			**$333**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$87
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		5
Comprehensive	Actual Cash Value	$1,000	20
Collision	Actual Cash Value	$1,000	141
Total premium for 2018 CHEVROLET			**$253**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 2000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$96
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		6
Comprehensive	Actual Cash Value	$1,000	11
Collision	Actual Cash Value	$1,000	80
Total premium for 2006 VOLKSWAGEN			**$193**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$159
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		13
Comprehensive	Actual Cash Value	$1,000	14
Collision	Actual Cash Value	$1,000	222
Total premium for 2020 RAM			**$408**
Subtotal policy premium			**$2,028.00**
Anti-Fraud fee			5.28
Total 6 month policy premium			**$2,033.28**

Payment schedule

Apr 4, 2020 .....$289.36 May 4, 2020.....$425.72

You have paid installment fees of $12.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver
[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2016 HONDA FIT [redacted]	
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

May 4, 2020
Policy Period: Jun 4, 2020 - Dec 4, 2020

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Renewal Declarations Page

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage begins on June 4, 2020 at 12:01 a.m. This policy expires on December 4, 2020 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:

[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	33	33	Single
Additional information:	Named insured		
Emerson Mercado	13	13	Single
Additional information:	Named insured		
[redacted]	11	11	Single
Additional information:			

Outline of coverage

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$307
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		11
Comprehensive	Actual Cash Value	$1,000	45
Collision	Actual Cash Value	$1,000	355
Total premium for 2016 HONDA			**$718**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$128
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		10
Comprehensive	Actual Cash Value	$1,000	33
Collision	Actual Cash Value	$1,000	367
Total premium for 2019 BUICK			**$538**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$171
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		9
Comprehensive	Actual Cash Value	$1,000	44
Collision	Actual Cash Value	$1,000	371
Total premium for 2014 MINI			**$595**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$88
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		5
Comprehensive	Actual Cash Value	$1,000	31
Collision	Actual Cash Value	$1,000	210
Total premium for 2018 CHEVROLET			**$334**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 2000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$131
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		8
Comprehensive	Actual Cash Value	$1,000	19
Collision	Actual Cash Value	$1,000	151
Total premium for 2006 VOLKSWAGEN			**$309**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$256
Bodily Injury Liability	$15,000 each person/$30,000 each accident		
Property Damage Liability	$5,000 each accident		
Uninsured/Underinsured Motorist	$15,000 each person/$30,000 each accident		18
Comprehensive	Actual Cash Value	$1,000	29
Collision	Actual Cash Value	$1,000	408
Total premium for 2020 RAM			**$711**
Subtotal policy premium			**$3,205.00**
Anti-Fraud fee			5.28
Total 6 month policy premium			**$3,210.28**

Payment schedule

May 4, 2020.....$425.72	Aug 4, 2020 .....$538.15	Nov 4, 2020 .....$538.12
Jun 4, 2020 .....$543.56	Sep 4, 2020.....$538.15	
Jul 4, 2020.....$538.15	Oct 4, 2020 .....$538.15	

An installment fee of $4.00 has been included in each payment. You may avoid paying installment fees by paying your premium of $3,210.28 in full by June 4, 2020. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2016 HONDA FIT [redacted]	CHASE AUTO FINANCE
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	

Your right to advance notice of renewal

California law requires insurers to provide either an offer to renew at least 20 days before policy expiration or a written notice of nonrenewal at least 30 days before expiration. If we fail to give this offer or notice in the specified timeframes listed above, the existing policy with no changes in its terms and conditions, will remain in effect for 30 days from the date that either the offer to renew or the notice of nonrenewal is mailed to you. However, your policy shall terminate on the effective date of any other replacement or succeeding automobile insurance policy with respect to any automobile designated in both policies, even if you do not receive a timely offer to renew or notice of nonrenewal.

Company officers

Policy Number: [redacted]

Underwritten by:
[redacted]

June 4, 2020
Policy Period: Jun 4, 2020 - Dec 4, 2020

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your revised Renewal Declarations Page

Your policy information has changed

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage began on June 4, 2020 at 12:01 a.m. This policy expires on December 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective June 4, 2020

Changes requested on:	May 4, 2020 10:45 a.m.
Requested by:	[redacted]
Premium change:	$657.00
Changes:	Coverage has been changed on the policy.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	33	33	Single
Additional information:	Named insured		
Emerson Mercado	13	13	Single
Additional information:	Named insured		
[redacted]	11	11	Single
Additional information:			

Outline of coverage

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$431
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		35
Comprehensive	Actual Cash Value	$2,500	33
Collision	Actual Cash Value	$1,000	338
Total premium for 2016 HONDA			**$837**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$218
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		33
Comprehensive	Actual Cash Value	$2,500	24
Collision	Actual Cash Value	$1,000	350
Loan/Lease Payoff	25% Of The Actual Cash Value		24
Total premium for 2019 BUICK			**$649**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$280
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		28
Comprehensive	Actual Cash Value	$2,500	32
Collision	Actual Cash Value	$1,000	353
Total premium for 2014 MINI			**$693**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$144
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		17
Comprehensive	Actual Cash Value	$2,500	22
Collision	Actual Cash Value	$1,000	200
Total premium for 2018 CHEVROLET			**$383**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 2000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$216
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,500	14
Collision	Actual Cash Value	$1,000	144
Total premium for 2006 VOLKSWAGEN			**$400**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$435
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		56
Comprehensive	Actual Cash Value	$2,500	21
Collision	Actual Cash Value	$1,000	388
Total premium for 2020 RAM			**$900**
Subtotal policy premium			**$3,862.00**
Anti-Fraud fee			5.28
Total 6 month policy premium			**$3,867.28**

You paid installment fees of $4.00 on this policy. In the future, you may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call [redacted] for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2016 HONDA FIT [redacted]	

Vehicle	Lienholder
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	n
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	

Your right to advance notice of renewal

California law requires insurers to provide either an offer to renew at least 20 days before policy expiration or a written notice of nonrenewal at least 30 days before expiration. If we fail to give this offer or notice in the specified timeframes listed above, the existing policy with no changes in its terms and conditions, will remain in effect for 30 days from the date that either the offer to renew or the notice of nonrenewal is mailed to you. However, your policy shall terminate on the effective date of any other replacement or succeeding automobile insurance policy with respect to any automobile designated in both policies, even if you do not receive a timely offer to renew or notice of nonrenewal.

Company officers

Policy Number: [redacted]
Underwritten by:

June 4, 2020
Policy Period: Dec 4, 2019 - Jun 4, 2020

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on December 4, 2019 at 12:01 a.m. This policy expires on June 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective June 3, 2020

Changes requested on:	May 4, 2020 10:45 a.m.
Requested by:	[redacted]
Premium change:	$2.26
Changes:	Coverage has been changed on the policy.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	32	32	Single
Additional information:	Named insured		
Emerson Mercado	12	12	Single
Additional information:	Named insured		
[redacted]	10	10	Single
Additional information:			

Outline of coverage

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$273
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		25
Comprehensive	Actual Cash Value	$2,500	18
Collision	Actual Cash Value	$1,000	171
Total premium for 2016 HONDA			**$487**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$173
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,500	19
Collision	Actual Cash Value	$1,000	272
Loan/Lease Payoff	25% Of The Actual Cash Value		14
Total premium for 2019 BUICK			**$504**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$174
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		21
Comprehensive	Actual Cash Value	$2,500	18
Collision	Actual Cash Value	$1,000	183
Total premium for 2014 MINI			**$396**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$139
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		16
Comprehensive	Actual Cash Value	$2,500	15
Collision	Actual Cash Value	$1,000	134
Total premium for 2018 CHEVROLET			**$304**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 2000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$155
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		21
Comprehensive	Actual Cash Value	$2,500	8
Collision	Actual Cash Value	$1,000	76
Total premium for 2006 VOLKSWAGEN			**$260**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$263
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		41
Comprehensive	Actual Cash Value	$2,500	10
Collision	Actual Cash Value	$1,000	211
Total premium for 2020 RAM			**$525**
Subtotal policy premium			**$2,476.00**
Anti-Fraud fee			5.28
Total 6 month policy premium			**$2,481.28**

Payment schedule

Jun 4, 2020 .....$475.96	Aug 4, 2020 .....$647.65	Oct 4, 2020 .....$647.65
Jul 4, 2020.....$759.44	Sep 4, 2020.....$647.65	Nov 4, 2020 .....$647.59

You have paid installment fees of $20.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1 for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Emerson Mercado	Good Driver
[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2016 HONDA FIT [redacted]	
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	

Company officers

President

Secretary

Certificate Of Completion

Envelope Id:
Status: Completed
Subject: Please DocuSign: Insureds Template.docx
EESEnvelopeId: 14020399
Source Envelope:
Document Pages: 1
Signatures: 1
Envelope Originator:
Certificate Pages: 4
Initials: 0
AutoNav: Enabled
EnvelopeId Stamping: Disabled
Time Zone: (UTC-05:00) Eastern Time (US & Canada)

Record Tracking

Status: Original
7/3/2020 2:05:29 AM
Holder:
Location: DocuSign

Signer Events	Signature	Timestamp
[redacted]	DocuSigned by: [redacted] 8C337F6B05D0487...	Sent: 7/3/2020 2:05:30 AM Viewed: 7/3/2020 2:05:41 AM Signed: 7/3/2020 2:05:56 AM
Security Level: 7/3/2020 5:03:42 AM	Signature Adoption: Pre-selected Style Using IP Address: Signed using mobile	

Electronic Record and Signature Disclosure:
Accepted: 7/3/2020 2:05:41 AM
ID:

In Person Signer Events	Signature	Timestamp

Editor Delivery Events	Status	Timestamp

Agent Delivery Events	Status	Timestamp

Intermediary Delivery Events	Status	Timestamp

Certified Delivery Events	Status	Timestamp

Carbon Copy Events	Status	Timestamp

Witness Events	Signature	Timestamp

Notary Events	Signature	Timestamp

Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	7/3/2020 2:05:30 AM
Certified Delivered	Security Checked	7/3/2020 2:05:41 AM
Signing Complete	Security Checked	7/3/2020 2:05:56 AM
Completed	Security Checked	7/3/2020 2:05:56 AM

Payment Events	Status	Timestamps

Electronic Record and Signature Disclosure

Terms and Conditions for Reviewing and Signing Electronic Documents

Please read the following Terms and Conditions carefully. By electing to review and sign your documents electronically, you agree to be bound by them. If you do not agree with any of these terms and conditions, you must not sign your documents electronically.

We reserve the right to modify these Terms and Conditions at any time. Please review these Terms and Conditions each time you are asked to agree to them as they may have changed since your last signing session.

Acknowledgment

By checking the 'I agree to the Terms and Conditions for Reviewing and Signing Electronic Documents' box, you acknowledge that:

- You have accessed and read these Terms of Use for Reviewing and Signing Electronic Documents;
- You are capable of printing and saving the documents;
- You consent to electronically review and sign the documents provided to you at this time;
- You represent that you are the person whose name appears on the documents presented to you and that you will carefully review each document before applying your electronic signature; and
- By applying your signature to the documents in this signing session, you are electronically signing the document, which has the same legal effect as your written signature on a paper version of the document. Your electronic signature is valid evidence of your intent to enter an agreement with us and is legally binding.

Accessing and requesting paper copies of your documents

You will have the ability to download and print sample versions of the documents presented to you from within the signing session while you are reviewing them and completed forms immediately after signing them. Depending on the types of documents you signed, you also may be able to access your documents after the signing session in the following ways:

- If you have an online account with us, you may log-on to your account on our web site to access your documents.

- If you have a DocuSign signer account, you may access them from DocuSign for a limited number of days after completing your session.

If you are unable to view or print your documents, you may request paper copies of your documents, free of charge, at any time. The paper copy will be mailed to your postal address via U.S. Mail. You may request a paper copy of a document by calling a customer service representative or your agent, as applicable.

Withdrawing your consent

If you change your mind after initially agreeing to review and sign your documents electronically, you may withdraw your consent by declining to agree to the Terms and Conditions for Reviewing and Signing Electronic Documents that are presented to you at the beginning of the signing session. After withdrawing your consent or declining to sign your documents, the required forms and notices will be mailed to you for your review and completion.

If your rate includes a discount for agreeing to review and sign your documents electronically, the discount will be removed from your policy if you withdraw your consent or otherwise fail to sign your documents electronically.

Hardware and software requirements

Browsers:

- Internet Explorer 11 and above
- Windows Edge current version
- Mozilla Firefox current version
- Safari current version
- Google Chrome current version

Note: Pre-release (beta) versions of operating systems and browsers are not supported.

Mobile:

- Apple iOS 7.0 and above
- Android 4.0 and above

Enabled Security Settings:

- Allow per session cookies

Recommended Screen Resolution:

- 1078 x 768

PDF Reader:

- Acrobat Reader or similar software may be required to view and sign your documents

Electronic Funds Transfer Authorization

I authorize and its corporate and mutual company affiliates (to initiate an electronic transfer of funds for scheduled deductions from the bank account ("Account") listed below for payment on the policy and any renewals of the policy. In addition, I authorize the financial institution identified by the routing number below to accept and post entries to this Account. I understand that this includes my permission to credit this Account if there is an incorrect deduction or to provide a refund if necessary. I also understand that I can only do this because I am the owner and/or authorized signer on the Account.

I recognize that this authorization allows to adjust my scheduled deductions to reflect any premium changes. agrees to notify me at least ten days prior to making any deduction that will be greater than the previous deduction or less than the previous deduction by more than $1,000.

I understand that **will not** send me a bill before scheduled deductions are made and that it is my responsibility to make sure that there are sufficient funds in this Account at the time of each deduction. I also understand that the policy may cancel or expire if there are insufficient funds in the Account.

Lastly, I acknowledge that the origination of the Automated Clearing House transaction to this Account must comply with the provisions of U.S. law.

Bank Information

Name on the Account: Emerson Mercado

Routing Number: _____

Account Number: _____

This authorization will remain in effect until you notify hat you wish to end it -- either in writing, by accessing your policy online, or by calling a customer service representative -- and allow us a reasonable amount of time to act on it.

Signature (of the person authorized to sign on the Account) **Date**

DocuSigned by:
X [redacted] July 3, 2020
BC337F6B05D0487...

IMPORTANT NOTICE FOR CREDIT UNION MEMBERS: Many smaller credit unions use a different Account number than the one shown on your check. You may wish to verify your Account number through your local office to make sure you have the correct setup for withdrawals.

Form 6252 (06/16)

Policy Number: [redacted]
Underwritten by:

July 6, 2020
Policy Period: Jun 4, 2020 - Dec 4, 2020

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page

Your coverage began on June 4, 2020 at 12:01 a.m. This policy expires on December 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective July 3, 2020

Changes requested on:	Jul 3, 2020 02:03 a.m.
Requested by:	[redacted]
Premium change:	$0.00

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:

[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	33	33	Single
Additional information:	Named insured		
Emerson Mercado	13	13	Single
Additional information:	Named insured		
[redacted]	11	11	Single
Additional information:			

Outline of coverage

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$431
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		35
Comprehensive	Actual Cash Value	$2,500	33
Collision	Actual Cash Value	$1,000	338
Total premium for 2016 HONDA			**$837**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$218
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		33
Comprehensive	Actual Cash Value	$2,500	24
Collision	Actual Cash Value	$1,000	350
Loan/Lease Payoff	25% Of The Actual Cash Value		24
Total premium for 2019 BUICK			**$649**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$280
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		28
Comprehensive	Actual Cash Value	$2,500	32
Collision	Actual Cash Value	$1,000	353
Total premium for 2014 MINI			**$693**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$144
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		17
Comprehensive	Actual Cash Value	$2,500	22
Collision	Actual Cash Value	$1,000	200
Total premium for 2018 CHEVROLET			**$383**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 2000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$216
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,500	14
Collision	Actual Cash Value	$1,000	144
Total premium for 2006 VOLKSWAGEN			**$400**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$435
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		56
Comprehensive	Actual Cash Value	$2,500	21
Collision	Actual Cash Value	$1,000	388
Total premium for 2020 RAM			**$900**
Subtotal policy premium			**$3,862.00**
Anti-Fraud fee			5.28
Total 6 month policy premium			**$3,867.28**

Payment schedule

Jul 4, 2020.....$759.44	Sep 4, 2020.....$647.65	Nov 4, 2020 .....$647.59
Aug 4, 2020 .....$647.65	Oct 4, 2020 .....$647.65	

You have paid installment fees of $4.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2016 HONDA FIT [redacted]	
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	

Company officers

Policy Number: [redacted]
Underwritten by:

July 16, 2020
Policy Period: Jun 4, 2020 - Dec 4, 2020

[redacted]
EMERSON MERCADO
[redacted]

m
Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on June 4, 2020 at 12:01 a.m. This policy expires on December 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective July 15, 2020

Changes requested on:	Jul 15, 2020 03:06 p.m.
Requested by:	[redacted]
Premium change:	$546.31
Changes:	[redacted] has been added to the policy.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	33	33	Single
Additional information:	Named insured		
Emerson Mercado	13	13	Single
Additional information:	Named insured		
[redacted]	11	11	Single
Additional information:			
[redacted]	00	04	Single
Additional information:			

Outline of coverage

2016 HONDA FIT STATION WAGON

VIN [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$325
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		29
Comprehensive	Actual Cash Value	$2,500	20
Collision	Actual Cash Value	$1,000	226
Total premium for 2016 HONDA			**$600**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$331
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		41
Comprehensive	Actual Cash Value	$2,500	45
Collision	Actual Cash Value	$1,000	536
Loan/Lease Payoff	25% Of The Actual Cash Value		44
Total premium for 2019 BUICK			**$997**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$280
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		28
Comprehensive	Actual Cash Value	$2,500	32
Collision	Actual Cash Value	$1,000	353
Total premium for 2014 MINI			**$693**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$162
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		20
Comprehensive	Actual Cash Value	$2,500	19
Collision	Actual Cash Value	$1,000	191
Total premium for 2018 CHEVROLET			**$392**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN [redacted] Garaging ZIP Code:93012 Annual miles: 2000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$216
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,500	14
Collision	Actual Cash Value	$1,000	144
Total premium for 2006 VOLKSWAGEN			**$400**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$753
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		99
Comprehensive	Actual Cash Value	$2,500	23
Collision	Actual Cash Value	$1,000	609
Total premium for 2020 RAM			**$1,484**
Subtotal policy premium			**$4,566.00**
Anti-Fraud fee			5.28
Total 6 month policy premium			**$4,571.28**

Payment schedule

Aug 4, 2020 .....$687.68 Oct 4, 2020 .....$784.23 Nov 4, 2020 .....$784.16
Sep 4, 2020.....$784.23

You have paid installment fees of $8.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2016 HONDA FIT [redacted]	
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	

Company officers

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

September 25, 2020
Policy Period: Jun 4, 2020 - Dec 4, 2020

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page

Your policy information has changed

Your coverage began on June 4, 2020 at 12:01 a.m. This policy expires on December 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective September 24, 2020

Changes requested on:	Sep 24, 2020 01:43 a.m.
Requested by:	[redacted]
Premium change:	$0.00
Changes:	The name of [redacted] has changed.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]
dress, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	33	33	Single
Additional information:	Named insured		
Emerson Mercado	13	13	Single
Additional information:	Named insured		
[redacted]	11	11	Single
Additional information:			
[redacted]	00	04	Single
Additional information:			

Outline of coverage

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$325
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		29
Comprehensive	Actual Cash Value	$2,500	20
Collision	Actual Cash Value	$1,000	226
Total premium for 2016 HONDA			**$600**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$331
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		41
Comprehensive	Actual Cash Value	$2,500	45
Collision	Actual Cash Value	$1,000	536
Loan/Lease Payoff	25% Of The Actual Cash Value		44
Total premium for 2019 BUICK			**$997**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$280
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		28
Comprehensive	Actual Cash Value	$2,500	32
Collision	Actual Cash Value	$1,000	353
Total premium for 2014 MINI			**$693**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$162
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		20
Comprehensive	Actual Cash Value	$2,500	19
Collision	Actual Cash Value	$1,000	191
Total premium for 2018 CHEVROLET			**$392**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 2000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$216
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,500	14
Collision	Actual Cash Value	$1,000	144
Total premium for 2006 VOLKSWAGEN			**$400**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$753
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		99
Comprehensive	Actual Cash Value	$2,500	23
Collision	Actual Cash Value	$1,000	609
Total premium for 2020 RAM			**$1,484**
Subtotal policy premium			**$4,566.00**
Anti-Fraud fee			5.28
Total 6 month policy premium			**$4,571.28**

Payment schedule

Oct 4, 2020 .....$784.23 Nov 4, 2020 .....$784.16

You have paid installment fees of $16.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2016 HONDA FIT [redacted]	
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	

Company officers

Policy Number: [redacted]
Underwritten by:

November 2, 2020
Policy Period: Dec 4, 2020 - Jun 4, 2021

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Renewal Declarations Page

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage begins on December 4, 2020 at 12:01 a.m. This policy expires on June 4, 2021 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:

[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	33	33	Single
Additional information:	Named insured		
Emerson Mercado	13	13	Single
Additional information:	Named insured		
[redacted]	11	11	Single
Additional information:			
[redacted]	00	04	Single
Additional information:			

Outline of coverage

2016 HONDA FIT STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 12000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$325
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		29
Comprehensive	Actual Cash Value	$2,500	20
Collision	Actual Cash Value	$1,000	226
Total premium for 2016 HONDA			**$600**

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$387
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		53
Comprehensive	Actual Cash Value	$2,500	39
Collision	Actual Cash Value	$1,000	542
Loan/Lease Payoff	25% Of The Actual Cash Value		39
Total premium for 2019 BUICK			**$1,060**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$280
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		28
Comprehensive	Actual Cash Value	$2,500	32
Collision	Actual Cash Value	$1,000	353
Total premium for 2014 MINI			**$693**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$246
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		25
Comprehensive	Actual Cash Value	$2,500	36
Collision	Actual Cash Value	$1,000	293
Total premium for 2018 CHEVROLET			**$600**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 2000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$216
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,500	14
Collision	Actual Cash Value	$1,000	144
Total premium for 2006 VOLKSWAGEN			**$400**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$753
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		99
Comprehensive	Actual Cash Value	$2,500	23
Collision	Actual Cash Value	$1,000	609
Total premium for 2020 RAM			**$1,484**
Subtotal policy premium			**$4,837.00**
Anti-Fraud fee			5.28
Total 6 month policy premium			**$4,842.28**

Payment schedule

Nov 4, 2020 .....$593.91	Feb 4, 2021 .....$810.14	May 4, 2021 .....$810.11
Dec 4, 2020.....$815.61	Mar 4, 2021 .....$810.14	
Jan 4, 2021.....$810.14	Apr 4, 2021 .....$810.14	

An installment fee of $4.00 has been included in each payment. You may avoid paying installment fees by paying your premium of $4,842.28 in full by December 4, 2020. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2016 HONDA FIT [redacted]	
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	

Your right to advance notice of renewal

California law requires insurers to provide either an offer to renew at least 20 days before policy expiration or a written notice of nonrenewal at least 30 days before expiration. If we fail to give this offer or notice in the specified timeframes listed above, the existing policy with no changes in its terms and conditions, will remain in effect for 30 days from the date that either the offer to renew or the notice of nonrenewal is mailed to you. However, your policy shall terminate on the effective date of any other replacement or succeeding automobile insurance policy with respect to any automobile designated in both policies, even if you do not receive a timely offer to renew or notice of nonrenewal.

Company officers

Policy Number: [redacted]
Underwritten by:

November 20, 2020
Policy Period: Jun 4, 2020 - Dec 4, 2020

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

7
For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on June 4, 2020 at 12:01 a.m. This policy expires on December 4, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective November 18, 2020

Changes requested on:	Nov 18, 2020 11:02 p.m.
Requested by:	[redacted]
Premium change:	-$62.46
Changes:	The 2016 HONDA FIT has been removed.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	33	33	Single
Additional information:	Named insured		
Emerson Mercado	13	13	Single
Additional information:	Named insured		
[redacted]	11	11	Single
Additional information:			
[redacted]	00	04	Single
Additional information:			

Outline of coverage

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$437
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		41
Comprehensive	Actual Cash Value	$2,500	45
Collision	Actual Cash Value	$1,000	536
Loan/Lease Payoff	25% Of The Actual Cash Value		44
Total premium for 2019 BUICK			**$1,103**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$190
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		23
Comprehensive	Actual Cash Value	$2,500	20
Collision	Actual Cash Value	$1,000	236
Total premium for 2014 MINI			**$469**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$162
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		20
Comprehensive	Actual Cash Value	$2,500	19
Collision	Actual Cash Value	$1,000	191
Total premium for 2018 CHEVROLET			**$392**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 2000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$216
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,500	14
Collision	Actual Cash Value	$1,000	144
Total premium for 2006 VOLKSWAGEN			**$400**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$753
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		99
Comprehensive	Actual Cash Value	$2,500	23
Collision	Actual Cash Value	$1,000	609
Total premium for 2020 RAM			**$1,484**
Subtotal policy premium			**$3,848.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$3,852.40**

Payment schedule

Dec 4, 2020.....$695.04	Feb 4, 2021.....$690.47	Apr 4, 2021.....$690.47
Jan 4, 2021.....$690.47	Mar 4, 2021.....$690.47	May 4, 2021.....$690.48

You have paid installment fees of $24.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	

Vehicle	Lienholder
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	

Company officers

President	Secretary

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

November 20, 2020
Policy Period: Dec 4, 2020 - Jun 4, 2021

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your revised Renewal Declarations Page

Your policy information has changed

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage begins on December 4, 2020 at 12:01 a.m. This policy expires on June 4, 2021 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective December 4, 2020

Changes requested on:	Nov 18, 2020 11:02 p.m.
Requested by:	[redacted]
Premium change:	-$718.88
Changes:	The 2016 HONDA FIT has been removed.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:

[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	33	33	Single
Additional information:	Named insured		
Emerson Mercado	13	13	Single
Additional information:	Named insured		
[redacted]	11	11	Single
Additional information:			
[redacted]	00	04	Single

Additional information:

Outline of coverage

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$493
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		53
Comprehensive	Actual Cash Value	$2,500	39
Collision	Actual Cash Value	$1,000	542
Loan/Lease Payoff	25% Of The Actual Cash Value		39
Total premium for 2019 BUICK			**$1,166**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$190
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		23
Comprehensive	Actual Cash Value	$2,500	20
Collision	Actual Cash Value	$1,000	236
Total premium for 2014 MINI			**$469**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$246
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		25
Comprehensive	Actual Cash Value	$2,500	36
Collision	Actual Cash Value	$1,000	293
Total premium for 2018 CHEVROLET			**$600**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 2000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$216
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,500	14
Collision	Actual Cash Value	$1,000	144
Total premium for 2006 VOLKSWAGEN			**$400**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$753
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		99
Comprehensive	Actual Cash Value	$2,500	23
Collision	Actual Cash Value	$1,000	609
Total premium for 2020 RAM			**$1,484**
Subtotal policy premium			**$4,119.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$4,123.40**

Payment schedule

Dec 4, 2020.....$695.04	Feb 4, 2021.....$690.47	Apr 4, 2021.....$690.47
Jan 4, 2021.....$690.47	Mar 4, 2021.....$690.47	May 4, 2021.....$690.48

An installment fee of $4.00 has been included in each payment. You may avoid paying installment fees by paying your premium of $4,123.40 in full by December 4, 2020. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1 for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
A[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	

Vehicle	Lienholder
2020 RAM RAM 1500 [redacted]	

Your right to advance notice of renewal

California law requires insurers to provide either an offer to renew at least 20 days before policy expiration or a written notice of nonrenewal at least 30 days before expiration. If we fail to give this offer or notice in the specified timeframes listed above, the existing policy with no changes in its terms and conditions, will remain in effect for 30 days from the date that either the offer to renew or the notice of nonrenewal is mailed to you. However, your policy shall terminate on the effective date of any other replacement or succeeding automobile insurance policy with respect to any automobile designated in both policies, even if you do not receive a timely offer to renew or notice of nonrenewal.

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

December 14, 2020
Policy Period: Dec 4, 2020 - Jun 4, 2021

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on December 4, 2020 at 12:01 a.m. This policy expires on June 4, 2021 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective December 4, 2020

Changes requested on:	Dec 4, 2020
Requested by:	Claims Investigation
Premium change:	$107.00
Changes:	[redacted] has been added to the policy.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	33	33	Single
Additional information:	Named insured		
Emerson Mercado	13	13	Single
Additional information:	Named insured		
[redacted]	11	11	Single
Additional information:			
[redacted]	00	04	Single
Additional information:			
[redacted]	08	08	Single
Additional information:			

Outline of coverage

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$493
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		53
Comprehensive	Actual Cash Value	$2,500	39
Collision	Actual Cash Value	$1,000	542
Loan/Lease Payoff	25% Of The Actual Cash Value		39
Total premium for 2019 BUICK			**$1,166**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$308
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		33
Comprehensive	Actual Cash Value	$2,500	27
Collision	Actual Cash Value	$1,000	335
Total premium for 2014 MINI			**$703**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$246
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		25
Comprehensive	Actual Cash Value	$2,500	36
Collision	Actual Cash Value	$1,000	293
Total premium for 2018 CHEVROLET			**$600**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 2000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$146
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		21
Comprehensive	Actual Cash Value	$2,500	9
Collision	Actual Cash Value	$1,000	97
Total premium for 2006 VOLKSWAGEN			**$273**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$753
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		99
Comprehensive	Actual Cash Value	$2,500	23
Collision	Actual Cash Value	$1,000	609
Total premium for 2020 RAM			**$1,484**
Subtotal policy premium			**$4,226.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$4,230.40**

Payment schedule

Jan 4, 2021.....$726.15 Mar 4, 2021 .....$708.31 May 4, 2021.....$708.28
Feb 4, 2021 .....$708.31 Apr 4, 2021 .....$708.31

You have paid installment fees of $4.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	

Vehicle	Lienholder
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

January 4, 2021
Policy Period: Dec 4, 2020 - Jun 4, 2021

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page

Your policy information has changed

Your coverage began on December 4, 2020 at 12:01 a.m. This policy expires on June 4, 2021 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by forms Z357 CA (12/15) and Z080 CA (11/05).

Policy changes effective December 29, 2020

Changes requested on:	Dec 29, 2020
Requested by:	[redacted]
Premium change:	-$92.33
Changes:	[redacted] is now an excluded driver. The Good Driver discount has been removed from [redacted]

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	33	33	Single
Additional information:	Named insured		
Emerson Mercado	13	13	Single
Additional information:	Named insured		
[redacted]	11	11	Single
Additional information:			
[redacted]	00	04	Single
Additional information:			
[redacted]	00	00	Single

Additional information: excluded driver

Important information regarding excluded drivers

This policy provides no coverage for any claim arising from an accident or loss involving a motorized vehicle being operated by any person shown as an excluded driver on this Auto insurance coverage summary (declarations page).

Outline of coverage

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$493
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		53
Comprehensive	Actual Cash Value	$2,500	39
Collision	Actual Cash Value	$1,000	542
Loan/Lease Payoff	25% Of The Actual Cash Value		39
Total premium for 2019 BUICK			**$1,166**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$190
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		23
Comprehensive	Actual Cash Value	$2,500	20
Collision	Actual Cash Value	$1,000	236
Total premium for 2014 MINI			**$469**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$246
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		25
Comprehensive	Actual Cash Value	$2,500	36
Collision	Actual Cash Value	$1,000	293
Total premium for 2018 CHEVROLET			**$600**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 2000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$216
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,500	14
Collision	Actual Cash Value	$1,000	144
Total premium for 2006 VOLKSWAGEN			**$400**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$753
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		99
Comprehensive	Actual Cash Value	$2,500	23
Collision	Actual Cash Value	$1,000	609
Total premium for 2020 RAM			**$1,484**
Subtotal policy premium			**$4,119.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$4,123.40**

Payment schedule

Jan 4, 2021.....$707.68 Feb 4, 2021.....$689.84 Mar 4, 2021.....$689.84 Apr 4, 2021.....$689.84 May 4, 2021.....$689.83

You have paid installment fees of $4.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	

Vehicle	Lienholder
2020 RAM RAM 1500 [redacted]	

Company officers

President	Secretary

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

May 3, 2021
Policy Period: Jun 4, 2021 - Dec 4, 2021

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Renewal Declarations Page

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage begins on June 4, 2021 at 12:01 a.m. This policy expires on December 4, 2021 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by forms Z357 CA (12/15) and Z080 CA (11/05).

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

[redacted]
Marital status: Single
Years experienced: 34
Years licensed: 34

Emerson Mercado
Marital status: Single
Years experienced: 14
Years licensed: 14

[redacted]
Marital status: Single
Years experienced: 12
Years licensed: 12

[redacted]
Marital status: Single
Years experienced: 05
Years licensed: 01

[redacted]
Marital status: Single
Years experienced: 00
Years licensed: 00

Important information regarding excluded drivers

This policy provides no coverage for any claim arising from an accident or loss involving a motorized vehicle being operated by any person shown as an excluded driver on this Auto insurance coverage summary (declarations page).

Outline of coverage

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93012

Annual miles: 7500

	Limits	Deductible	Premium
Liability To Others			$525
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		56
Comprehensive	Actual Cash Value	$2,500	37
Collision	Actual Cash Value	$1,000	561
Loan/Lease Payoff	25% Of The Actual Cash Value		37
Total premium for 2019 BUICK			**$1,216**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$188
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		22
Comprehensive	Actual Cash Value	$2,500	20
Collision	Actual Cash Value	$1,000	234
Total premium for 2014 MINI			**$464**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 2500

	Limits	Deductible	Premium
Liability To Others			$233
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		24
Comprehensive	Actual Cash Value	$2,500	36
Collision	Actual Cash Value	$1,000	293
Total premium for 2018 CHEVROLET			**$586**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93012

Annual miles: 2000

	Limits	Deductible	Premium
Liability To Others			$216
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,500	14
Collision	Actual Cash Value	$1,000	144
Total premium for 2006 VOLKSWAGEN			**$400**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93012

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$633
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		85
Comprehensive	Actual Cash Value	$2,500	30
Collision	Actual Cash Value	$1,000	962
Total premium for 2020 RAM			**$1,710**
Subtotal policy premium			**$4,376.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$4,380.40**

Payment schedule

May 4, 2021 ..... $689.83	Aug 4, 2021 ..... $733.31	Nov 4, 2021 ..... $733.28
Jun 4, 2021 ..... $737.88	Sep 4, 2021 ..... $733.31	
Jul 4, 2021 ..... $733.31	Oct 4, 2021 ..... $733.31	

An installment fee of $4.00 has been included in each payment. You may avoid paying installment fees by paying your premium of $4,380.40 in full by June 4, 2021. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1 for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy [redacted]	Multi-Car
Driver [redacted]	Good Driver

Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	

Your right to advance notice of renewal

California law requires insurers to provide either an offer to renew at least 20 days before policy expiration or a written notice of nonrenewal at least 30 days before expiration. If we fail to give this offer or notice in the specified timeframes listed above, the existing policy with no changes in its terms and conditions, will remain in effect for 30 days from the date that either the offer to renew or the notice of nonrenewal is mailed to you. However, your policy shall terminate on the effective date of any other replacement or succeeding automobile insurance policy with respect to any automobile designated in both policies, even if you do not receive a timely offer to renew or notice of nonrenewal.

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

May 10, 2021
Policy Period: Jun 4, 2021 - Dec 4, 2021

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your revised Renewal Declarations Page

Your policy information has changed

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage begins on June 4, 2021 at 12:01 a.m. This policy expires on December 4, 2021 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by forms Z357 CA (12/15) and Z080 CA (11/05).

Policy changes effective June 4, 2021

Changes requested on:	May 3, 2021 11:57 a.m.
Requested by:	Emerson Mercado
Premium change:	$6.00
Changes:	Coverage has changed on the 2014 MINI COOPER COUNTRYMAN.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:

[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

[redacted]
Marital status: Single
Years experienced: 34
Years licensed: 34

Emerson Mercado
Marital status: Single
Years experienced: 14
Years licensed: 14

[redacted]
Marital status: Single
Years experienced: 12
Years licensed: 12

[redacted]
Marital status: Single
Years experienced: 05
Years licensed: 01

[redacted]
Marital status: Single
Years experienced: 00
Years licensed: 00

Important information regarding excluded drivers

This policy provides no coverage for any claim arising from an accident or loss involving a motorized vehicle being operated by any person shown as an excluded driver on this Auto insurance coverage summary (declarations page).

Outline of coverage

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93012

Annual miles: 7500

	Limits	Deductible	Premium
Liability To Others			$525
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		56
Comprehensive	Actual Cash Value	$2,500	37
Collision	Actual Cash Value	$1,000	561
Loan/Lease Payoff	25% Of The Actual Cash Value		37
Total premium for 2019 BUICK			**$1,216**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$188
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		22
Comprehensive	Actual Cash Value	$1,000	26
Collision	Actual Cash Value	$1,000	234
Total premium for 2014 MINI			**$470**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 2500

	Limits	Deductible	Premium
Liability To Others			$233
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		24
Comprehensive	Actual Cash Value	$2,500	36
Collision	Actual Cash Value	$1,000	293
Total premium for 2018 CHEVROLET			**$586**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93012

Annual miles: 2000

	Limits	Deductible	Premium
Liability To Others			$216
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,500	14
Collision	Actual Cash Value	$1,000	144
Total premium for 2006 VOLKSWAGEN			**$400**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93012

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$633
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		85
Comprehensive	Actual Cash Value	$2,500	30
Collision	Actual Cash Value	$1,000	962
Total premium for 2020 RAM			**$1,710**
Subtotal policy premium			**$4,382.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$4,386.40**

Payment schedule

Jun 4, 2021 .....$739.88	Aug 4, 2021 .....$734.31	Oct 4, 2021 .....$734.31
Jul 4, 2021.....$734.31	Sep 4, 2021.....$734.31	Nov 4, 2021 .....$734.28

An installment fee of $4.00 has been included in each payment. You may avoid paying installment fees by paying your premium of $4,386.40 in full by June 4, 2021. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy [redacted]	Multi-Car
Driver [redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	

Your right to advance notice of renewal

California law requires insurers to provide either an offer to renew at least 20 days before policy expiration or a written notice of nonrenewal at least 30 days before expiration. If we fail to give this offer or notice in the specified timeframes listed above, the existing policy with no changes in its terms and conditions, will remain in effect for 30 days from the date that either the offer to renew or the notice of nonrenewal is mailed to you. However, your policy shall terminate on the effective date of any other replacement or succeeding automobile insurance policy with respect to any automobile designated in both policies, even if you do not receive a timely offer to renew or notice of nonrenewal.

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

May 10, 2021
Policy Period: Dec 4, 2020 - Jun 4, 2021

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on December 4, 2020 at 12:01 a.m. This policy expires on June 4, 2021 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by forms Z357 CA (12/15) and Z080 CA (11/05).

Policy changes effective May 9, 2021

Changes requested on:	May 3, 2021 11:57 a.m.
Requested by:	Emerson Mercado
Premium change:	$1.00
Changes:	Coverage has changed on the 2014 MINI COOPER COUNTRYMAN.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]
If you want to update your email address, please call us.

Underwriting Company

[redacted]

Drivers and household residents

	Years licensed	Years experienced	Marital status
[redacted]	33	33	Single
Additional information:	Named insured		
Emerson Mercado	13	13	Single
Additional information:	Named insured		
[redacted]	11	11	Single
Additional information:			
[redacted]	00	04	Single
Additional information:			
[redacted]	00	00	Single
Additional information:	excluded driver		

Important information regarding excluded drivers

This policy provides no coverage for any claim arising from an accident or loss involving a motorized vehicle being operated by any person shown as an excluded driver on this Auto insurance coverage summary (declarations page).

Outline of coverage

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 7500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$493
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		53
Comprehensive	Actual Cash Value	$2,500	39
Collision	Actual Cash Value	$1,000	542
Loan/Lease Payoff	25% Of The Actual Cash Value		39
Total premium for 2019 BUICK			**$1,166**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 5000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$190
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		23
Comprehensive	Actual Cash Value	$1,000	27
Collision	Actual Cash Value	$1,000	236
Total premium for 2014 MINI			**$476**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted] Garaging ZIP Code:93022 Annual miles: 2500 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$246
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		25
Comprehensive	Actual Cash Value	$2,500	36
Collision	Actual Cash Value	$1,000	293
Total premium for 2018 CHEVROLET			**$600**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 2000 Vehicle use: Commute

	Limits	Deductible	Premium
Liability To Others			$216
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,500	14
Collision	Actual Cash Value	$1,000	144
Total premium for 2006 VOLKSWAGEN			**$400**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted] Garaging ZIP Code:93012 Annual miles: 5000 Vehicle use: Pleasure

	Limits	Deductible	Premium
Liability To Others			$753
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		99
Comprehensive	Actual Cash Value	$2,500	23
Collision	Actual Cash Value	$1,000	609
Total premium for 2020 RAM			**$1,484**
Subtotal policy premium			**$4,126.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$4,130.40**

Payment schedule

Jun 4, 2021 .....$739.88	Aug 4, 2021 .....$734.31	Oct 4, 2021 .....$734.31
Jul 4, 2021.....$734.31	Sep 4, 2021.....$734.31	Nov 4, 2021 .....$734.28

You have paid installment fees of $24.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	

Vehicle	Lienholder
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	

Company officers

President	Secretary

Policy Number: [redacted]
Underwritten by:

July 6, 2021
Policy Period: Jun 4, 2021 - Dec 4, 2021

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page

Your policy information has changed

Your coverage began on June 4, 2021 at 12:01 a.m. This policy expires on December 4, 2021 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by forms Z357 CA (12/15) and Z080 CA (11/05).

Policy changes effective July 2, 2021

Changes requested on:	Jul 2, 2021 05:39 p.m.
Requested by:	[redacted]
Premium change:	-$143.99
Changes:	The address for your 2019 BUICK ENCLAVE has changed. The address for your 2006 VOLKSWAGEN JETTA has changed. The address for your 2020 RAM RAM 1500 has changed.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:

[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

[redacted]

Marital status: Single
Years experienced: 34
Additional information: Named insured

Years licensed: 34

[redacted]

Marital status: Single
Years experienced: 14
Additional information: Named insured

Years licensed: 14

[redacted]

Marital status: Single
Years experienced: 12

Years licensed: 12

[redacted]

Marital status: Single
Years experienced: 05

Years licensed: 01

[redacted]

Marital status: Single
Years experienced: 00

Years licensed: 00

Additional information: excluded driver

Important information regarding excluded drivers

This policy provides no coverage for any claim arising from an accident or loss involving a motorized vehicle being operated by any person shown as an excluded driver on this Auto insurance coverage summary (declarations page).

Outline of coverage

2019 BUICK ENCLAVE 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 7500

	Limits	Deductible	Premium
Liability To Others			$481
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		43
Comprehensive	Actual Cash Value	$2,500	49
Collision	Actual Cash Value	$1,000	546
Loan/Lease Payoff	25% Of The Actual Cash Value		49
Total premium for 2019 BUICK			**$1,168**

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$188
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		22
Comprehensive	Actual Cash Value	$1,000	26
Collision	Actual Cash Value	$1,000	234
Total premium for 2014 MINI			**$470**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 2500

	Limits	Deductible	Premium
Liability To Others			$233
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		24
Comprehensive	Actual Cash Value	$2,500	36
Collision	Actual Cash Value	$1,000	293
Total premium for 2018 CHEVROLET			**$586**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 2000

	Limits	Deductible	Premium
Liability To Others			$201
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		20
Comprehensive	Actual Cash Value	$2,500	18
Collision	Actual Cash Value	$1,000	140
Total premium for 2006 VOLKSWAGEN			**$379**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$568
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		65
Comprehensive	Actual Cash Value	$2,500	40
Collision	Actual Cash Value	$1,000	936
Total premium for 2020 RAM			**$1,609**
Subtotal policy premium			**$4,212.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$4,216.40**

Payment schedule

Jul 4, 2021.....$705.51	Sep 4, 2021.....$705.51	Nov 4, 2021 .....$705.49
Aug 4, 2021 .....$705.51	Oct 4, 2021 .....$705.51	

You have paid installment fees of $4.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1 for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy [redacted]	Multi-Car
Driver [redacted]	Good Driver
Vehicle	
2019 BUICK ENCLAVE	Vehicle Tracking System
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2019 BUICK ENCLAVE [redacted]	
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

July 7, 2021
Policy Period: Jun 4, 2021 - Dec 4, 2021

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on June 4, 2021 at 12:01 a.m. This policy expires on December 4, 2021 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by forms Z357 CA (12/15) and Z080 CA (11/05).

Policy changes effective July 6, 2021

Changes requested on:	Jul 2, 2021 05:42 p.m.
Requested by:	[redacted]
Premium change:	-$689.70
Changes:	The 2019 BUICK ENCLAVE has been removed.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

[redacted]
Marital status: Single
Years experienced: 34
Years licensed: 34
Additional information: Named insured

Emerson Mercado
Marital status: Single
Years experienced: 14
Years licensed: 14
Additional information: Named insured

[redacted]
Marital status: Single
Years licensed: 12

Years experienced: 12

[redacted]

Marital status: Single
Years experienced: 05

Years licensed: 01

[redacted]

Marital status: Single
Years experienced: 00

Years licensed: 00

Additional information: excluded driver

Important information regarding excluded drivers

This policy provides no coverage for any claim arising from an accident or loss involving a motorized vehicle being operated by any person shown as an excluded driver on this Auto insurance coverage summary (declarations page).

Outline of coverage

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$413
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		33
Comprehensive	Actual Cash Value	$1,000	43
Collision	Actual Cash Value	$1,000	346
Total premium for 2014 MINI			**$835**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 2500

	Limits	Deductible	Premium
Liability To Others			$309
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		34
Comprehensive	Actual Cash Value	$2,500	30
Collision	Actual Cash Value	$1,000	306
Total premium for 2018 CHEVROLET			**$679**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 2000

	Limits	Deductible	Premium
Liability To Others			$134
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		15
Comprehensive	Actual Cash Value	$2,500	11
Collision	Actual Cash Value	$1,000	93
Total premium for 2006 VOLKSWAGEN			**$253**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$568
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		65
Comprehensive	Actual Cash Value	$2,500	40
Collision	Actual Cash Value	$1,000	936
Total premium for 2020 RAM			**$1,609**
Subtotal policy premium			**$3,376.00**
Anti-Fraud fee			3.52
Total 6 month policy premium			**$3,379.52**

Payment schedule

Aug 4, 2021 .....$533.08 Oct 4, 2021 .....$533.08 Nov 4, 2021 .....$533.08
Sep 4, 2021 .....$533.08

You have paid installment fees of $8.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
	Multi-Car
Driver	
	Good Driver
Vehicle	
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

July 8, 2021
Policy Period: Jun 4, 2021 - Dec 4, 2021

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on June 4, 2021 at 12:01 a.m. This policy expires on December 4, 2021 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by forms Z357 CA (12/15) and Z080 CA (11/05).

Policy changes effective July 6, 2021

Changes requested on:	Jul 6, 2021 10:10 p.m.
Requested by:	[redacted]
Premium change:	$591.57
Changes:	The 2021 VOLKSWAGEN ATLAS has been added.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

[redacted]
Marital status: Single
Years experienced: 34
Years licensed: 34
Additional information: Named insured

Emerson Mercado
Marital status: Single
Years experienced: 14
Years licensed: 14
Additional information: Named insured

[redacted]
Marital status: Single
Years licensed: 12

Years experienced: 12

[redacted]
Marital status: Single
Years experienced: 05
Years licensed: 01

[redacted]
Marital status: Single
Years experienced: 00
Years licensed: 00
Additional information: excluded driver

Important information regarding excluded drivers

This policy provides no coverage for any claim arising from an accident or loss involving a motorized vehicle being operated by any person shown as an excluded driver on this Auto insurance coverage summary (declarations page).

Outline of coverage

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$294
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		22
Comprehensive	Actual Cash Value	$1,000	26
Collision	Actual Cash Value	$1,000	234
Total premium for 2014 MINI			**$576**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 2500

	Limits	Deductible	Premium
Liability To Others			$233
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		24
Comprehensive	Actual Cash Value	$2,500	36
Collision	Actual Cash Value	$1,000	293
Total premium for 2018 CHEVROLET			**$586**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 2000

	Limits	Deductible	Premium
Liability To Others			$201
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		20
Comprehensive	Actual Cash Value	$2,500	18
Collision	Actual Cash Value	$1,000	140
Total premium for 2006 VOLKSWAGEN			**$379**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$453
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		54
Comprehensive	Actual Cash Value	$2,500	31
Collision	Actual Cash Value	$1,000	658
Total premium for 2020 RAM			**$1,196**

2021 VOLKSWAGEN ATLAS 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$493
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		60
Comprehensive	Actual Cash Value	$2,500	51
Collision	Actual Cash Value	$1,000	704
Loan/Lease Payoff	25% Of The Actual Cash Value		47
Total premium for 2021 VOLKSWAGEN			**$1,355**
Subtotal policy premium			**$4,092.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$4,096.40**

Payment schedule

Aug 4, 2021 .....$681.64 Oct 4, 2021 .....$680.76 Nov 4, 2021 .....$680.73
Sep 4, 2021 .....$680.76

You have paid installment fees of $8.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1 for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy [redacted]	Multi-Car
Driver [redacted]	Good Driver
Vehicle	
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System
2021 VOLKSWAGEN ATLAS	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	
2021 VOLKSWAGEN ATLAS [redacted]	

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

November 1, 2021
Policy Period: Dec 4, 2021 - Jun 4, 2022

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Renewal Declarations Page

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage begins on December 4, 2021 at 12:01 a.m. This policy expires on June 4, 2022 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by forms Z357 CA (12/15) and Z080 CA (11/05).

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

[redacted]
Marital status: Single
Years experienced: 34
Years licensed: 34
Additional information: Named insured

Emerson Mercado
Marital status: Single
Years experienced: 14
Years licensed: 14
Additional information: Named insured

[redacted]
Marital status: Single
Years experienced: 12
Years licensed: 12

[redacted]
Marital status: Single
Years experienced: 05
Years licensed: 01

[redacted]

Marital status: Single
Years experienced: 00

Years licensed: 00

Additional information: excluded driver

Important information regarding excluded drivers

This policy provides no coverage for any claim arising from an accident or loss involving a motorized vehicle being operated by any person shown as an excluded driver on this Auto insurance coverage summary (declarations page).

Outline of coverage

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$294
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		22
Comprehensive	Actual Cash Value	$1,000	26
Collision	Actual Cash Value	$1,000	234
Total premium for 2014 MINI			**$576**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 2500

	Limits	Deductible	Premium
Liability To Others			$233
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		24
Comprehensive	Actual Cash Value	$2,500	36
Collision	Actual Cash Value	$1,000	293
Total premium for 2018 CHEVROLET			**$586**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 2000

	Limits	Deductible	Premium
Liability To Others			$201
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		20
Comprehensive	Actual Cash Value	$2,500	18
Collision	Actual Cash Value	$1,000	140
Total premium for 2006 VOLKSWAGEN			**$379**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$453
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		54
Comprehensive	Actual Cash Value	$2,500	31
Collision	Actual Cash Value	$1,000	658
Total premium for 2020 RAM			**$1,196**

2021 VOLKSWAGEN ATLAS 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$493
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		60
Comprehensive	Actual Cash Value	$2,500	51
Collision	Actual Cash Value	$1,000	704
Loan/Lease Payoff	25% Of The Actual Cash Value		47
Total premium for 2021 VOLKSWAGEN			**$1,355**
Subtotal policy premium			**$4,092.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$4,096.40**

Payment schedule

Nov 4, 2021 ..... $680.73	Feb 4, 2022 ..... $685.98	May 4, 2022 ..... $685.94
Dec 4, 2021 ..... $690.54	Mar 4, 2022 ..... $685.98	
Jan 4, 2022 ..... $685.98	Apr 4, 2022 ..... $685.98	

An installment fee of $4.00 has been included in each payment. You may avoid paying installment fees by paying your premium of $4,096.40 in full by December 4, 2021. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver

Vehicle	
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System
2021 VOLKSWAGEN ATLAS	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	
2021 VOLKSWAGEN ATLAS [redacted]	

Your right to advance notice of renewal

California law requires insurers to provide either an offer to renew at least 20 days before policy expiration or a written notice of nonrenewal at least 30 days before expiration. If we fail to give this offer or notice in the specified timeframes listed above, the existing policy with no changes in its terms and conditions, will remain in effect for 30 days from the date that either the offer to renew or the notice of nonrenewal is mailed to you. However, your policy shall terminate on the effective date of any other replacement or succeeding automobile insurance policy with respect to any automobile designated in both policies, even if you do not receive a timely offer to renew or notice of nonrenewal.

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

February 1, 2022
Policy Period: Dec 4, 2021 - Jun 4, 2022

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on December 4, 2021 at 12:01 a.m. This policy expires on June 4, 2022 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by forms Z357 CA (12/15) and Z080 CA (11/05).

Policy changes effective January 31, 2022

Changes requested on:	Jan 31, 2022 04:28 p.m.
Requested by:	[redacted]
Premium change:	-$258.10
Changes:	The 2006 VOLKSWAGEN JETTA has been removed.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

[redacted]
Marital status: Single
Years experienced: 34
Additional information: Named insured
Years licensed: 34

Emerson Mercado
Marital status: Single
Years experienced: 14
Additional information: Named insured
Years licensed: 14

[redacted]
Marital status: Single
Years licensed: 12

Years experienced: 12

[redacted]

Marital status: Single
Years experienced: 05

Years licensed: 01

[redacted]

Marital status: Single
Years experienced: 00

Years licensed: 00

Additional information: excluded driver

Important information regarding excluded drivers

This policy provides no coverage for any claim arising from an accident or loss involving a motorized vehicle being operated by any person shown as an excluded driver on this Auto insurance coverage summary (declarations page).

Outline of coverage

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$386
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		28
Comprehensive	Actual Cash Value	$1,000	42
Collision	Actual Cash Value	$1,000	353
Total premium for 2014 MINI			**$809**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 2500

	Limits	Deductible	Premium
Liability To Others			$144
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		16
Comprehensive	Actual Cash Value	$2,500	22
Collision	Actual Cash Value	$1,000	198
Total premium for 2018 CHEVROLET			**$380**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$341
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		38
Comprehensive	Actual Cash Value	$2,500	37
Collision	Actual Cash Value	$1,000	629
Total premium for 2020 RAM			**$1,045**

2021 VOLKSWAGEN ATLAS 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$393
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		50
Comprehensive	Actual Cash Value	$2,500	39
Collision	Actual Cash Value	$1,000	495
Loan/Lease Payoff	25% Of The Actual Cash Value		36
Total premium for 2021 VOLKSWAGEN			**$1,013**

2021 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$585
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		60
Comprehensive	Actual Cash Value	$2,000	56
Collision	Actual Cash Value	$1,000	808
Loan/Lease Payoff	25% Of The Actual Cash Value		46
Total premium for 2021 VOLKSWAGEN			**$1,555**
Subtotal policy premium			**$4,802.00**
Anti-Fraud fee			4.40
Total 6 month policy premium			**$4,806.40**

Payment schedule

Feb 10, 2022 .....$807.74 Apr 4, 2022 .....$806.86 May 4, 2022.....$806.83
Mar 4, 2022 .....$806.86

You have paid installment fees of $8.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Vehicle	
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System
2021 VOLKSWAGEN ATLAS	Vehicle Tracking System
2021 VOLKSWAGEN JETTA	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	
2021 VOLKSWAGEN ATLAS [redacted]	
2021 VOLKSWAGEN JETTA [redacted]	

Company officers

President

Secretary

[redacted]
EMERSON MERCADO
[redacted]

Policy Number: [redacted]
Underwritten by:

February 1, 2022
Policy Period: Dec 4, 2021 - Jun 4, 2022

[redacted]
Online
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service,
24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on December 4, 2021 at 12:01 a.m. This policy expires on June 4, 2022 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by forms Z357 CA (12/15) and Z080 CA (11/05).

Policy changes effective January 31, 2022

Changes requested on:	Jan 31, 2022 04:22 p.m.
Requested by:	[redacted]
Premium change:	$742.51
Changes:	The 2021 VOLKSWAGEN JETTA has been added.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

[redacted]
Marital status: Single
Years experienced: 34
Years licensed: 34
Additional information: Named insured

Emerson Mercado
Marital status: Single
Years experienced: 14
Years licensed: 14
Additional information: Named insured

[redacted]
Marital status: Single
Years licensed: 12

Years experienced: 12

[redacted]

Marital status: Single
Years experienced: 05

Years licensed: 01

[redacted]

Marital status: Single
Years experienced: 00

Years licensed: 00

Additional information: excluded driver

Important information regarding excluded drivers

This policy provides no coverage for any claim arising from an accident or loss involving a motorized vehicle being operated by any person shown as an excluded driver on this Auto insurance coverage summary (declarations page).

Outline of coverage

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$386
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		28
Comprehensive	Actual Cash Value	$1,000	42
Collision	Actual Cash Value	$1,000	353
Total premium for 2014 MINI			**$809**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 2500

	Limits	Deductible	Premium
Liability To Others			$144
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		16
Comprehensive	Actual Cash Value	$2,500	22
Collision	Actual Cash Value	$1,000	198
Total premium for 2018 CHEVROLET			**$380**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 2000

	Limits	Deductible	Premium
Liability To Others			$201
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		20
Comprehensive	Actual Cash Value	$2,500	18
Collision	Actual Cash Value	$1,000	140
Total premium for 2006 VOLKSWAGEN			**$379**

2020 RAM RAM 1500 CREW PICKUP

VIN: 1[redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$341
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		38
Comprehensive	Actual Cash Value	$2,500	37
Collision	Actual Cash Value	$1,000	629
Total premium for 2020 RAM			**$1,045**

2021 VOLKSWAGEN ATLAS 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$393
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		50
Comprehensive	Actual Cash Value	$2,500	39
Collision	Actual Cash Value	$1,000	495
Loan/Lease Payoff	25% Of The Actual Cash Value		36
Total premium for 2021 VOLKSWAGEN			**$1,013**

2021 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$585
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		60
Comprehensive	Actual Cash Value	$2,000	56
Collision	Actual Cash Value	$1,000	808
Loan/Lease Payoff	25% Of The Actual Cash Value		46
Total premium for 2021 VOLKSWAGEN			**$1,555**
Subtotal policy premium			**$5,181.00**
Anti-Fraud fee			5.28
Total 6 month policy premium			**$5,186.28**

Payment schedule

Feb 10, 2022 .....$872.27 Apr 4, 2022 .....$871.39 May 4, 2022.....$871.34
Mar 4, 2022 .....$871.39

You have paid installment fees of $8.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1 for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Vehicle	
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System
2021 VOLKSWAGEN ATLAS	Vehicle Tracking System
2021 VOLKSWAGEN JETTA	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2014 MINI COOPER COUNTRYMAN [redacted]	

Vehicle	Lienholder
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	
2021 VOLKSWAGEN ATLAS [redacted]	
2021 VOLKSWAGEN JETTA [redacted]	

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

March 2, 2022
Policy Period: Dec 4, 2021 - Jun 4, 2022

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page

Your policy information has changed

Your coverage began on December 4, 2021 at 12:01 a.m. This policy expires on June 4, 2022 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective March 1, 2022

Changes requested on:	Mar 1, 2022 04:21 p.m.
Requested by:	Emerson Mercado
Premium change:	$287.45
Changes:	The 2006 VOLKSWAGEN JETTA has been added. [redacted] is no longer an excluded driver. The driving history for Angel G Mercado has changed.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

[redacted]
Marital status: Single
Years experienced: 34
Years licensed: 34
Additional information: Named insured

Emerson Mercado
Marital status: Single
Years experienced: 14
Years licensed: 14
Additional information: Named insured

[redacted]
Marital status: Single
Years experienced: 12
Years licensed: 12

[redacted]
Marital status: Single
Years experienced: 05
Years licensed: 01

[redacted]
Marital status: Single
Years experienced: 11
Years licensed: 11

Outline of coverage

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted]
Garaging ZIP Code: 93022
Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$294
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		22
Comprehensive	Actual Cash Value	$1,000	26
Collision	Actual Cash Value	$1,000	234
Total premium for 2014 MINI			**$576**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]
Garaging ZIP Code: 93022
Annual miles: 2500

	Limits	Deductible	Premium
Liability To Others			$233
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		24
Comprehensive	Actual Cash Value	$2,500	36
Collision	Actual Cash Value	$1,000	293
Total premium for 2018 CHEVROLET			**$586**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted]
Garaging ZIP Code: 93022
Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$372
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		46
Comprehensive	Actual Cash Value	$2,500	37
Collision	Actual Cash Value	$1,000	666
Total premium for 2020 RAM			**$1,121**

2021 VOLKSWAGEN ATLAS 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$393
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		50
Comprehensive	Actual Cash Value	$2,500	39
Collision	Actual Cash Value	$1,000	495
Loan/Lease Payoff	25% Of The Actual Cash Value		36
Total premium for 2021 VOLKSWAGEN			**$1,013**

2021 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$585
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		60
Comprehensive	Actual Cash Value	$2,000	56
Collision	Actual Cash Value	$1,000	808
Loan/Lease Payoff	25% Of The Actual Cash Value		46
Total premium for 2021 VOLKSWAGEN			**$1,555**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$276
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,000	24
Collision	Actual Cash Value	$1,000	174
Total premium for 2006 VOLKSWAGEN			**$500**
Subtotal policy premium			**$5,351.00**
Anti-Fraud fee			5.28
Total 6 month policy premium			**$5,356.28**

Payment schedule

Mar 11, 2022 .....$806.86 Apr 4, 2022 .....$998.80 May 4, 2022.....$902.34

You have paid installment fees of $12.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy [redacted]	Multi-Car
Driver [redacted]	Good Driver
Vehicle	
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System
2021 VOLKSWAGEN ATLAS	Vehicle Tracking System
2021 VOLKSWAGEN JETTA	Vehicle Tracking System
2006 VOLKSWAGEN JETTA	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2014 MINI COOPER COUNTRYMAN [redacted]	n
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	
2021 VOLKSWAGEN ATLAS [redacted]	
2021 VOLKSWAGEN JETTA [redacted]	

Company officers

President

Secretary

[redacted]

Underwritten by:

EMERSON MERCADO
[redacted]

May 2, 2022
Policy Period: Jun 4, 2022 - Dec 4, 2022

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Renewal Declarations Page

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage begins on June 4, 2022 at 12:01 a.m. This policy expires on December 4, 2022 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

[redacted]
Marital status: Single
Years experienced: 35
Years licensed: 35
Additional information: Named insured

Emerson Mercado
Marital status: Single
Years experienced: 15
Years licensed: 15
Additional information: Named insured

[redacted]
Marital status: Single
Years experienced: 13
Years licensed: 13

[redacted]
Marital status: Single
Years experienced: 06
Years licensed: 02

[redacted]

Marital status: Single
Years experienced: 12

Years licensed: 12

Outline of coverage

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 6000

	Limits	Deductible	Premium
Liability To Others			$386
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		29
Comprehensive	Actual Cash Value	$1,000	38
Collision	Actual Cash Value	$1,000	298
Total premium for 2014 MINI			**$751**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 3500

	Limits	Deductible	Premium
Liability To Others			$265
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		27
Comprehensive	Actual Cash Value	$2,500	38
Collision	Actual Cash Value	$1,000	315
Total premium for 2018 CHEVROLET			**$645**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 6000

	Limits	Deductible	Premium
Liability To Others			$397
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		47
Comprehensive	Actual Cash Value	$2,500	41
Collision	Actual Cash Value	$1,000	708
Total premium for 2020 RAM			**$1,193**

2021 VOLKSWAGEN ATLAS 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$393
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		50
Comprehensive	Actual Cash Value	$2,500	39
Collision	Actual Cash Value	$1,000	495
Loan/Lease Payoff	25% Of The Actual Cash Value		36
Total premium for 2021 VOLKSWAGEN			**$1,013**

2021 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$536
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		53
Comprehensive	Actual Cash Value	$2,000	55
Collision	Actual Cash Value	$1,000	732
Loan/Lease Payoff	25% Of The Actual Cash Value		45
Total premium for 2021 VOLKSWAGEN			**$1,421**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$276
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,000	24
Collision	Actual Cash Value	$1,000	174
Total premium for 2006 VOLKSWAGEN			**$500**
Subtotal policy premium			**$5,523.00**
Anti-Fraud fee			5.28
Total 6 month policy premium			**$5,528.28**

Payment schedule

May 4, 2022.....$902.34	Aug 4, 2022 .....$924.47	Nov 4, 2022 .....$924.43
Jun 4, 2022 .....$929.97	Sep 4, 2022.....$924.47	
Jul 4, 2022.....$924.47	Oct 4, 2022 .....$924.47	

An installment fee of $4.00 has been included in each payment. You may avoid paying installment fees by paying your premium of $5,528.28 in full by June 4, 2022. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1 for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
Vehicle	
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System
2021 VOLKSWAGEN ATLAS	Vehicle Tracking System
2021 VOLKSWAGEN JETTA	Vehicle Tracking System
2006 VOLKSWAGEN JETTA	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	
2021 VOLKSWAGEN ATLAS [redacted]	
2021 VOLKSWAGEN JETTA [redacted]	

Your right to advance notice of renewal

California law requires insurers to provide either an offer to renew at least 20 days before policy expiration or a written notice of nonrenewal at least 30 days before expiration. If we fail to give this offer or notice in the specified timeframes listed above, the existing policy with no changes in its terms and conditions, will remain in effect for 30 days from the date that either the offer to renew or the notice of nonrenewal is mailed to you. However, your policy shall terminate on the effective date of any other replacement or succeeding automobile insurance policy with respect to any automobile designated in both policies, even if you do not receive a timely offer to renew or notice of nonrenewal.

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

June 13, 2022
Policy Period: Jun 4, 2022 - Dec 4, 2022

[redacted]
EMERSON MERCADO
[redacted]

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on June 4, 2022 at 12:01 a.m. This policy expires on December 4, 2022 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective June 10, 2022

Changes requested on:	Jun 10, 2022 10:08 p.m.
Requested by:	Emerson Mercado
Premium change:	$991.08
Changes:	The 2019 TOYOTA TACOMA has been added. [redacted] has been added to the policy.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

[redacted]
Marital status: Single
Years experienced: 35
Years licensed: 35
Additional information: Named insured

Emerson Mercado
Marital status: Single
Years experienced: 15
Years licensed: 15
Additional information: Named insured

[redacted]
Marital status: Single
Years experienced: 13
Years licensed: 13

[redacted]
Marital status: Single
Years experienced: 06
Years licensed: 02

[redacted]
Marital status: Single
Years experienced: 12
Years licensed: 12

[redacted]
Marital status: Single
Years experienced: 50
Years licensed: 50

Outline of coverage

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted]
Garaging ZIP Code: 93022
Annual miles: 6000

	Limits	Deductible	Premium
Liability To Others			$370
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		32
Comprehensive	Actual Cash Value	$1,000	24
Collision	Actual Cash Value	$1,000	271
Total premium for 2014 MINI			**$697**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]
Garaging ZIP Code: 93022
Annual miles: 3500

	Limits	Deductible	Premium
Liability To Others			$221
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		21
Comprehensive	Actual Cash Value	$2,500	31
Collision	Actual Cash Value	$1,000	255
Total premium for 2018 CHEVROLET			**$528**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 6000

	Limits	Deductible	Premium
Liability To Others			$397
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		47
Comprehensive	Actual Cash Value	$2,500	41
Collision	Actual Cash Value	$1,000	708
Total premium for 2020 RAM			**$1,193**

2021 VOLKSWAGEN ATLAS 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$393
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		50
Comprehensive	Actual Cash Value	$2,500	39
Collision	Actual Cash Value	$1,000	495
Loan/Lease Payoff	25% Of The Actual Cash Value		36
Total premium for 2021 VOLKSWAGEN			**$1,013**

2021 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$536
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		53
Comprehensive	Actual Cash Value	$2,000	55
Collision	Actual Cash Value	$1,000	732
Loan/Lease Payoff	25% Of The Actual Cash Value		45
Total premium for 2021 VOLKSWAGEN			**$1,421**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$276
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,000	24
Collision	Actual Cash Value	$1,000	174
Total premium for 2006 VOLKSWAGEN			**$500**

2019 TOYOTA TACOMA CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$478
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		45
Comprehensive	Actual Cash Value	$2,500	44
Collision	Actual Cash Value	$1,500	628
Total premium for 2019 TOYOTA			**$1,195**
Subtotal policy premium			**$6,547.00**
Anti-Fraud fee			6.16
Total 6 month policy premium			**$6,553.16**

Payment schedule

Jul 4, 2022 ..... $1,123.39	Sep 4, 2022 ..... $1,122.51	Nov 4, 2022 ..... $1,122.47
Aug 4, 2022 ..... $1,122.51	Oct 4, 2022 ..... $1,122.51	

You have paid installment fees of $4.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
	Good Driver

Vehicle	
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System
2021 VOLKSWAGEN ATLAS	Vehicle Tracking System
2021 VOLKSWAGEN JETTA	Vehicle Tracking System
2006 VOLKSWAGEN JETTA	Vehicle Tracking System
2019 TOYOTA TACOMA	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	
2021 VOLKSWAGEN ATLAS [redacted]	
2021 VOLKSWAGEN JETTA [redacted]	
2019 TOYOTA TACOMA [redacted]	

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

June 28, 2022
Policy Period: Jun 4, 2022 - Dec 4, 2022

[redacted]
EMERSON MERCADO
[redacted]

m
Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service,
24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on June 4, 2022 at 12:01 a.m. This policy expires on December 4, 2022 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective June 27, 2022

Changes requested on:	Jun 27, 2022 08:17 p.m.
Requested by:	[redacted]
Premium change:	-$582.08
Changes:	Coverage has changed on the 2014 MINI COOPER COUNTRYMAN. Coverage has changed on the 2018 CHEVROLET TRAVERSE. Coverage has changed on the 2020 RAM RAM 1500. Coverage has changed on the 2021 VOLKSWAGEN ATLAS. Coverage has changed on the 2021 VOLKSWAGEN JETTA. Coverage has changed on the 2019 TOYOTA TACOMA.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]
If you want to update your email address, please call us.

Underwriting Company

[redacted]

Drivers and household residents

[redacted]

Marital status: Single
Years experienced: 35
Years licensed: 35
Additional information: Named insured

Emerson Mercado

Marital status: Single
Years licensed: 15

Years experienced: 15
Additional information: Named insured

[redacted]
Marital status: Single
Years experienced: 13
Years licensed: 13

[redacted]
Marital status: Single
Years experienced: 06
Years licensed: 02

[redacted]
Marital status: Single
Years experienced: 12
Years licensed: 12

[redacted]
Marital status: Single
Years experienced: 50
Years licensed: 50

Outline of coverage

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted]
Garaging ZIP Code: 93022
Annual miles: 6000

	Limits	Deductible	Premium
Liability To Others			$370
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		32
Comprehensive	Actual Cash Value	$1,000	24
Collision	Actual Cash Value	$2,000	206
Total premium for 2014 MINI			**$632**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]
Garaging ZIP Code: 93022
Annual miles: 3500

	Limits	Deductible	Premium
Liability To Others			$221
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		21
Comprehensive	Actual Cash Value	$2,500	31
Collision	Actual Cash Value	$2,000	194
Total premium for 2018 CHEVROLET			**$467**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 6000

	Limits	Deductible	Premium
Liability To Others			$397
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		47
Comprehensive	Actual Cash Value	$2,500	41
Collision	Actual Cash Value	$2,000	540
Total premium for 2020 RAM			**$1,025**

2021 VOLKSWAGEN ATLAS 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$393
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		50
Comprehensive	Actual Cash Value	$2,500	39
Collision	Actual Cash Value	$2,000	378
Loan/Lease Payoff	25% Of The Actual Cash Value		36
Total premium for 2021 VOLKSWAGEN			**$896**

2021 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$536
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		53
Comprehensive	Actual Cash Value	$2,000	55
Collision	Actual Cash Value	$2,000	558
Loan/Lease Payoff	25% Of The Actual Cash Value		45
Total premium for 2021 VOLKSWAGEN			**$1,247**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$276
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,000	24
Collision	Actual Cash Value	$1,000	174
Total premium for 2006 VOLKSWAGEN			**$500**

2019 TOYOTA TACOMA CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$478
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		45
Comprehensive	Actual Cash Value	$2,500	44
Collision	Actual Cash Value	$2,000	547
Total premium for 2019 TOYOTA			**$1,114**
Subtotal policy premium			**$5,881.00**
Anti-Fraud fee			6.16
Total 6 month policy premium			**$5,887.16**

Payment schedule

Jul 14, 2022 ..... $1,006.97	Sep 4, 2022 ..... $1,006.09	Nov 4, 2022 ..... $1,006.07
Aug 4, 2022 ..... $1,006.09	Oct 4, 2022 ..... $1,006.09	

You have paid installment fees of $4.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1 for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
	Good Driver

Vehicle	
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System
2021 VOLKSWAGEN ATLAS	Vehicle Tracking System
2021 VOLKSWAGEN JETTA	Vehicle Tracking System
2006 VOLKSWAGEN JETTA	Vehicle Tracking System
2019 TOYOTA TACOMA	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	
2021 VOLKSWAGEN ATLAS [redacted]	
2021 VOLKSWAGEN JETTA [redacted]	
2019 TOYOTA TACOMA [redacted]	

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

November 1, 2022
Policy Period: Dec 4, 2022 - Jun 4, 2023

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Renewal Declarations Page

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage begins on December 4, 2022 at 12:01 a.m. This policy expires on June 4, 2023 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

[redacted]
Marital status: Single
Years experienced: 35
Years licensed: 35
Additional information: Named insured

Emerson Mercado
Marital status: Single
Years experienced: 15
Years licensed: 15
Additional information: Named insured

[redacted]
Marital status: Single
Years experienced: 13
Years licensed: 13

[redacted]
Marital status: Single
Years experienced: 06
Years licensed: 02

[redacted]
Marital status: Single
Years experienced: 12
Years licensed: 12

[redacted]
Marital status: Single
Years experienced: 50
Years licensed: 50

Outline of coverage

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted]
Garaging ZIP Code: 93022
Annual miles: 6000

	Limits	Deductible	Premium
Liability To Others			$370
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		32
Comprehensive	Actual Cash Value	$1,000	24
Collision	Actual Cash Value	$2,000	206
Total premium for 2014 MINI			**$632**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]
Garaging ZIP Code: 93022
Annual miles: 3500

	Limits	Deductible	Premium
Liability To Others			$221
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		21
Comprehensive	Actual Cash Value	$2,500	31
Collision	Actual Cash Value	$2,000	194
Total premium for 2018 CHEVROLET			**$467**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted]
Garaging ZIP Code: 93022
Annual miles: 6000

	Limits	Deductible	Premium
Liability To Others			$397
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		47
Comprehensive	Actual Cash Value	$2,500	41
Collision	Actual Cash Value	$2,000	540
Total premium for 2020 RAM			**$1,025**

2021 VOLKSWAGEN ATLAS 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 11000

	Limits	Deductible	Premium
Liability To Others			$409
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		51
Comprehensive	Actual Cash Value	$2,500	41
Collision	Actual Cash Value	$2,000	387
Loan/Lease Payoff	25% Of The Actual Cash Value		36
Total premium for 2021 VOLKSWAGEN			**$924**

2021 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$536
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		53
Comprehensive	Actual Cash Value	$2,000	55
Collision	Actual Cash Value	$2,000	558
Loan/Lease Payoff	25% Of The Actual Cash Value		45
Total premium for 2021 VOLKSWAGEN			**$1,247**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$276
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,000	24
Collision	Actual Cash Value	$1,000	174
Total premium for 2006 VOLKSWAGEN			**$500**

2019 TOYOTA TACOMA CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$478
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		45
Comprehensive	Actual Cash Value	$2,500	44
Collision	Actual Cash Value	$2,000	547
Total premium for 2019 TOYOTA			**$1,114**
Subtotal policy premium			**$5,909.00**
Anti-Fraud fee			6.16
Total 6 month policy premium			**$5,915.16**

Payment schedule

Nov 4, 2022 .....$1,006.07	Feb 4, 2023 .....$988.80	May 4, 2023 .....$988.77
Dec 4, 2022 .....$995.19	Mar 4, 2023 .....$988.80	
Jan 4, 2023 .....$988.80	Apr 4, 2023 .....$988.80	

An installment fee of $4.00 has been included in each payment. You may avoid paying installment fees by paying your premium of $5,915.16 in full by December 4, 2022. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver Good Driver
Vehicle	
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System
2021 VOLKSWAGEN ATLAS	Vehicle Tracking System
2021 VOLKSWAGEN JETTA	Vehicle Tracking System
2006 VOLKSWAGEN JETTA	Vehicle Tracking System
2019 TOYOTA TACOMA	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	
2021 VOLKSWAGEN ATLAS [redacted]	
2021 VOLKSWAGEN JETTA [redacted]	
2019 TOYOTA TACOMA [redacted]	

Your right to advance notice of renewal

California law requires insurers to provide either an offer to renew at least 20 days before policy expiration or a written notice of nonrenewal at least 30 days before expiration. If we fail to give this offer or notice in the specified timeframes listed above, the existing policy with no changes in its terms and conditions, will remain in effect for 30 days from the date that either the offer to renew or the notice of nonrenewal is mailed to you. However, your policy shall terminate on the effective date of any other replacement or succeeding automobile insurance policy with respect to any automobile designated in both policies, even if you do not receive a timely offer to renew or notice of nonrenewal.

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

November 25, 2022
Policy Period: Jun 4, 2022 - Dec 4, 2022

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on June 4, 2022 at 12:01 a.m. This policy expires on December 4, 2022 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective November 23, 2022

Changes requested on:	Nov 18, 2022 02:38 p.m.
Requested by:	[redacted]
Premium change:	$50.82
Changes:	Coverage has changed on the 2014 MINI COOPER COUNTRYMAN. Coverage has changed on the 2018 CHEVROLET TRAVERSE. Coverage has changed on the 2020 RAM RAM 1500. Coverage has changed on the 2021 VOLKSWAGEN ATLAS. Coverage has changed on the 2021 VOLKSWAGEN JETTA. Coverage has changed on the 2019 TOYOTA TACOMA.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

[redacted]
Marital status: Single
Years experienced: 35
Years licensed: 35
Additional information: Named insured

Emerson Mercado
Marital status: Single
Years licensed: 15

Years experienced: 15
Additional information: Named insured

[redacted]
Marital status: Single
Years experienced: 13
Years licensed: 13

[redacted]
Marital status: Single
Years experienced: 06
Years licensed: 02

[redacted]
Marital status: Single
Years experienced: 12
Years licensed: 12

[redacted]
Marital status: Single
Years experienced: 50
Years licensed: 50

Outline of coverage

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted]
Garaging ZIP Code: 93022
Annual miles: 6000

	Limits	Deductible	Premium
Liability To Others			$370
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		32
Comprehensive	Actual Cash Value	$1,000	24
Collision	Actual Cash Value	$1,000	271
Total premium for 2014 MINI			**$697**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]
Garaging ZIP Code: 93022
Annual miles: 3500

	Limits	Deductible	Premium
Liability To Others			$221
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		21
Comprehensive	Actual Cash Value	$1,000	41
Collision	Actual Cash Value	$1,000	255
Total premium for 2018 CHEVROLET			**$538**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 6000

	Limits	Deductible	Premium
Liability To Others			$397
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		47
Comprehensive	Actual Cash Value	$1,000	54
Collision	Actual Cash Value	$1,000	708
Total premium for 2020 RAM			**$1,206**

2021 VOLKSWAGEN ATLAS 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$393
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		50
Comprehensive	Actual Cash Value	$1,000	53
Collision	Actual Cash Value	$1,000	495
Loan/Lease Payoff	25% Of The Actual Cash Value		36
Total premium for 2021 VOLKSWAGEN			**$1,027**

2021 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$536
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		53
Comprehensive	Actual Cash Value	$500	95
Collision	Actual Cash Value	$1,000	732
Loan/Lease Payoff	25% Of The Actual Cash Value		45
Total premium for 2021 VOLKSWAGEN			**$1,461**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$276
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,000	24
Collision	Actual Cash Value	$1,000	174
Total premium for 2006 VOLKSWAGEN			**$500**

2019 TOYOTA TACOMA CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$478
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		45
Comprehensive	Actual Cash Value	$1,000	59
Collision	Actual Cash Value	$1,000	717
Total premium for 2019 TOYOTA			**$1,299**
Subtotal policy premium			**$6,728.00**
Anti-Fraud fee			6.16
Total 6 month policy premium			**$6,734.16**

Payment schedule

Dec 4, 2022.....$1,187.71	Feb 4, 2023.....$1,130.46	Apr 4, 2023.....$1,130.46
Jan 4, 2023.....$1,130.46	Mar 4, 2023.....$1,130.46	May 4, 2023.....$1,130.43

You have paid installment fees of $24.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
	Good Driver

Vehicle	
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System
2021 VOLKSWAGEN ATLAS	Vehicle Tracking System
2021 VOLKSWAGEN JETTA	Vehicle Tracking System
2006 VOLKSWAGEN JETTA	Vehicle Tracking System
2019 TOYOTA TACOMA	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	
2021 VOLKSWAGEN ATLAS [redacted]	
2021 VOLKSWAGEN JETTA [redacted]	
2019 TOYOTA TACOMA [redacted]	

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

November 25, 2022
Policy Period: Dec 4, 2022 - Jun 4, 2023

[redacted]
EMERSON MERCADO
[redacted]

[redacted]
Online
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service,
24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your revised Renewal Declarations Page

Your policy information has changed

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage begins on December 4, 2022 at 12:01 a.m. This policy expires on June 4, 2023 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective December 4, 2022

Changes requested on:	Nov 18, 2022 02:38 p.m.
Requested by:	[redacted]
Premium change:	$850.00
Changes:	Coverage has changed on the 2014 MINI COOPER COUNTRYMAN. Coverage has changed on the 2018 CHEVROLET TRAVERSE. Coverage has changed on the 2020 RAM RAM 1500. Coverage has changed on the 2021 VOLKSWAGEN ATLAS. Coverage has changed on the 2021 VOLKSWAGEN JETTA. Coverage has changed on the 2019 TOYOTA TACOMA.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:
[redacted]
If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

[redacted]
Marital status: Single
Years experienced: 35

Years licensed: 35

Additional information: Named insured

Emerson Mercado

Marital status: Single
Years experienced: 15

Years licensed: 15

Additional information: Named insured

[redacted]

Marital status: Single
Years experienced: 13

Years licensed: 13

[redacted]

Marital status: Single
Years experienced: 06

Years licensed: 02

[redacted]

Marital status: Single
Years experienced: 12

Years licensed: 12

[redacted]

Marital status: Single
Years experienced: 50

Years licensed: 50

Outline of coverage

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 6000

	Limits	Deductible	Premium
Liability To Others			$370
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		32
Comprehensive	Actual Cash Value	$1,000	24
Collision	Actual Cash Value	$1,000	271
Total premium for 2014 MINI			**$697**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 3500

	Limits	Deductible	Premium
Liability To Others			$221
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		21
Comprehensive	Actual Cash Value	$1,000	41
Collision	Actual Cash Value	$1,000	255
Total premium for 2018 CHEVROLET			**$538**

2020 RAM RAM 1500 CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 6000

	Limits	Deductible	Premium
Liability To Others			$397
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		47
Comprehensive	Actual Cash Value	$1,000	54
Collision	Actual Cash Value	$1,000	708
Total premium for 2020 RAM			**$1,206**

2021 VOLKSWAGEN ATLAS 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 11000

	Limits	Deductible	Premium
Liability To Others			$409
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		51
Comprehensive	Actual Cash Value	$1,000	55
Collision	Actual Cash Value	$1,000	507
Loan/Lease Payoff	25% Of The Actual Cash Value		36
Total premium for 2021 VOLKSWAGEN			**$1,058**

2021 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$536
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		53
Comprehensive	Actual Cash Value	$500	95
Collision	Actual Cash Value	$1,000	732
Loan/Lease Payoff	25% Of The Actual Cash Value		45
Total premium for 2021 VOLKSWAGEN			**$1,461**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$276
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,000	24
Collision	Actual Cash Value	$1,000	174
Total premium for 2006 VOLKSWAGEN			**$500**

2019 TOYOTA TACOMA CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$478
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		45
Comprehensive	Actual Cash Value	$1,000	59
Collision	Actual Cash Value	$1,000	717
Total premium for 2019 TOYOTA			**$1,299**
Subtotal policy premium			**$6,759.00**
Anti-Fraud fee			6.16
Total 6 month policy premium			**$6,765.16**

Payment schedule

Dec 4, 2022.....$1,187.71	Feb 4, 2023.....$1,130.46	Apr 4, 2023.....$1,130.46
Jan 4, 2023.....$1,130.46	Mar 4, 2023.....$1,130.46	May 4, 2023.....$1,130.43

An installment fee of $4.00 has been included in each payment. You may avoid paying installment fees by paying your premium of $6,765.16 in full by December 4, 2022. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver
	Good Driver

Vehicle	
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System
2021 VOLKSWAGEN ATLAS	Vehicle Tracking System
2021 VOLKSWAGEN JETTA	Vehicle Tracking System
2006 VOLKSWAGEN JETTA	Vehicle Tracking System
2019 TOYOTA TACOMA	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	
2021 VOLKSWAGEN ATLAS [redacted]	
2021 VOLKSWAGEN JETTA [redacted]	
2019 TOYOTA TACOMA [redacted]	

Your right to advance notice of renewal

California law requires insurers to provide either an offer to renew at least 20 days before policy expiration or a written notice of nonrenewal at least 30 days before expiration. If we fail to give this offer or notice in the specified timeframes listed above, the existing policy with no changes in its terms and conditions, will remain in effect for 30 days from the date that either the offer to renew or the notice of nonrenewal is mailed to you. However, your policy shall terminate on the effective date of any other replacement or succeeding automobile insurance policy with respect to any automobile designated in both policies, even if you do not receive a timely offer to renew or notice of nonrenewal.

Company officers

President

Secretary

Policy Number: [redacted]
Underwritten by:

[redacted]
EMERSON MERCADO
[redacted]

December 6, 2022
Policy Period: Dec 4, 2022 - Jun 4, 2023

Online Service
Make payments, check billing activity, update policy information or check status of a claim.

For customer service and claims service, 24 hours a day, 7 days a week.

Auto Insurance Coverage Summary

This is your Declarations Page
Your coverage has changed

Your coverage began on December 4, 2022 at 12:01 a.m. This policy expires on June 4, 2023 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form 9611D CA (09/16). The contract is modified by form Z357 CA (12/15).

Policy changes effective December 5, 2022

Changes requested on:	Dec 5, 2022 04:00 p.m.
Requested by:	[redacted]
Premium change:	-$28.86
Changes:	Coverage has changed on the 2021 VOLKSWAGEN JETTA.

The changes take effect as of the date and time requested shown above.

Your email address

Any policy-related emails will be sent to the email address currently listed on your policy:

[redacted]

If you want to update your email address, please call us.

Underwriting Company

Drivers and household residents

[redacted]
Marital status: Single
Years experienced: 35
Additional information: Named insured
Years licensed: 35

Emerson Mercado
Marital status: Single
Years experienced: 15
Additional information: Named insured
Years licensed: 15

[redacted]
Marital status: Single
Years licensed: 13

Years experienced: 13

[redacted]
Marital status: Single
Years experienced: 06
Years licensed: 02

[redacted]
Marital status: Single
Years experienced: 12
Years licensed: 12

[redacted]
Marital status: Single
Years experienced: 50
Years licensed: 50

Outline of coverage

2014 MINI COOPER COUNTRYMAN STATION WAGON

VIN: [redacted]
Garaging ZIP Code: 93022
Annual miles: 6000

	Limits	Deductible	Premium
Liability To Others			$370
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		32
Comprehensive	Actual Cash Value	$1,000	24
Collision	Actual Cash Value	$1,000	271
Total premium for 2014 MINI			**$697**

2018 CHEVROLET TRAVERSE 4 DOOR WAGON

VIN: [redacted]
Garaging ZIP Code: 93022
Annual miles: 3500

	Limits	Deductible	Premium
Liability To Others			$221
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		21
Comprehensive	Actual Cash Value	$1,000	41
Collision	Actual Cash Value	$1,000	255
Total premium for 2018 CHEVROLET			**$538**

2020 RAM RAM 1500 CREW PICKUP

VIN [redacted]
Garaging ZIP Code: 93022
Annual miles: 6000

	Limits	Deductible	Premium
Liability To Others			$397
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		47
Comprehensive	Actual Cash Value	$1,000	54
Collision	Actual Cash Value	$1,000	708
Total premium for 2020 RAM			**$1,206**

2021 VOLKSWAGEN ATLAS 4 DOOR WAGON

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 11000

	Limits	Deductible	Premium
Liability To Others			$409
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		51
Comprehensive	Actual Cash Value	$1,000	55
Collision	Actual Cash Value	$1,000	507
Loan/Lease Payoff	25% Of The Actual Cash Value		36
Total premium for 2021 VOLKSWAGEN			**$1,058**

2021 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$536
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		53
Comprehensive	Actual Cash Value	$1,000	66
Collision	Actual Cash Value	$1,000	732
Loan/Lease Payoff	25% Of The Actual Cash Value		45
Total premium for 2021 VOLKSWAGEN			**$1,432**

2006 VOLKSWAGEN JETTA 4 DOOR SEDAN

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 5000

	Limits	Deductible	Premium
Liability To Others			$276
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		26
Comprehensive	Actual Cash Value	$2,000	24
Collision	Actual Cash Value	$1,000	174
Total premium for 2006 VOLKSWAGEN			**$500**

2019 TOYOTA TACOMA CREW PICKUP

VIN: [redacted]

Garaging ZIP Code: 93022

Annual miles: 10000

	Limits	Deductible	Premium
Liability To Others			$478
Bodily Injury Liability	$100,000 each person/$300,000 each accident		
Property Damage Liability	$100,000 each accident		
Uninsured/Underinsured Motorist	$100,000 each person/$300,000 each accident		45
Comprehensive	Actual Cash Value	$1,000	59
Collision	Actual Cash Value	$1,000	717
Total premium for 2019 TOYOTA			**$1,299**
Subtotal policy premium			**$6,730.00**
Anti-Fraud fee			6.16
Total 6 month policy premium			**$6,736.16**

Payment schedule

Jan 4, 2023 ..... $1,124.68	Mar 4, 2023 ..... $1,124.68	May 4, 2023 ..... $1,124.69
Feb 4, 2023 ..... $1,124.68	Apr 4, 2023 ..... $1,124.68	

You have paid installment fees of $4.00 on this policy. An additional installment fee of $4.00 has been included in each remaining payment. You may reduce the amount you pay in installment fees by paying your premium in larger amounts and fewer installments. Please call 1- for details.

The following additional fees may apply:

Fee for returned checks or refused payments $20.00

Premium discounts

Policy	
[redacted]	Multi-Car
Driver	
[redacted]	Good Driver Good Driver
Vehicle	
2018 CHEVROLET TRAVERSE	Vehicle Tracking System
2020 RAM RAM 1500	Vehicle Tracking System
2021 VOLKSWAGEN ATLAS	Vehicle Tracking System
2021 VOLKSWAGEN JETTA	Vehicle Tracking System
2006 VOLKSWAGEN JETTA	Vehicle Tracking System
2019 TOYOTA TACOMA	Vehicle Tracking System

Lienholder information

Vehicle	Lienholder
2014 MINI COOPER COUNTRYMAN [redacted]	
2018 CHEVROLET TRAVERSE [redacted]	
2020 RAM RAM 1500 [redacted]	
2021 VOLKSWAGEN ATLAS [redacted]	
2021 VOLKSWAGEN JETTA [redacted]	
2019 TOYOTA TACOMA [redacted]	

Company officers

President

Secretary

Underwritten By:

[redacted]

Claim Number: [redacted]
Loss Date: November 30, 2022
Loss State:
Document Date: December 2, 2022

Track the status and details of your claim, e-mail your representative or report a new claim.

Important information about your repairs

Auto Body Repair Consumer Bill of Rights

You have the right to select the repair facility of your choice for the repairs to your vehicle. network of repair facilities provide high quality, priority service, hassle-free customer service, and lifetime guarantee. Vehicle repairs completed within the network are covered by a written guarantee, backed by and the collision repairer, for as long as you own or lease the vehicle. Please ask your Claims Representative about the nearest repair facility.

AUTO BODY REPAIR CONSUMER BILL OF RIGHTS

A CONSUMER IS ENTITLED TO:

1. SELECT THE AUTO BODY REPAIR SHOP TO REPAIR AUTO BODY DAMAGE COVERED BY THE INSURANCE COMPANY. AN INSURANCE COMPANY SHALL NOT REQUIRE THE REPAIRS TO BE DONE AT A SPECIFIC AUTO BODY REPAIR SHOP.
2. AN ITEMIZED WRITTEN ESTIMATE FOR AUTO BODY REPAIRS AND, UPON COMPLETION OF REPAIRS, A DETAILED INVOICE. THE ESTIMATE AND THE INVOICE MUST INCLUDE AN ITEMIZED LIST OF PARTS AND LABOR ALONG WITH THE TOTAL PRICE FOR THE WORK PERFORMED. THE ESTIMATE AND INVOICE MUST ALSO IDENTIFY ALL PARTS AS NEW, USED, AFTERMARKET, RECONDITIONED, OR REBUILT.
3. BE INFORMED ABOUT COVERAGE FOR TOWING AND STORAGE SERVICES.
4. BE INFORMED ABOUT THE EXTENT OF COVERAGE, IF ANY, FOR A REPLACEMENT RENTAL VEHICLE WHILE A DAMAGED VEHICLE IS BEING REPAIRED.
5. BE INFORMED OF WHERE TO REPORT SUSPECTED FRAUD OR OTHER COMPLAINTS AND CONCERNS ABOUT AUTO BODY REPAIRS.
6. SEEK AND OBTAIN AN INDEPENDENT REPAIR ESTIMATE DIRECTLY FROM A REGISTERED AUTO BODY REPAIR SHOP FOR REPAIR OF A DAMAGED VEHICLE, EVEN WHEN PURSUING AN INSURANCE CLAIM FOR REPAIR OF THE VEHICLE.

COMPLAINTS WITHIN THE JURISDICTION OF THE BUREAU OF AUTOMOTIVE REPAIR

Complaints concerning the repair of a vehicle by an auto body repair shop should be directed to:
Toll Free (866) 799-3811
Bureau of Automotive Repair
10949 North Mather Blvd.
Rancho Cordova, CA 95670

The Bureau of Automotive Repair can also accept complaints over its Web site at: **www.autorepair.ca.gov**

Claim number:
Date of loss: November 30, 2022

COMPLAINTS WITHIN THE JURISDICTION OF THE CALIFORNIA INSURANCE COMMISSIONER

Any concerns regarding how an auto insurance claim is being handled should be submitted to the California Department of Insurance at:

(800) 927-4357 or (213) 897-8921
California Department of Insurance
Consumer Services Division
300 South Spring Street
Los Angeles, CA 90013

The California Department of Insurance can also accept complaints over its Web site at:

www.insurance.ca.gov

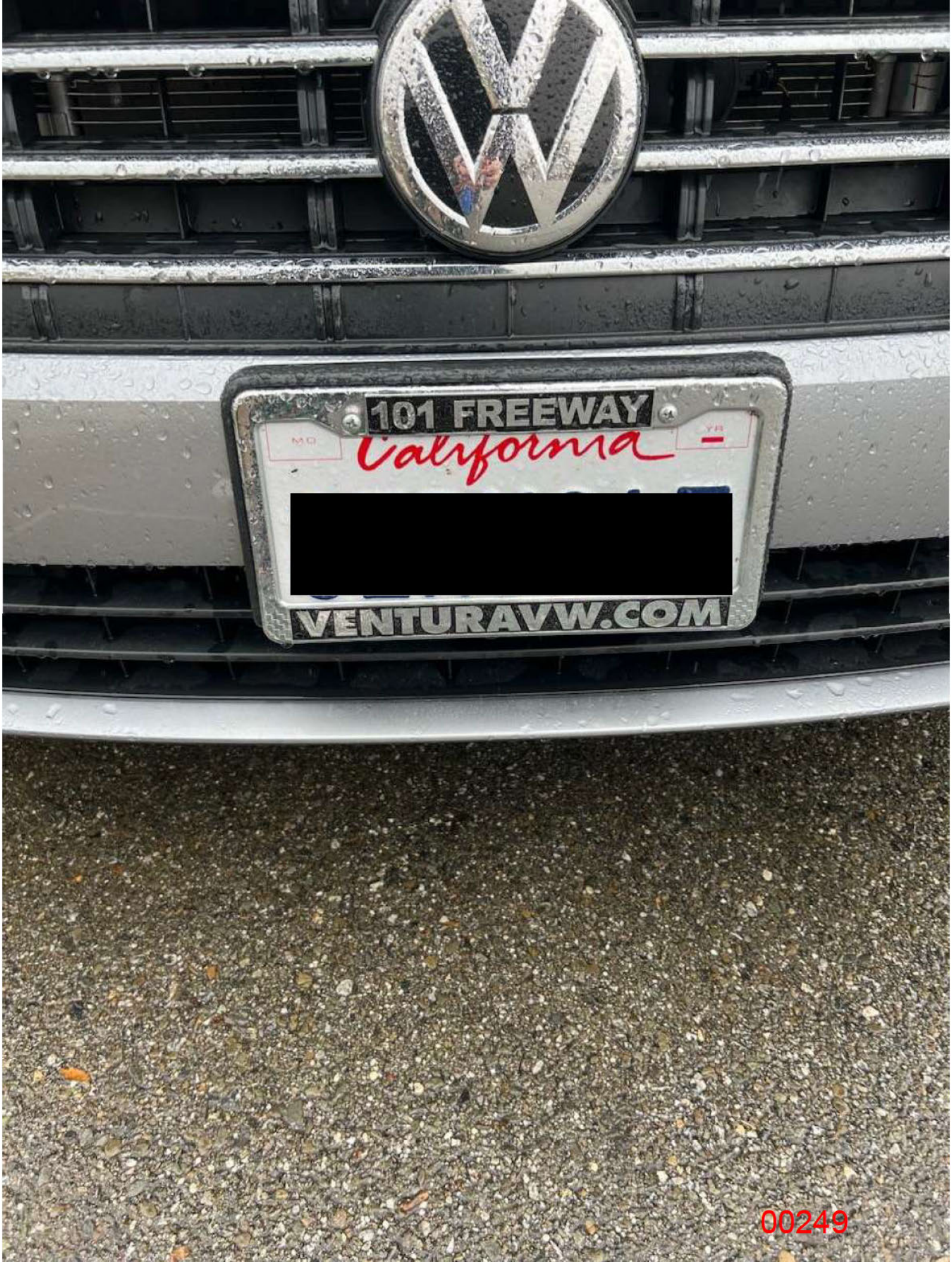
If you have any questions or concerns, please contact me at the number below.

Claims Department

Form Z507 CA (04/21)


101 FREEWAY
FEB
California
23
V0123447
VENTURAVW.COM


00248


101 FREEWAY
California
VENTURAVW.COM


00250

00251



00252


101 FREEWAY
FEB California
VENTURAVW.COM
JETTA

[redacted]

Underwritten By:

ny

Claim Number: [redacted]
Loss Date: November 30, 2022
Loss State: CA
Document Date: December 8, 2022

Track the status and details of your claim, e-mail your representative or report a new claim.

Claim Information

We are in the process of investigating the above referenced claim. The claim on policy number, [redacted] arising from an incident on November 30, 2022 was reported to the above reference underwriting company ("the Company") on December 1, 2022.

The purpose of this letter is to advise you that we are handling this claim under a reservation of rights.

The reservation of rights means that we reserve our right to deny coverage under the policy. No action taken thus far, nor any action taken in the future, to investigate, explore settlement, settle, make payments or defend this claim should be deemed to be an admission of coverage under the referenced policy. The Company reserves its rights to deny coverage under the referenced policy, to refuse to make any payments under the policy, to further litigate any coverage issues and to seek reimbursement of any amounts paid under the policy for loss, damage, costs, or fees.

The facts as revealed by our investigation to date indicate that the insured vehicle struck an animal.

The insurance policy, CA 9611 (09/16) provides as follows:

CALIFORNIA AUTO POLICY

LIMITS OF FUTURE COVERAGE

PLEASE REFER TO THE "GENERAL PROVISIONS" SECTION OF THIS POLICY AND READ THE FOLLOWING PROVISIONS CAREFULLY. THEY MAY AFFECT YOUR COVERAGE IN THE FUTURE:

CHANGES

CANCELLATION

NONRENEWAL

INSURING AGREEMENT

In return for your payment of the premium, we agree to insure you subject to all the terms, conditions and limitations of this policy. We will insure you for the coverages

and the limits of liability shown on this policy's declarations page. Your policy consists of the policy contract, your insurance application, the declarations page, and all endorsements to this policy.

Continued

PART VI--DUTIES IN CASE OF AN ACCIDENT OR LOSS

For coverage to apply under this policy, you or the person seeking coverage must promptly report each accident or loss even if you or the person seeking coverage is not at fault. You or the person seeking coverage must provide us with all accident or loss information, including time, place, and how the accident or loss happened. You or the person seeking coverage must also obtain and provide us the names and addresses of all persons involved in the accident or loss, the names and addresses of any witnesses, and the license plate numbers of the vehicles involved.

If you or the person seeking coverage cannot identify the owner or operator of a vehicle involved in the accident, or if theft or vandalism has occurred, you or the person seeking coverage must notify the police within 24 hours or as soon as practicable.

A person seeking coverage must:

1. cooperate with us in any matter concerning a claim or lawsuit;

2. provide any written proof of loss we may reasonably require;

3. allow us to take signed and recorded statements, including sworn statements and examinations under oath, which we may conduct outside the presence of you or any other person seeking coverage, and answer all reasonable questions we may ask as often as we may reasonably require;

4. promptly call to notify us about any claim or lawsuit and send us any and all legal papers relating to the claim or suit;

5. attend hearings and trials as we require;

6. take reasonable steps after a loss to protect the covered auto, or any other vehicle for which coverage is sought, from further loss. We will pay reasonable expenses

incurred in providing that protection. If failure to provide such protection results in further loss, any additional damages will not be covered under this policy;

7. allow us to have the damaged covered auto, or any other damaged vehicle for which coverage is sought, inspected and appraised before its repair or disposal;

8. submit to medical examinations at our expense by doctors we select as often as we may reasonably require; and

9. authorize us to obtain medical and other records.

PART VII--GENERAL PROVISIONS

POLICY PERIOD AND TERRITORY

This policy applies only to accidents and losses occurring during the policy period shown on the declarations page and that occur within a state, territory or possession

of the United States of America, or a province or territory of Canada, or while a covered auto is being transported between their ports.

FRAUD OR MISREPRESENTATION

This policy was issued in reliance upon the information provided on your insurance

application. We may void this policy at any time, including after the occurrence of an

accident or loss, if you:

1. made incorrect statements or representations to us with regard to any material fact or circumstance;

2. concealed or misrepresented any material fact or circumstance; or

3. engaged in fraudulent conduct;

at the time of application. This means that we will not be liable for any claims or damages that would otherwise be covered. However, if we make a payment, the insured person must reimburse us.

Any changes we make at your request to this policy after inception will be made in reliance upon information you provide. If you:

1. make incorrect statements or representations to us with regard to any material fact

or circumstance;

2. conceal or misrepresent any material fact or circumstance; or

3. engage in fraudulent conduct;

in connection with a requested change we may void the policy or reform it as it existed immediately prior to the requested change. We may do this at any time, including after the occurrence of an accident or loss. However, if we make a payment, the insured person must reimburse us.

When we have not voided or reformed the policy, we may still deny coverage for an accident or loss if you, in connection with the policy application, in connection with any requested change, or at any time during the policy period, have concealed or misrepresented any material fact or circumstance or engaged in fraudulent conduct and that concealment, misrepresentation, or fraudulent conduct was material to a risk we assumed.

We may deny coverage for an accident or loss if you or a person seeking coverage has concealed or misrepresented any material fact or circumstance, or engaged in fraudulent conduct, in connection with the presentation or settlement of a claim.

Our investigation indicates that the policy may not provide coverage for the referenced claim because we have been unable to independently verify the date of loss.

Consequently, because there may be no coverage available to you for this loss. The Company hereby reserves its rights to:

1. Deny coverage for this loss;

2. Refuse to defend any lawsuit filed in connection with this matter;

3. Defend any lawsuit subject to a continuing reservation of rights as outlined in this and any subsequent letters;

4. Withdraw from or decline any further participation in the defense of any lawsuit filed in connection with this matter;

5. Refuse to make any payment under the policy:

6. Litigate, in any separate action, the issue of coverage;

7. Enforce all terms and conditions of the policy;

8. Obtain recovery from you of any amounts we may pay to defend or settle any claims made against you and arising from this loss.

This reservation of rights is based on our investigation to date. We reserve the right to amend this letter to assert any new or additional policy terms or conditions which may become pertinent to coverage as a result of our ongoing investigation. We will notify you in a timely manner of any new or additional basis for our reservation of rights under the policy as they arise in our ongoing investigation.

In order to resolve this matter we will need to obtain pictures and other requested documents in order to independently verify the date of loss.

You have the right to consult with an attorney of your own choosing, at your own expense, with respect to the issues raised in this letter. If you have any information that contradicts the facts as revealed by our investigation to date or any other information you feel should be considered, please contact me immediately.

INTERVIEW REPORT

CASE NUMBER	CASE NAME	CASE INVESTIGATOR	PHONE NUMBER
22JA018666	Mercado, Emerson	Caballero, Martin	[redacted]
EVENT DATE & TIME	LOCATION		
1/17/2023 @ 0930 hours	Telephonic		

INVOLVED PERSONS / PARTICIPATING PERSONNEL:

ROLE	NAME (Last / First / Middle)	DOB	ADDRESS & PHONE
Detective	Caballero, Martin	N/A	[redacted]
Detective	Magaña, Jessica	N/A	[redacted]
SIU Investigator		[redacted]	[redacted]

NARRATIVE:

On January 17, 2023, I (Detective Martin Caballero #723) interviewed Special Investigations Unit (SIU) Investigator regarding Emerson Mercado's (Mercado) automobile insurance claim. I identified myself as a Detective with the California Department of Insurance (CDI) and informed that I was assigned to investigate allegations of insurance fraud. The telephonic interview was audio recorded and also present during the interview was CDI Detective Jessica Magaña **[Exhibit #1]**.

stated she has worked for) as an SIU Investigator for approximately ten (10) months and worked in the for approximately eleven (11) years.

advised her job duties as an SIU Investigator include: reviewing and investigating the claims assigned to her and conducting database searches of individuals and vehicles, conducting interviews of claimants and witnesses, and referring potential fraud to CDI and the National Insurance Crime Bureau (NCIB). As the custodian of record of the files assigned to her, ensures all relevant information and reports are included within the case file. Furthermore, she stated all the documents/records creates are dated, relied on by the company as true and accurate, made in the regular course of business and on or about the time of the events that they reflect, and are computer generated.

During our interview, was in possession of the claim file (claim # - and referred to it while answering my questions. verified Mercado by his full name, date of birth (DOB), California Driver License (CDL/ , and address).

According to Mercado reported the first notice of loss (FNOL) to through the mobile application on December 1, 2022.

On December 2, 2022, was assigned the claim. Upon being assigned the claim, stated she reviewed Mercado's policy transactions, utilized several databases (i.e. auto check, TLO) to gather information on Mercado, reviewed internal customer interaction reports and mobile application data, reviewed the photographs submitted by Mercado, and interviewed Mercado. explained that because Mercado made several changes to the deductibles on his policy within thirty (30) days of the reported loss, the claim was automatically flagged and sent to SIU for review.

Upon reviewing the metadata on the photographs submitted by Mercado, discovered that the photographs were taken on November 16, 2022, which was prior to the coverage change made by Mercado **[Exhibit #2]**. On November 18, 2022, Mercado utilized the mobile application to lower the comprehensive collision deductible on all the vehicles listed on his policy from $2,000 to $1,000. The comprehensive collision deductible on the 2021 Volkswagen Jetta was lowered from $2,000 to $500.

On December 5, 2022, spoke with Mercado and took his statement on a recorded line. Prior to conducting the interview, verified Mercado's full name, DOB, Social Security Number (SSN), and address. Mercado claimed on November 30, 2022, at approximately 10:30 PM, he was driving a 2021 Volkswagen Jetta, barring vehicle identification number (VIN/) on the eastbound California State Route 126 when he struck a coyote, causing minor damage to his front bumper. confirmed the date and time of the loss, as well as the date Mercado submitted the photographs to She then asked Mercado why he had recently made changes to his policy, and Mercado advised he had recently been involved in a traffic collision, but it was not reported. presented Mercado with the metadata findings, and Mercado was unable to provide an explanation as to why the photographs were taken prior to the date of loss.

advised that within forty-five (45) minutes of her recorded statement with Mercado, received a request from Mercado via the mobile application to close the claim.

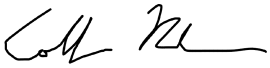
Upon closing her investigation, recommended elevating for a fraud and misrepresentation denial and policy action review.

On December 22, 2022, the claim was denied. advised there was no payout made and stated the potential loss was approximately $1,081.06.

On January 17, 2023, Mercado's policy was canceled due to his misrepresentations involving this claim.

advised there have been no changes or updates to the investigation since the referral was submitted and we concluded the interview at approximately 1006 hours.

On January 19, 2023, at approximately 1400 hours, the audio recording of the interview was booked as evidence.

REPORTING INVESTIGATOR	BADGE NUMBER	SUPERVISOR APPROVING	BADGE NUMBER
Caballero, Martin	723	Norrbom, Collin	222
SIGNATURE	DATE	SIGNATURE	DATE
			1/26/2023

INTERVIEW REPORT

CASE NUMBER	CASE NAME	CASE INVESTIGATOR	PHONE NUMBER
22JA018666	Mercado, Emerson	Caballero, Martin	(661) 253-7405
EVENT DATE & TIME	LOCATION		
1/18/2023 @ 1000 hours	Telephonic		

INVOLVED PERSONS / PARTICIPATING PERSONNEL:

ROLE	NAME (Last / First / Middle)	DOB	ADDRESS & PHONE
Detective	Caballero, Martin	N/A	[redacted]
Detective	Magaña, Jessica	N/A	[redacted]
Claims Adjuster			[redacted]

NARRATIVE:

On January 18, 2023, I (Detective Martin Caballero #723) interviewed Claims Adjuster) regarding Emerson Mercado's (Mercado) automobile insurance claim. I identified myself as a Detective with the California Department of Insurance (CDI) and informed McCann that I was assigned to investigate allegations of insurance fraud. The telephonic interview was audio recorded and also present during the interview was CDI Detective Jessica Magaña **[Exhibit #1]**.

stated she has worked for) as a Claims Adjuster for approximately three (3) months. job duties include the following: ensuring that the insured policyholders are afforded all benefits due to them in a timely manner; gathering all information and documents relevant to the claim; authorize services, repairs and rentals, and requesting Special Investigation Unit (SIU) review if she becomes suspicious of the claim.

advised the claim files are dated and relied upon by to administer the claim. They are created, maintained, and received in the regular course of business, at or near the time of the act they reflect. The business records are prepared electronically and are relied on by as true and accurate. advised the claim files are stored in an electronic portal called Claim Pro. She is the custodian of records for the claim files assigned to her. can testify to the methods used to obtain, preserve and maintain said records.

During our interview, was in possession of the claim file (claim and referred to it while answering my questions. verified Mercado by his full name, date of birth (DOB), California Driver License (CDL/ , and address .

According to Mercado reported the first notice of loss (FNOL) to through the mobile application on December 1, 2022. I asked if she could confirm it was Mercado that reported the FNOL, however, she stated since she is new she is unsure how the mobile application works and cannot confirm if it was Mercado or another driver listed on the policy, possibly), who reported the loss to directed me to her Claims Supervisor, for assistance with questions regarding the mobile application.

On December 2, 2022, was assigned the claim. Upon being assigned the claim, contacted Mercado and took his statement on a recorded line. During the interview, was advised by Mercado that on November 30, 2022, at approximately 10:30 PM, he was driving a 2021 Volkswagen Jetta, barring vehicle identification number (VIN) on the eastbound California State Route 126 when he struck a coyote or bobcat, causing minor damage to his front bumper. advised no police responded to the scene of the loss and no police report was generated. Mercado was instructed to send photographs of the damage via the mobile application, and he did so shortly after the recorded conversation. After speaking with Mercado, and gathering the facts of the loss, sent the claim back to SIU for further investigation.

According to review of the claim notes, on December 5, 2022, Mercado changed the deductible on the Volkswagen Jetta from $500 to $1,000 and requested to close the claim.

advised she found it odd that Mercado requested to close the claim after speaking with the SIU investigator, and that there were messages sent via the mobile application to asking for updates on closing the claim. Furthermore, stated because of the metadata of the photographs showing the loss occurred prior to the changes made to his policy, and Mercado asking to close the claim, she believed Mercado lied about the date of loss in order to obtain coverage for the damage.

stated there was no payout made on the claim and the claim was denied.

At approximately 1035 hours, stated she had no further information to add and we concluded our interview.

On January 20, 2023, at approximately 1015 hours, the audio recording of the interview was booked as evidence.

REPORTING INVESTIGATOR	BADGE NUMBER	SUPERVISOR APPROVING	BADGE NUMBER
Caballero, Martin	723	Norrbom, Collin	222
SIGNATURE	DATE	SIGNATURE	DATE
			2/6/2023

INTERVIEW REPORT

CASE NUMBER	CASE NAME	CASE INVESTIGATOR	PHONE NUMBER
22JA018666	Mercado, Emerson	Caballero, Martin	(661) 253-7405
EVENT DATE & TIME	LOCATION		
1/27/2023 @ 1300 hours	Telephonic		

INVOLVED PERSONS / PARTICIPATING PERSONNEL:

ROLE	NAME (Last / First / Middle)	DOB	ADDRESS & PHONE
Detective	Caballero, Martin	N/A	[redacted]
Detective	Magaña, Jessica	N/A	
Claims Supervisor		[redacted]	

NARRATIVE:

On January 27, 2023, I (Detective Martin Caballero #723) interviewed Central Claims Unit (CCU) Supervisor) regarding Emerson Mercado's (Mercado) automobile insurance claim. I identified myself as a Detective with the California Department of Insurance (CDI) and informed that I was assigned to investigate allegations of insurance fraud. The telephonic interview was audio recorded and also present during the interview was CDI Detective Jessica Magaña **[Exhibit #1]**.

stated she has worked for) as a Claims Supervisor for approximately four (4) years. primary job duty is to manage claims inventory and to supervise the accuracy and efficiency of onboarding new hires and their handling of claims.

advised the claim files are dated and relied upon by to administer the claim. They are created, maintained, and received in the regular course of business, at or near the time of the act they reflect. The business records are prepared electronically and are relied on by as true and accurate. advised the claim files are stored in an electronic portal called and stated that is the custodian of records for the claim files. can testify to the methods used to obtain, preserve and maintain said records.

During our interview, was in possession of the claim file ( ) and referred to it while answering my questions. verified Mercado by his full name, date of birth (DOB [redacted]), California Driver License (CDL/[redacted]), and address [redacted], [redacted].

advised that her primary role in Mercado's claim was to supervise Claims Adjuster) who was a new hire and in training.

stated the initial red flag was Mercado lowering the deductibles on his policy two weeks prior to reporting the first notice of loss (FNOL). The claim was referred to the Special Investigations Unit (SIU) for further investigation and a request for claim denial was submitted. advised that on December 1, 2022, the FNOL was reported via the online application, and the contact information listed on the FNOL claim was Mercado's cell phone number and email address [redacted]. informed us that the application will list the primary policyholder as the insured reporting the claim, however, the application will ask the insured to provide the best contact information (i.e. phone number and email) to be reached at. On December 2, 2022, Claims Adjuster contacted Mercado on a recorded line and took his statement.

Mercado sent photographs of the loss on December 2, 2022, at approximately 11:29 AM, and sent additional photographs on the same date, between 2:46 PM and 2:54 PM.

According to SIU does not use a specific application to check the metadata of photographs. The program is embedded into their system, and it automatically prompts and asks the SIU Investigator if they would like to retrieve the metadata of the photograph(s).

stated because Mercado lowered the deductible on the involved vehicle (2021 Volkswagen Jetta/Vehicle Identification Number [redacted]) prior to reporting the FNOL and because he requested to close the claim after speaking with SIU, she believed Mercado lied about the date of loss in order to obtain coverage for the damage.

stated there was no payout made on the claim and the claim was denied. Mercado's policy was canceled due to misrepresentation involving this claim.

advised that she would request the transcript of the recorded conversation between Claims Adjuster and Mercado, and she will provide me with the document(s) as soon as they become available.

At approximately 1325 hours, stated she had no further information to add and we concluded our interview.

On January 27, 2023, at approximately 1545 hours, the audio recording of the interview was booked as evidence.

REPORTING INVESTIGATOR	BADGE NUMBER	SUPERVISOR APPROVING	BADGE NUMBER
Caballero, Martin	723	Norrbom, Collin	222
SIGNATURE	DATE	SIGNATURE	DATE
			02/13/2023

INTERVIEW REPORT

CASE NUMBER	CASE NAME	CASE INVESTIGATOR	PHONE NUMBER
22JA018666	Emerson Mercado	Caballero, Martin	[redacted]
EVENT DATE & TIME	LOCATION		
10/10/2023 @ 0955 hours	Telephonic		

INVOLVED PERSONS / PARTICIPATING PERSONNEL:

ROLE	NAME (Last / First / Middle)	DOB	ADDRESS & PHONE
Detective	Caballero, Martin	N/A	[redacted]
Suspect	Mercado, Emerson	[redacted]	

NARRATIVE:

On October 10, 2023, I (Detective Martin Caballero #723) interviewed Emerson Mercado (Mercado) regarding an auto insurance claim he submitted in November 2022. I identified myself as a Detective with the California Department of Insurance and informed Mercado that Insurance found discrepancies in his auto insurance claim. The interview was conducted telephonically and audio recorded **[Exhibit #1]**.

Mercado was positively identified by verbally confirming his full name, date of birth, address, and California driver's license number. The purpose of this interview was to obtain Mercado's statement regarding the details of the traffic accident, filing the claim, and confirming the policy changes he made prior to and after the claim was filed.

Mercado provided me with the following voluntary verbal statement in summary.

Mercado stated that he filed the claim in November 2022 using the mobile application and informed that he was driving a 2021 Volkswagen Jetta (Jetta) on California State Route 126 when he hit an animal. The following day, Mercado returned the vehicle to his younger sister who is the primary driver of the vehicle. The vehicle is stored at his mother's [redacted]) home where his sister resides. Upon dropping the vehicle off, his sister pointed out the damage to the vehicle's front bumper to Mercado and Mercado informed her that he had hit an animal while driving the night before. Mercado informed me that he later learned that his sister had originally hit something prior to his accident, but never told him about the accident and/or damage to the front passenger side bumper.

Mercado filed the claim online with and asked his sister to send him photographs of the damage since he was not in possession of the vehicle, and since he did not have photographs of the damage. According to Mercado, his sister sent him the photographs of the damage that she had taken when she hit something a month prior, and Mercado unknowingly submitted those same photographs to

fraud department (SIU) contacted Mercado and informed him of the time stamp (metadata) on the photographs and the discrepancies in his statement. After getting off the phone with Mercado stated that he called his sister and advised her that he could get in trouble if she did not tell him the truth about the damage to the Jetta. His sister proceeded to inform Mercado that she did hit something a month prior but was afraid to tell Mercado, and because she figured he would take care of it through the insurance. Mercado mentioned that his sister is a teenager. Mercado then contacted to inform them of this update but he was advised that would be closing his policy due to suspected fraud in regard to his claim. I asked Mercado if he recalled who he spoke with at and he stated he left a voicemail stating he had learned some new information regarding his claim but never heard back from her. Mercado then stated he received an email and letter in the mail from stating that they would be canceling his policy. Mercado attempted to contact a second time and left a voicemail requesting to close the claim. Mercado stated he never heard back from and/or I asked Mercado if he attempted to contact and left voicemails for both and and he stated he only contacted because he did not have any contact information for Mercado advised he did not speak with any representative following his conversation with

Mercado again stated that upon being informed of the inconsistencies in his statement and the metadata of the photographs, he reached out to his sister because he was not trying to file a false claim. He advised his sister of the severity of the situation and what could potentially happen if he were to file a false claim. Mercado's sister informed him "A month prior, I hit something. I caused damage to the car. I didn't say anything to you and then you borrowed the car. You drove it home from mom's house and when you told me you hit something, and that you were gonna take care of it, I didn't tell you because I figured you were just gonna handle it that way". Mercado reiterated that he had no knowledge that the photographs he submitted to were taken by his sister a month prior when the initial damage to the front passenger side bumper of the vehicle occurred.

I proceeded to ask Mercado about lowering the deductibles to the vehicles on his policy prior to filing the claim, and Mercado confirmed that he did lower the deductibles on each of the vehicles on his policy. Mercado stated there was an issue with his truck and he wanted to file a claim but realized that his coverage was too high and it was not worth filing a claim to fix the minor damage. Mercado then proceeded to lower the deductibles on all six (6) vehicles on his policy. I proceeded to ask Mercado why he lowered the deductibles from $2,000 to $1,000 on all his vehicles except the Jetta, which he lowered to $500, and he stated that it must have been a mistake and that he had no intention of lowering it an additional $500. I asked Mercado how he made the changes to the deductibles and how he filed the claim with and he advised he made the changes and filed the claim using the mobile application. He stated when he initially opened the claim via the mobile application, he uploaded

photographs of the damage to the Jetta. When he was contacted by Claims Adjuster shortly after opening the claim, she obtained a statement from Mercado and requested he send new photographs of the damage. He stated he was unsure why they were requesting new photographs. At that point, Mercado contacted his sister who was in possession of the vehicle, and asked her to send him new photographs of the damage. She sent him new photographs of the damage and he submitted them to

I asked Mercado if he recalled raising the deductibles on the six (6) vehicles back up to $2,000, but he stated he did not because had canceled his policy due to suspected fraud. I advised him that claimed he raised the deductibles on the vehicles following his discussion with SIU and he stated he did not recall doing so.

Mercado stated he had no further questions and/or information to add, and we concluded the interview at approximately 1025 hours.

REPORTING INVESTIGATOR	BADGE NUMBER	SUPERVISOR APPROVING	BADGE NUMBER
Caballero, Martin	723	Norrbom, Collin	222
SIGNATURE	DATE	SIGNATURE	DATE
MCaballero	10/19/2023		10/23/2023

Evidence Title: Mercado.WMA

This transcript is unverified.

An unverified transcript may have been generated through a combination of speech-to-text technology and human edits. As a result, it may contain errors, so please refer to the corresponding evidence.

Speaker 1: *Oh, okay. Good morning. Um, today's date is November 9th, 2023. And by my clock I have 0 9 49 hours. Um, the location of the interview is the professional standards conference room. Present to be interviewed is Officer Officer Emerson Mercado, ID number 5 0 1. Correct. Is that right ma'am? Um, your assignment on the date of the alleged occurrence was your traffic officer currently? Yes. Um, you are accompanied by your attorney Robert Bauman. Um, and I'm the primary investigator commander Sarah Hurd. Secondary investigator is Sergeant Turner Marchetti, uh, I'm ID 3 54. He's ID three 80. Um, you are being interviewed as an accused employee. Um, the nature of the allegation is that on October 10th, 2023, you informed Sergeant Marchetti that you were the suspect in a criminal investigation for insurance fraud and were under investigation by the California Department of Insurance. Correct. Um, our understanding is that it was submitted to the DA's office for a review. Um, this interview pertains to potential criminal misconduct, therefore I'm going to advise you of your Miranda rights. Um, you have the right to remain silent. Do you understand? Yes. Anything you say may be used against you in court. Do you understand? Yes. You have the right to the presence of an attorney before and during any questioning. Do you understand? Yes. If you cannot afford an attorney, one will be appointed for you free of charge before any questioning if you want. Do you understand? Yes. Do you wanna talk about what happened? No. Okay.*

Speaker 1: *Emerson Mercado, I'm giving you a direct order to answer any and all questions asked of you in a truthful and accurate manner. Your failure to do so may be deemed insubordination and may result in administrative discipline up to and including termination of your employment with this agency. Do you understand? Yes. Will you now provide a statement? Yes. Okay, thank you. So, I'm, uh, in charge of the investigation. If you guys need to take a break at any time, use the restroom, get a drink, you guys need to talk privately, just let me know and within reason we'll make that accommodation. So, um, you obviously have a right to make a recording. I see your attorneys doing that. Um, and af at the end of this whole thing, you can have copies of any recordings that we have, okay? Okay. Alright. So, um, basically at this point we, uh, we, we got the information from you that you were under investigation for insurance fraud and we're, uh, wanna know exactly the circumstances of why and what happened. So if you wanna just kind of tell us the story, that'd be good.*

Speaker 2: *Yeah. So about a month ago, October 10th, um, I received a voicemail from a detective with Department of Insurance. I don't recall his name off hand, um, but he left me a voicemail. Said he was following up on an auto insurance claim that had filed and asked that I call him back. I left to contact information, so I called him back. Um, he reintroduced himself. He said that he was following up with an auto insurance claim from the insurance that I was, that I had at the time, which was Um, he said that they had submitted the claim to him for follow-up, uh, due to, due, due to some discrepancy in the claim. Um, he asked me if I remembered the claim itself. Um, I told him that I did. He asked me, he just kind of went in asking me questions, um, instead of allowing me to give a statement essentially.*

Speaker 2: *Um, he asked me if I remember who I spoke with. Um, I know the two names, the two adjusters because he had told me, but I didn't at the time. I didn't remember. Um, I still*

don't know which, which adjuster was which. I just know that one of 'em was and the other one was Um, he asked me what my interactions were with each of 'em. Um, and I told him that I had submitted my claim through my app. Um, I don't remember the day, but I submitted the claim about a day or two later. Um, I received a phone call from, I believe it's was the one I spoke with first, but she called me to just confirmed the claim and set up an appointment for my vehicle to be looked at for an estimate, um, through one of their body shops within their provider or through their network rather.

Speaker 2: *Um, she set up the appointment, body shop called me that day, maybe the next day. Um, the vehicle was taken in. I got an estimate about a day after I got the estimate. I received a phone call from who I believe was Um, at that point she had told me that she was looking into the claim, uh, due to some discrepancy and the photos that I had attached to my claim originally online or on my app. Um, she asked me if I knew what the discrepancy was. I told her I did not. At that time I did not. Um, she told me that the timeline that I'd given in my claim did not match up to the timestamp on the photos. Um, so the photos had a timestamp of a prior date to the collision. Uh, as soon as she told me that, uh, she said that, uh, she'd be following up with it and that she would gimme a call back at a later time.*

Speaker 2: *Um, the vehicle that I was involved in collision with, it's registered to me, it was under my insurance, but it's my sister's car, essentially. She drives it 91st, 95% of the time. Um, so I reached out to her. Um, I asked her if she knew why there was that discrepancy at that point. She came forward and told me she had crashed the car about a month prior. Didn't tell me about it because she thought I would take the car away from her. Um, given that it was in my name, I helped her buy it. Um, and that the photos she had sent me were photos that she had taken when she dcd. At that point I called back because called me from a block number. Uh, she didn't*

answer. I left her a voicemail. I said, Hey, I have information regarding my claim.

Speaker 2: *I know what the discrepancy is. If you can just gimme a call back, I can explain it to you. Um, she didn't call me back, so I called her a second time. Still no answer. I left her a second voicemail, um, explaining to her that there was a prior TC that I was unaware about and that because of this discrepancy that I needed to terminate my claim, I did not want to follow the follow through with the claim any longer. Um, I never received a phone call back from her or Um, I'd say about two days after that, um, I checked my app and saw from the homepage it always has your open claims and your closed claims. Um, I'd seen that they had closed the claim. Um, so I figured that that was it because I didn't hear anything. Um, about a week or so later, um, received a notice in the mail from the insurance, um, saying that because of the discrepancy in that claim that they would be canceling my insurance.*

Speaker 2: *They gave me an end date of when they would, uh, cancel my policy. Um, I don't recall the date, however, I do recall that it was about a week and a half, two weeks after the ending of my billing cycle. Um, originally I had told Sergeant Marett that I had received a check for the excess of my, um, premium that was incorrect. I, they never charged me for my premium at the end of my billing cycle. Since the end of the, um, when they were terminating my policy was, like I said, it was about a week and a half after. Um, they never charged me for my premium. They just canceled the policy and I never heard anything after that until about a month ago when this detective reached out to me.*

Speaker 1: *Okay. So I just wanna make sure I understand the full scope of it. So, um, is your sister un, is she a minor?*

Speaker 2: *Uh, no, she's 19.*

Speaker 1: *Okay. And does she live with you?*

Speaker 2: *She does*

Speaker 1: *Not. Okay. So she normally drives the car, correct? Um, do and you drive the car on occasion?*

Speaker 2: *Occasionally. So she's my primary, um, childcare. So she comes over often. Um, sometimes if I ride my personal motorcycle to my mom's house, um, I'll drive her car home because I live out in Fillmore, which is rural. It's super dark. I don't like driving at night or riding my motorcycle at night rather. Um, so that night was actually a night that I had taken, taken her car home from my mom's house.*

Speaker 1: *When you say that night, you mean the night of that you,*

Speaker 2: *The night, the night that I had hit whatever it was I hit on the freeway. Okay. I believe it to be an animal, but I don't, I don't know for sure. Okay.*

Speaker 1: *Um, so yeah, what happened on that? So you're driving home and what happens?*

Speaker 2: *Yeah, so I'm driving home. I'm like, um, I don't know, probably about three miles away from the city of Fillmore. So kind of in the rural areas. Right before, um, number one lane, I'm probably going about 72, maybe 75. And I just hear a loud thud and I feel something along the passenger, along the passenger side of the vehicle essentially, um, pulled off. I looked, I didn't see an animal or a person in the roadway. Um, looked around, didn't see anything. There was no other cars. So I went home. Um, I went home, um, next day, next day, two days later. Uh, I don't recall which one, but I had driven back to my mom's. I took the car back, went to go pick*

up my motorcycle. I saw the damage of the car at that point. Um, where was the damage to the car? Oh, so the damage to the car was along the passenger side, up near the front bumper. Um, and it went back a little bit towards the front passenger wheel, uh, part of the bumper though, still the front bumper.

Speaker 1: *Um, that's the first time you noticed the damage?*

Speaker 2: *That was the first time I had noticed*

Speaker 1: *The damage. You didn't notice it when you got out of*

Speaker 2: *The car? No. Okay. It was, it was dark and I didn't really, like I said, I didn't really look. I was more looking for a body which hit what I hit more than anything was my concern. Um, at that point, um, I left the car there, I went back, went about my day. I don't know what I did after that, but I just went about my day back home. Um, uh, a few days later, um, well that same day I reached out to my sister. I said, Hey, you know what, you know, I'll file a claim with the insurance. Just send me photos of the damage so I can submit it in my app. She sends me photos. Um, I didn't think anything of it. I just took the photos. I saved 'em, uh, filed my claim, attached the photos. And then, like I said, after I filed the claim a few days later I was contacted and they confirmed, well, I previously, they confirmed the claim that they got it, that they got the photos and then everything else kind of fell after that.*

Speaker 1: *So when you went to get into the car before you drove it, did you ever notice any damage?*

Speaker 2: *I, I didn't look. I*

Speaker 1: *Do you not Dr. Go on that side of the car or what?*

Speaker 2: *I backed the car in Uhhuh the driveway, so I get in on the driver's side. Um, so I didn't, I didn't bother to look.*

Speaker 1: *Okay. Um,*

Speaker 3: *What was the date and time of that, the collision that you were involved in?*

Speaker 2: *Um, roughly beginning of December. I don't, I don't recall the exact date. Okay.*

Speaker 1: *Of December.*

Speaker 2: *Of December of last year.*

Speaker 3: *And then how much time passed before you reported the claim?*

Speaker 2: *Uh, I, I don't recall. It was, it was a few days. It wasn't more than a few days. Okay.*

Speaker 1: *So this is all you're thinking in your mind? I'm, I'm guessing, yeah. When you came to tr when they called you, I guess on the 10th. Yeah. You're like thinking this is long, long pass, like this is long. Yeah,*

Speaker 2: *It was almost, it was almost a year ago. Mm-Hmm. <affirmative> and I didn't heard anything. Like I said, I saw that they had canceled the claim initially and I, I understood why they terminated my policy, but since I didn't hear any follow up from either of them after leaving 'em a couple voicemails, I just, I didn't think anything of it at the time. Mm-Hmm. <affirmative> until I received the voicemail from the detective.*

Speaker 3: *Did you get any email or mail correspondence after your cancellation? Nothing.*

Speaker 2: *They just, the only correspondence I got in the mail was them telling me they were terminating my policy. That was it. I never heard anything else after, after that. That was the only thing.*

Speaker 1: *And then your sister, did she tell you what she hit or what her collision?*

Speaker 2: *Uh, so she believes that she hit an animal. She thinks it was like a little coyote on her way to work about a month prior. It was like early November-ish. Um,*

Speaker 1: *When you, uh, is, where does she live versus where you live?*

Speaker 2: *So she lives in Oak View and then I live out in Fillmore. Um, and at that time, just to kind of close the gap, did she take pictures of, of the damage? Yeah. So the photos that she had sent me were actually photos that she had taken the morning of her collision. So she, she was on her way to work. She works at, or she used to work at Starbucks Harbor. Mm-Hmm. <affirmative>. Um, on her way in, she was an opener. So she was on her way. It was four, five o'clock in the morning, still dark out. Um, and she hit, well, she believed to be a coyote, but she doesn't know for sure. She just, she just hit an animal. Um,*

Speaker 3: *How, how much before your collision did that occur?*

Speaker 2: *Um, I believe it was about a month, maybe three weeks. Okay.*

Speaker 3: *And has she talked to the Department of insurance?*

Speaker 2: *No, and I asked him, I was like, do you want to contact her?*

Speaker 4: *I*

Speaker 2: *You didn't wanna speak with her.*

Speaker 1: *Um, and then she was on her way to work. Um, but she never tells you 'cause she's afraid you'll take her car away, right? Correct. Um, but she did take photos.*

Speaker 2: *She did.*

Speaker 1: *Do you know when she took the photos?*

Speaker 2: *That same morning. Okay.*

Speaker 1: *Did she say why she took photos?*

Speaker 2: *I believe she shared 'em with my mom. So she told my mom about the collision. Um, but they never told me about it.*

Speaker 1: *Okay. So what kind of car is it?*

Speaker 2: *Uh, 2021 Volkswagen Jetta. I'm not a hundred percent of the, of the year, but I think it's a 2021.*

Speaker 1: *Okay. What color?*

Speaker 2: *Dark gray.*

Speaker 1: *Okay. And then how bad is it? Was it damaged? What?*

Speaker 2: *It was minor. It was just the bumper had where it attaches to the front quarter panel and fallen off. And then the black, like, uh, I guess like the grill part, it was plastic that cracked in half. That was it. It was very minor.*

Speaker 1: *So like, looking at the car from a distance, would you notice it?*

Speaker 2: *Um, no, I don't think so. I mean, you'd have to really know where it's at to, to see it. The damage was, was pretty minor.*

Speaker 4: *Okay.*

Speaker 1: *Got anything else right*

Speaker 2: *Now? Um,*

Speaker 3: *Just to get, have you thought of anywhere, anywhere else? Or if there's anything else that will just help corroborate your story, you know, to kind of shore up their investigation and get it done and move on?*

Speaker 2: *No, I mean, I, I guess, no, I don't think so. What? I mean, there's no, my drive home, like I said, it's pretty much just orchard and farmland. So there's not really anything that I, I could place me somewhere essentially. Um, I have cameras on my house, but those, those get removed. Mm-Hmm. <affirmative> every 30 days. Normally I delete 'em every day naturally. Okay. Um,*

Speaker 1: *Um, when you were driving home and you hit what you thought was an animal, you said it was the beginning of December. Do you remember like what time of night it was or what time of day?*

Speaker 2: *Uh, it was nighttime. It was, it had to have been sometime after nine or 10. It was relatively late.*

Speaker 3: *What's been your sister's response to this? You know, you don't have to get into details of personal*

Speaker 2: *Stuff, but, uh, she's afraid she's upset. She knows that because she didn't tell me that, that I'm now doing this Mm-Hmm. <affirmative> and I'm looking at potentially getting in trouble. I could potentially lose my job. Um, so she's, she's shooken up about it. 'cause she feels responsible. I mean, she's a 19 year old girl. She doesn't know any better. Um, but yeah, she's, she's pretty, she's pretty shooken up about it.*

Speaker 1: *So just so that we have everything out on the table, I, yeah. Did you commit insurance fraud? No. Did you make a claim, did you know the damage was there prior to your hitting something? No. Okay. Um, I mean, you're a traffic investigator, so do you feel you committed any crime in this scenario? No,*

Speaker 2: *I don't.*

Speaker 1: *I*

Speaker 2: *Don't. Um,*

Speaker 3: *That's all I have en listed. Anything you wanted to add on the record or ask of you? No,*

Speaker 5: *I think, yeah, as long as you guys are good on the timeline, because I know when I first talked it took me a second to kind of figure out the timeline on the photos. I, I didn't understand, I guess. Yeah, I, the photos were taken before and then when you, when requested the photos, she just automatically sent photos. But you assumed she had just taken, just taken brand new photos of the*

Speaker 1: *Correct. So you asked her to take photos, but she just sent you the ones she already had on her*

Speaker 2: *Phone? I asked her to send me*

Speaker 1: *Photos. Okay. I mean*

Speaker 2: *Right. But I didn't, again, I, I didn't think anything of it. I was just saying just send me photos of the damage was all*

Speaker 3: *I told you. You didn't go looking at the metadata before uploading*

Speaker 2: *It? Exactly. Just sent them and I just tagged them or uploaded 'em*

Speaker 1: *Rather. And you might have said this, and I apologize if I just don't have it written down, but, um, about, you said it was about a month before. Is when she, she had her accident?*

Speaker 2: *Uh, yeah, it was, it was somewhere around there about three weeks, three to four weeks.*

Speaker 3: *Okay. Has the es is the estimate, um, well first off, how much is the estimate for, and did, did they separate the two areas of damage that look like it's probably her incident versus yours?*

Speaker 2: *The insurance?*

Speaker 3: *Uh, for the estimate,*

Speaker 2: *No, they just, they gave me one estimate for it initially. Mm-Hmm. <affirmative>? Um, I don't recall the amount. I think it was somewhere about 1500, 1800, somewhere in there. Okay. Um, they had to replace pretty much the bumper and there was like a little bit of, um, paint transfer. Okay. Um, but I don't, I don't recall*

Speaker 3: *Exactly which was it. I guess what I'm getting at too is, is there independent damage it's clearly from your sister's incident versus yours? Or is it all the same spot?*

Speaker 2: *No, it's all, it was all, well I, and that's the issue that I'm coming across is, I don't know, I just saw the damage there, bumper was hanging off and that it's cracked. So I don't know how much of it was from hers or how much of it was from mine. Mm-Hmm. <affirmative>, um, like I said, I felt more mine along the passenger side, along the wheel. So if the damage was there, it's likely that maybe I ran something, but I don't, I don't know for sure. I*

Speaker 1: *Don't know for sure. I'm sure you've thought about this a lot. So now that you've thought about it, is, are you thinking it's more possible that you actually didn't strike anything when you hit that maybe you just ran something over?*

Speaker 2: *It's possible that I just ran something, but I don't, I don't know for sure. Like I said, I felt most of it in the front passenger side under the wheel. But again, I, I can't, I can't.*

Speaker 1: *So you heard a thump but you didn't, do you feel*

Speaker 2: *No, I feel it. I felt it. You felt it? I felt it, yeah.*

Speaker 1: *Did you feel it, like you can kind of tell if your car kind of raises, did that happen or you just felt*

Speaker 2: *Like Yeah, so I felt, I felt like an initial impact and it was more just like a jerk of the wheel. Mm-Hmm. <affirmative> it wasn't, like I said, it wasn't significant, um, to the point to where like the car had gone up or anything, but I did feel it.*

Speaker 1: *But you never saw the animal or? No,*

Speaker 2: *I never was. Never, I never saw anything.*

Speaker 1: *And it was, and that occurred on the one 26th.*

Speaker 2: *Yeah. So eastbound one 26th, like from the church going towards Fillmore. So I was going*

Speaker 1: *Home. Where whereabouts? Like where near, what do you*

Speaker 2: *Remember? Um, it was probably just past, um, there's a nursery right before town, believe it's called Maia Nursery, but I'm not a hundred percent sure.*

Speaker 1: *And that's, um, on the portion that's not like freeway, it's more like the highway portion. That's not, it doesn't have a, a con a divider, like a no solid divider. It's,*

Speaker 2: *No, no. It's a, it's a undivided highway from*

Speaker 1: *Right.*

Speaker 2: *Uh, just past Santa Paul all the way to Fillmore. Right.*

Speaker 1: *Um,*

Speaker 2: *How*

Speaker 1: *Like, so you're somewhere between Santa Paul and Fillmore?*

Speaker 2: *Correct. Okay. Just east of uh, just east of Santa Paul.*

Speaker 1: *Did your sister say where her collision occurred?*

Speaker 2: *Uh, I just know it was on her way to work. So somewhere on the 33, but I don't know. Okay.*

Speaker 1: *She lives exactly Oakview*

Speaker 2: *In oak? Yeah. And the same thing, it's a two lane, well it's a one lane, um, undivided up until you get to um, uh, foster, uh, foster park. Mm-Hmm. <affirmative>. And then it becomes a split with the center median all the way until you get to the 1 0 1, um, overpass.*

Speaker 1: *Um, I know you said she does your childcare. I'm just trying to wrap my head around. Uh, so you were at their house. Were you picking up your child or what*

Speaker 2: *Was No, uh, we were there, I believe I was there for my mom's birthday. 'cause her birthday's the beginning of the, of the month. I think we were having dinner there. Um, and then I had gone home after*

Speaker 1: *That. Was it just you in the car by yourself? Yeah,*

Speaker 2: *It was just me. My wife had already gone home with our kids. At*

Speaker 1: *That separate car? Yeah. Okay. And then did your sister say whether or not she had someone in the car at the time of her collision?*

Speaker 2: *She did not. It was just her going to work. Going to work. That*

Speaker 1: *Was it. Yeah.*

Speaker 2: *Okay.*

Speaker 1: *Okay. I think that's all I have.*

Speaker 2: *That's all I have.*

Speaker 1: *Okay. Yep. I'll end interview. Thank you. Alright. 10 0 9.*

[redacted]

Cell Site Maps and Call Reports

Date/time: November 15/16 2022 at 2230hrs

Location: CA 126 & Fillmore St, Fillmore.

Target	Target Name	Frequency	Date Range
[redacted]	MERCADO, Emerson [INV]	10911	11/01/2022 to 01/31/2023

PenLink©
Streets ©
GeoTime ®

Generated November 1, 2023

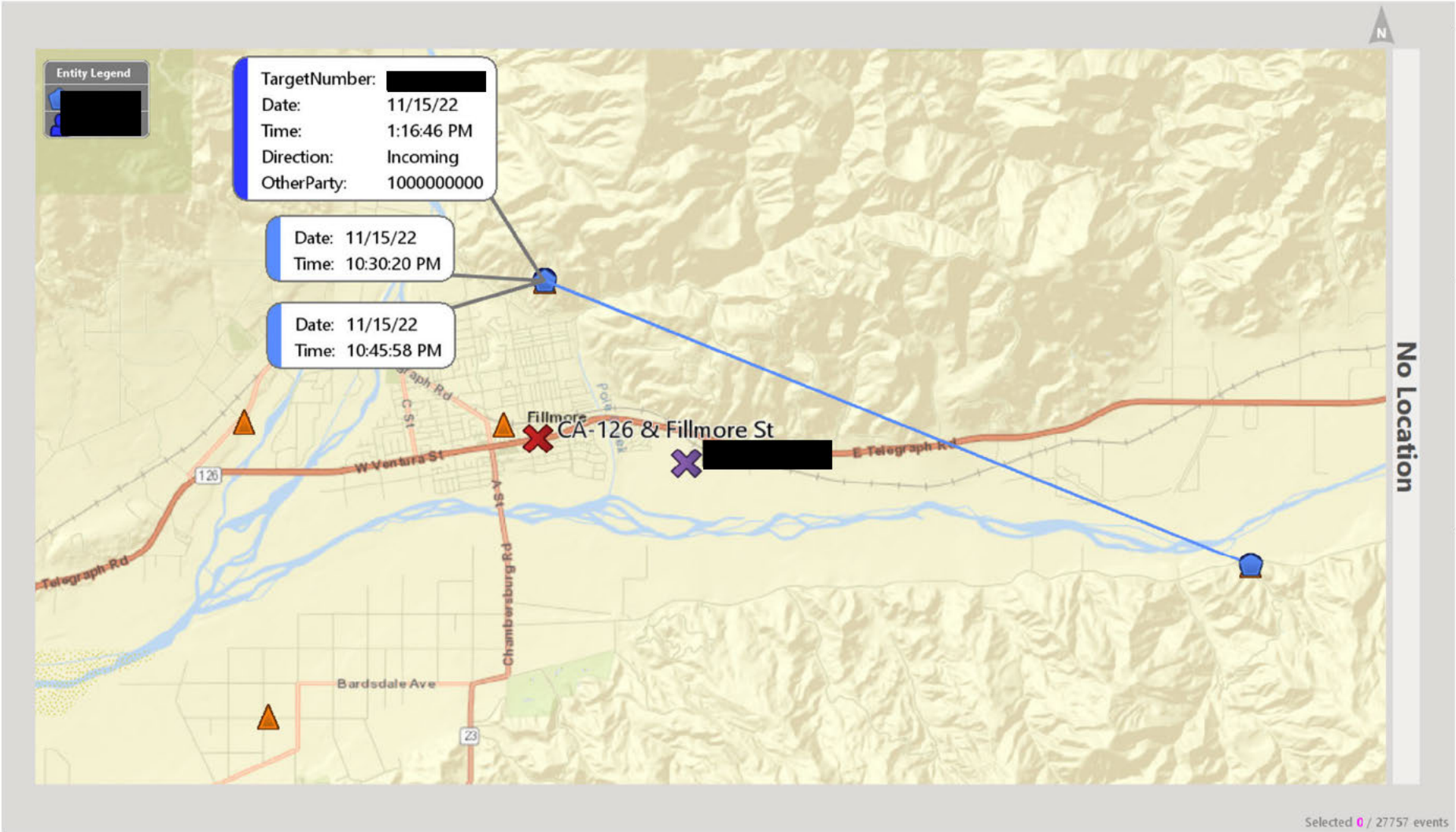
02370

[redacted] 11/15/22 0000hrs to 2359hrs Cell Site and DATA Hits. 2D

'Call-out' boxes on cell site and DATA hits before and after 2230hrs.

= DATA hits

= AT&T cell towers

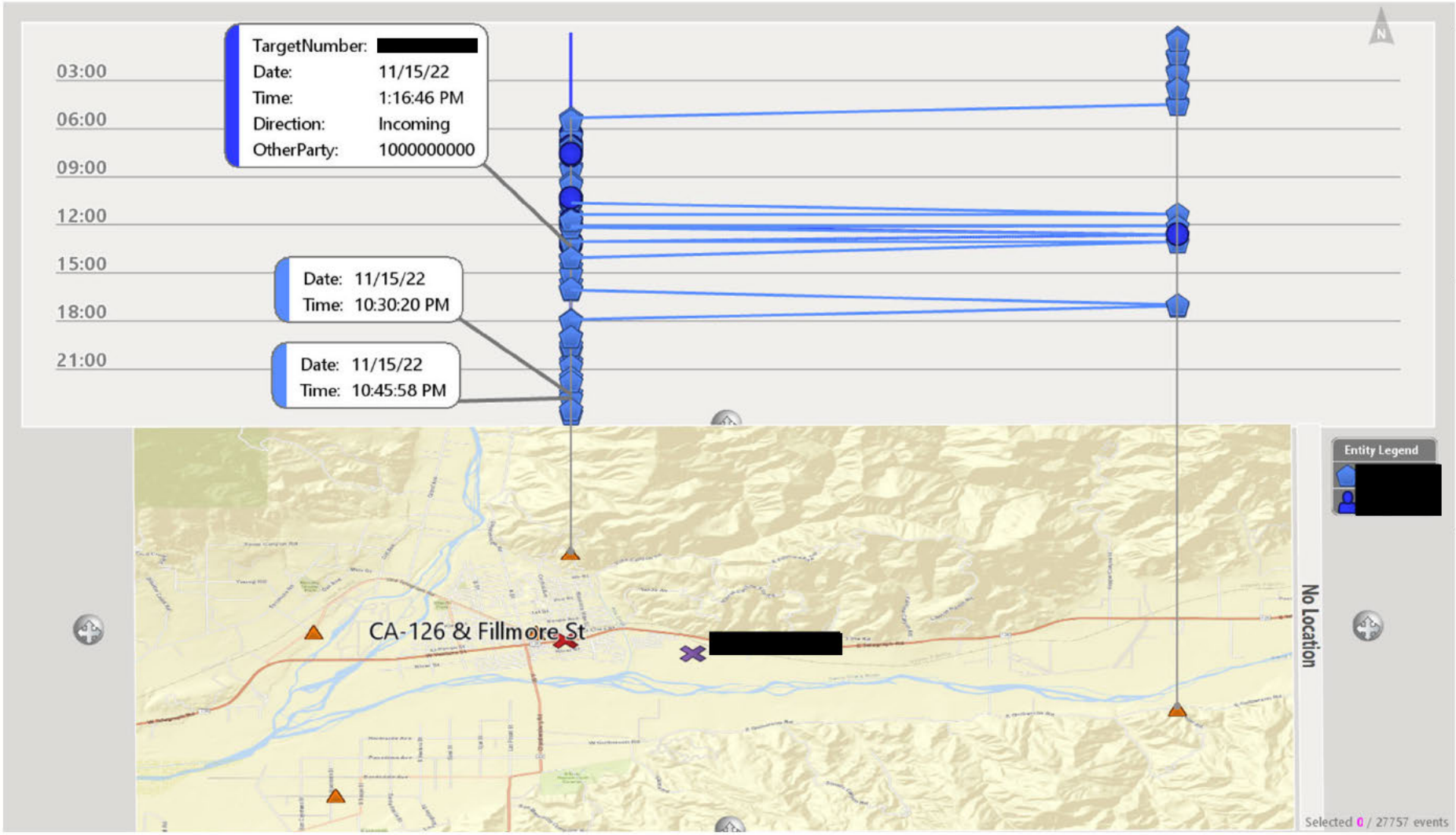


02371

[redacted] 11/15/22 0000hrs to 2359hrs Cell Site and DATA Hits.

Calendar View

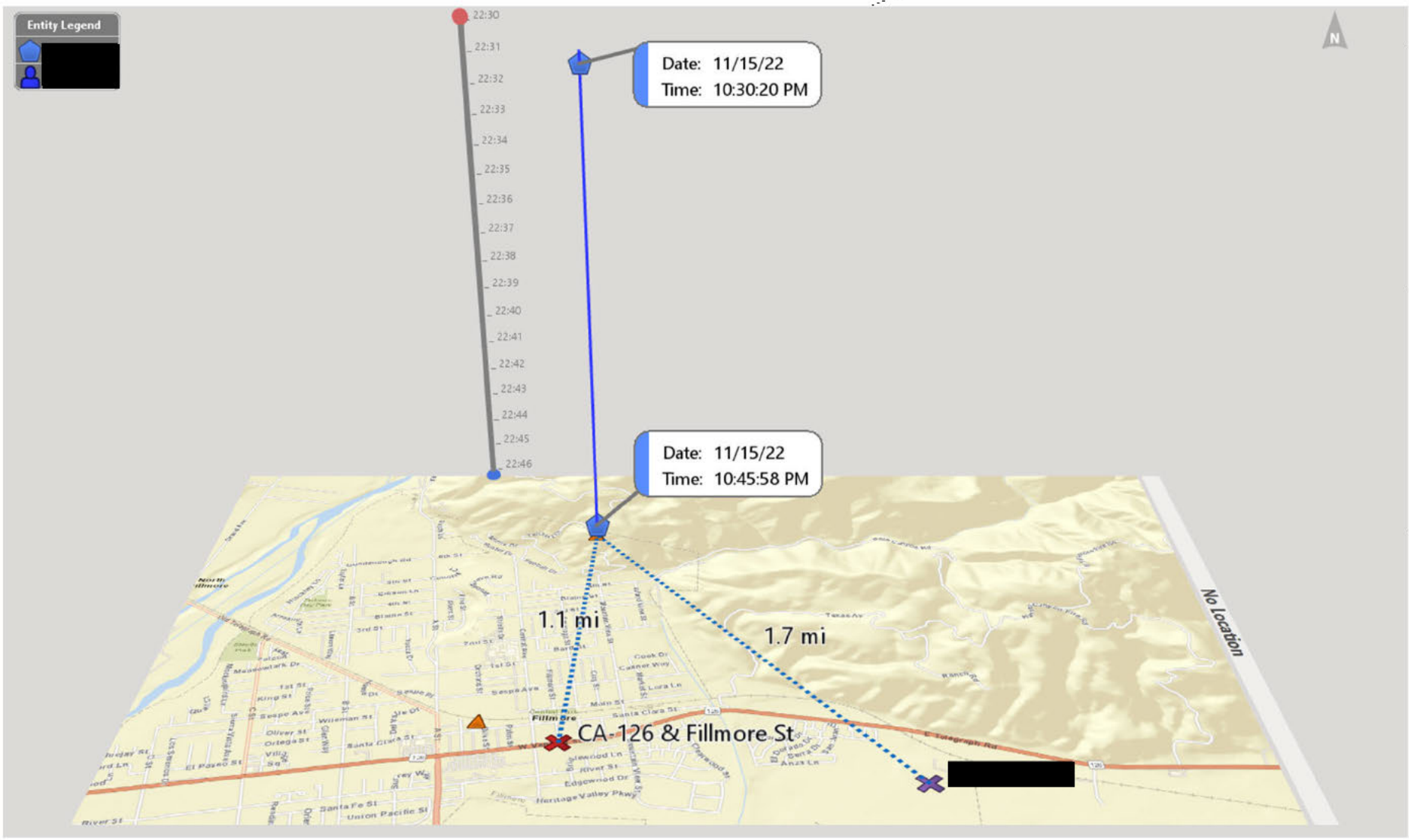
'Call-out' boxes on cell site and DATA hits before and after 2230hrs.



02372

[redacted] 11/15/22 2229hrs to 2246hrs DATA Hits. 3D

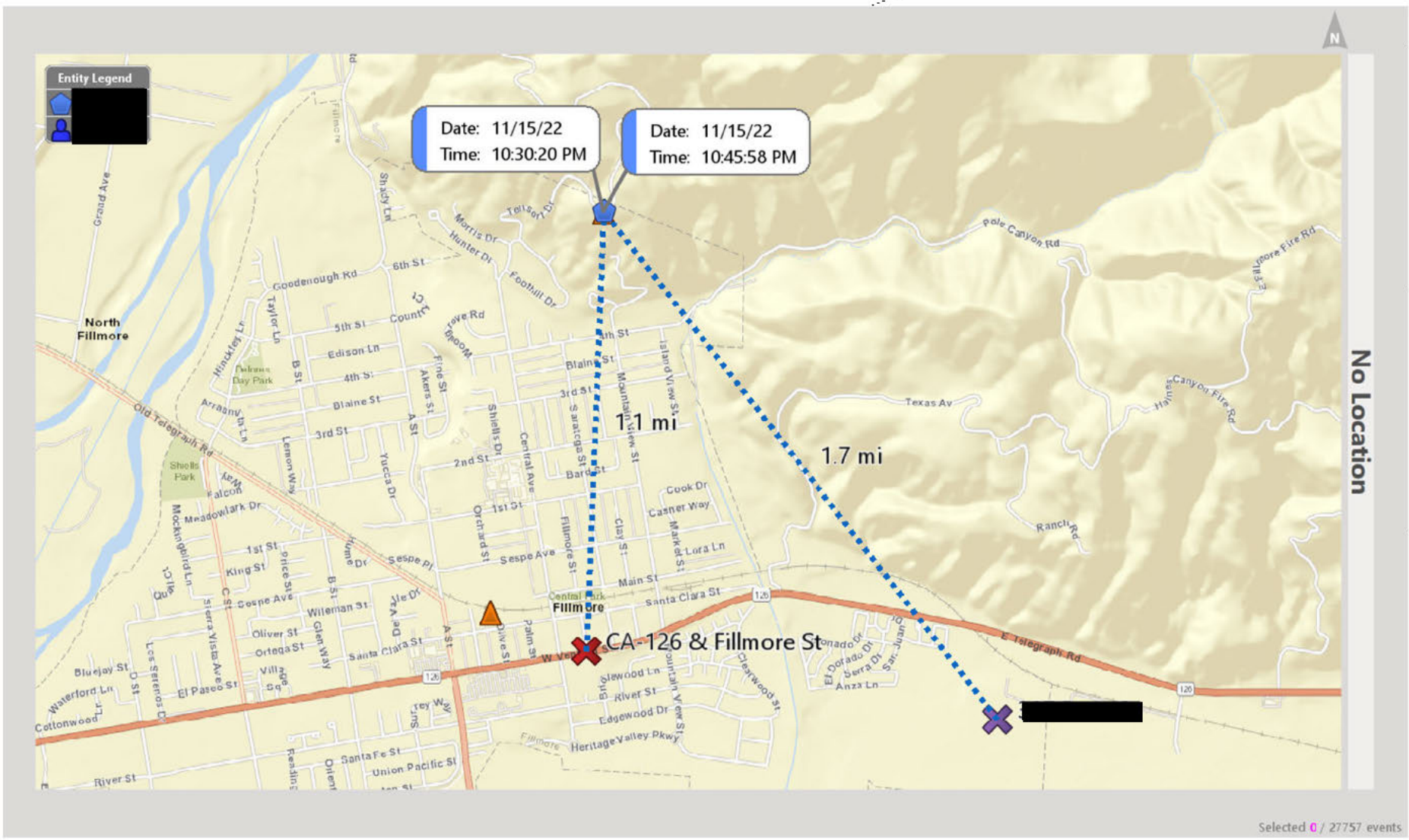
'Call-out' boxes on DATA hits before and after 2230hrs.



02373

[redacted] 11/15/22 2229hrs to 2246hrs DATA Hits. 2D

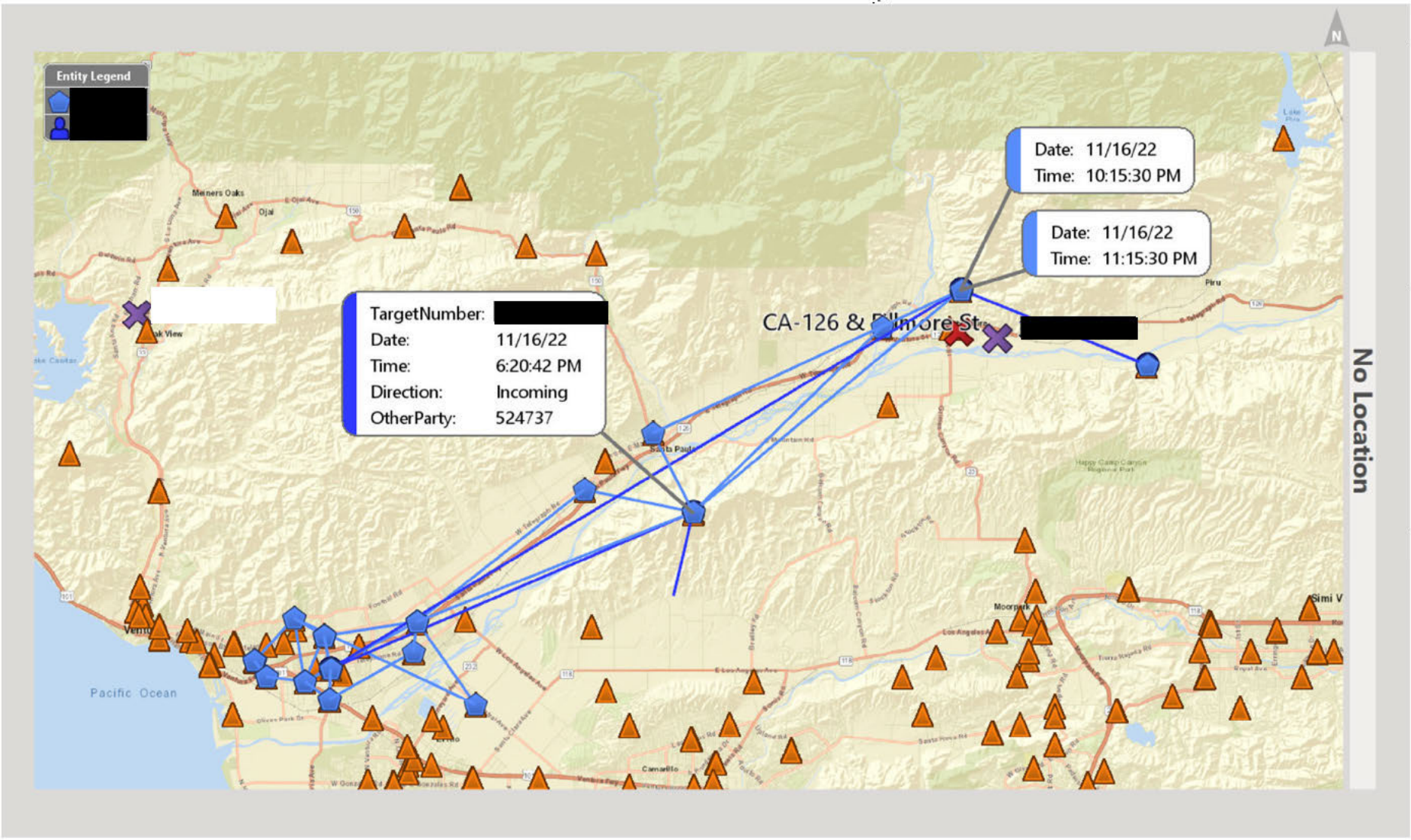
'Call-out' boxes on DATA hits before and after 2230hrs.



02374

[redacted] 11/16/22 0000hrs to 2359hrs Cell Site and DATA Hits. 2D

'Call-out' boxes on cell site and DATA hits before and after 2230hrs.

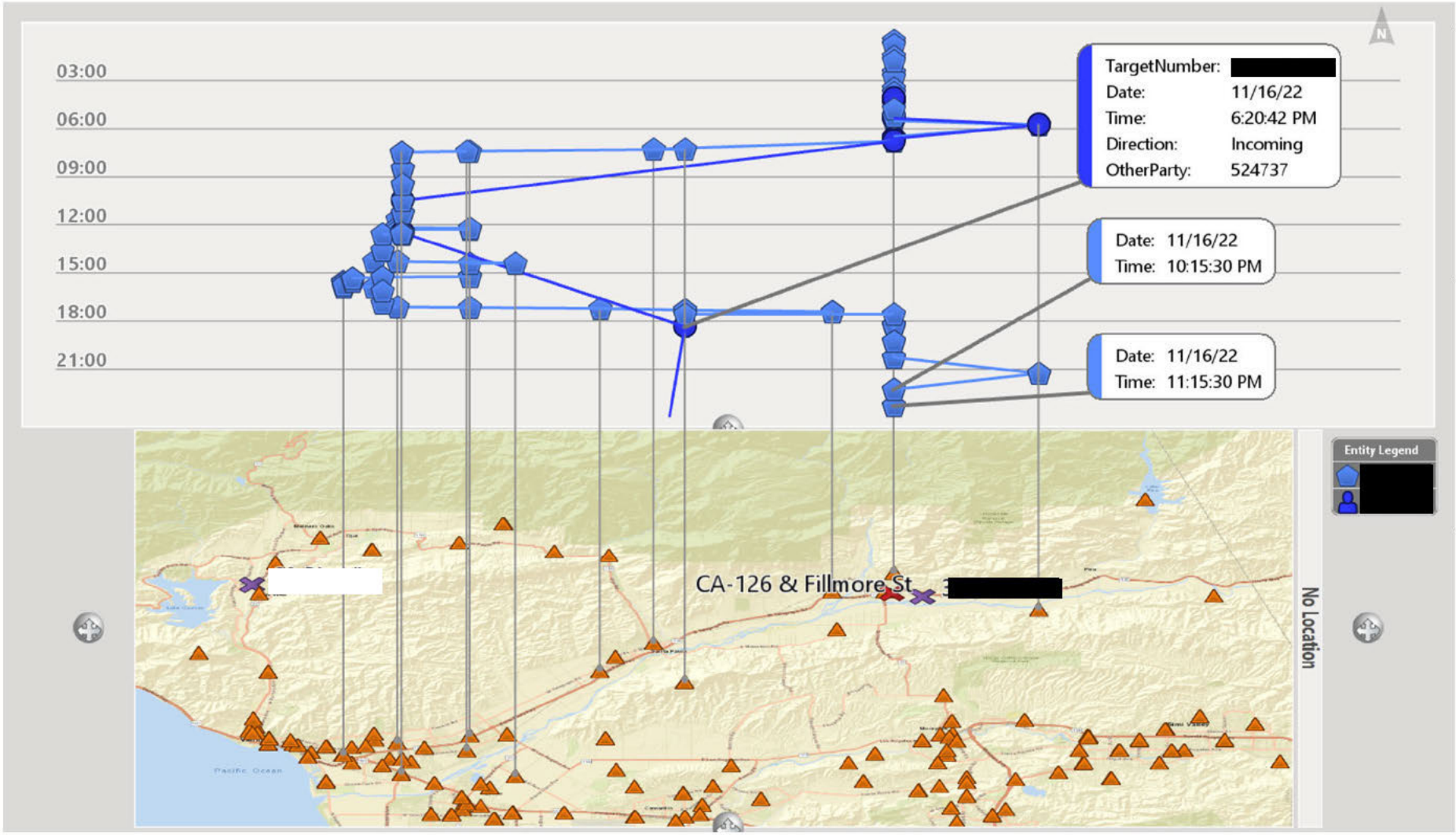


02375

[redacted] 11/16/22 0000hrs to 2359hrs Cell Site and DATA Hits.

Calendar View

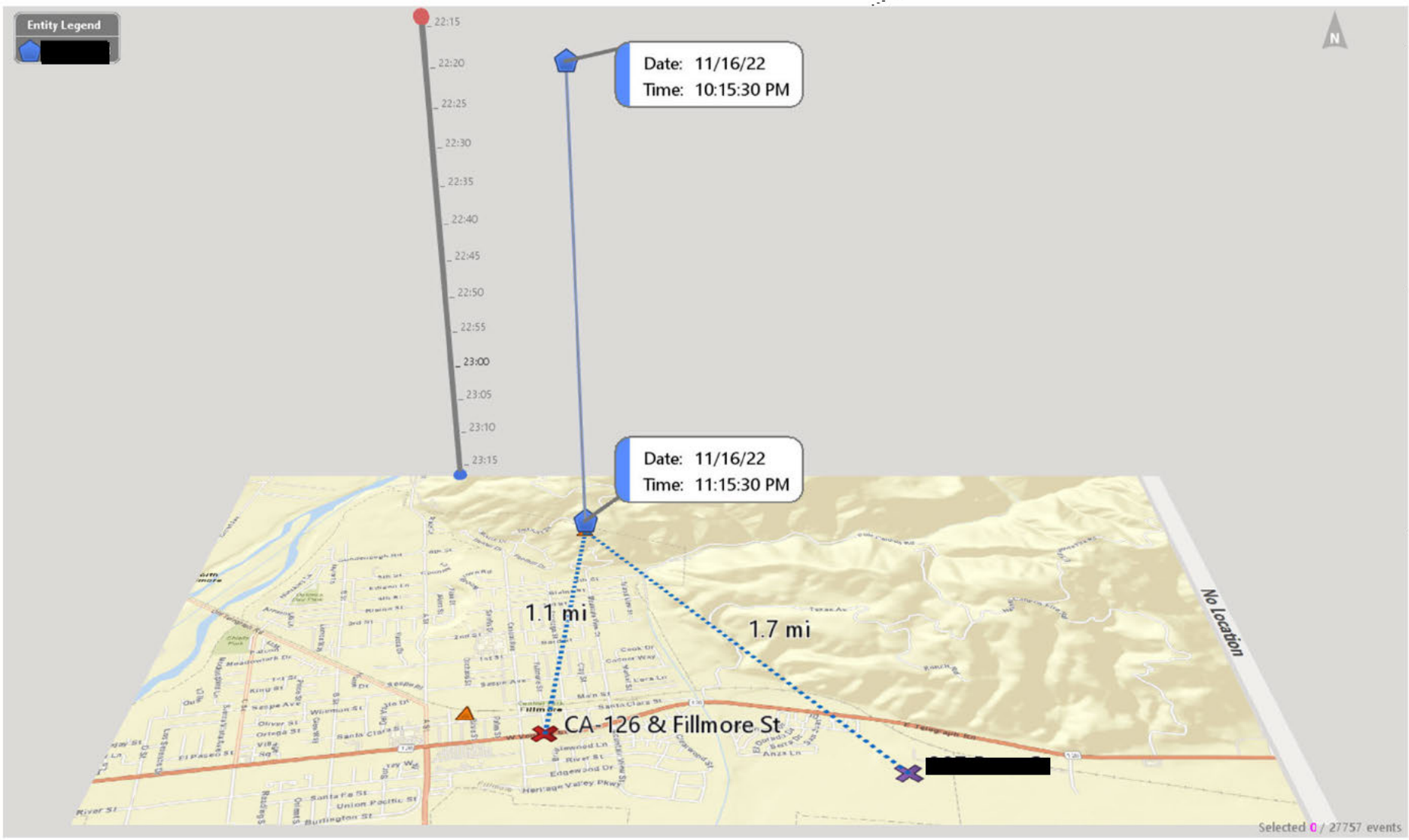
'Call-out' boxes on cell site and DATA hits before and after 2230hrs.



02376

[redacted] 11/16/22 2213hrs to 2317hrs DATA Hits. 3D

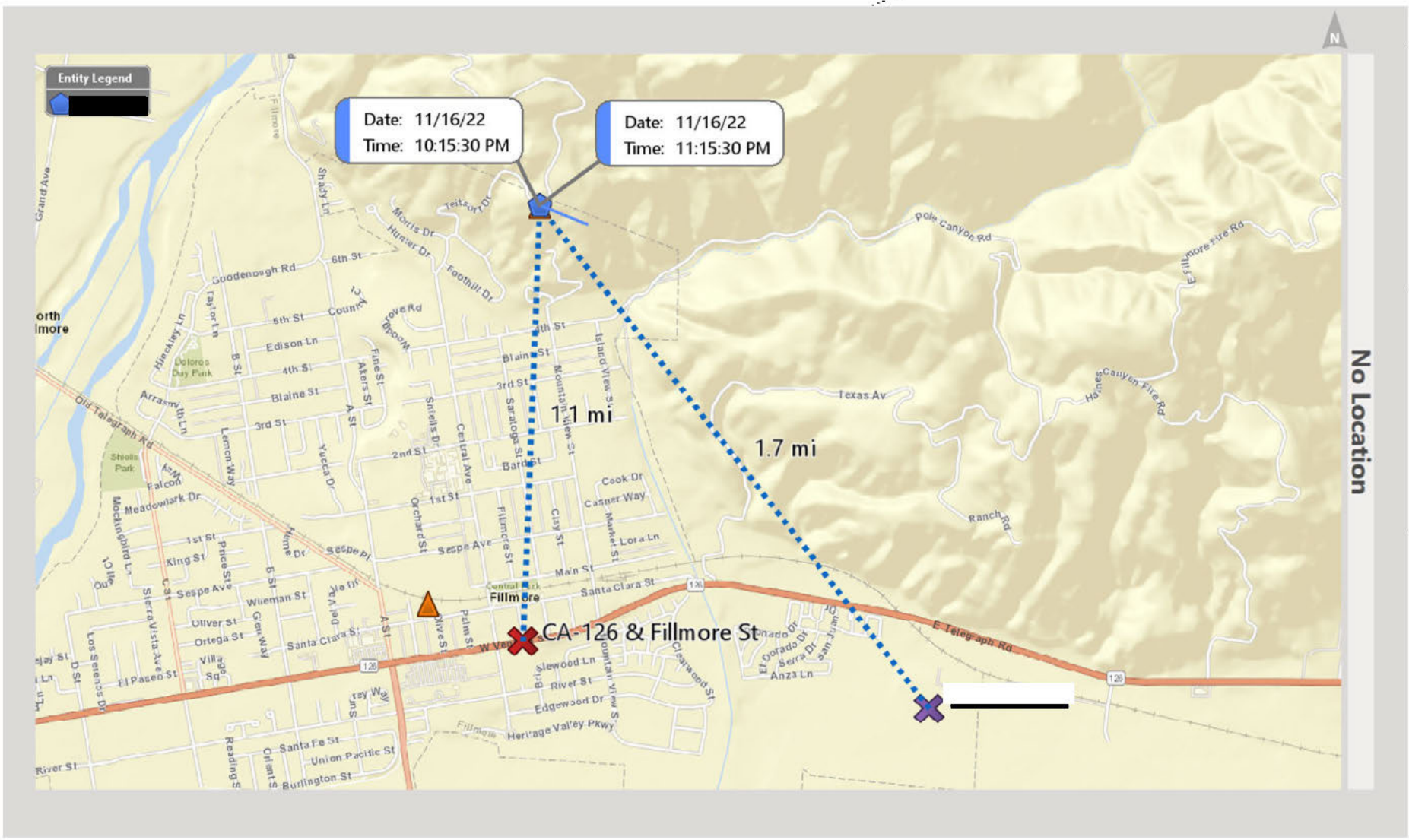
'Call-out' boxes on DATA hits before and after 2230hrs.



02377

[redacted] 11/16/22 2213hrs to 2317hrs DATA Hits. 2D

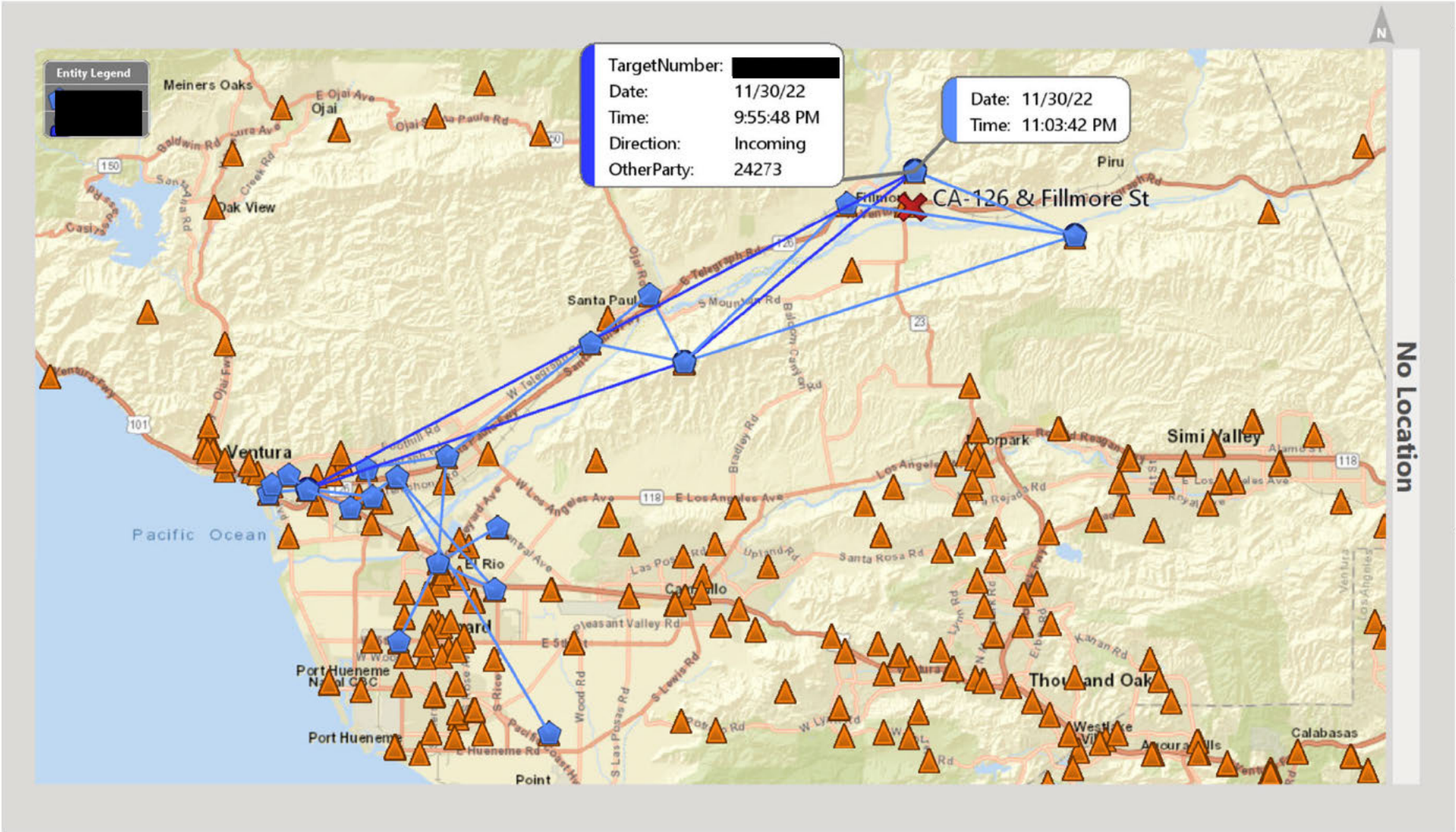
'Call-out' boxes on DATA hits before and after 2230hrs.



02378

[redacted] 11/30/22 0000hrs to 2359hrs Cell Site and DATA Hits. 2D

'Call-out' boxes on cell site and DATA hits before and after 2230hrs.

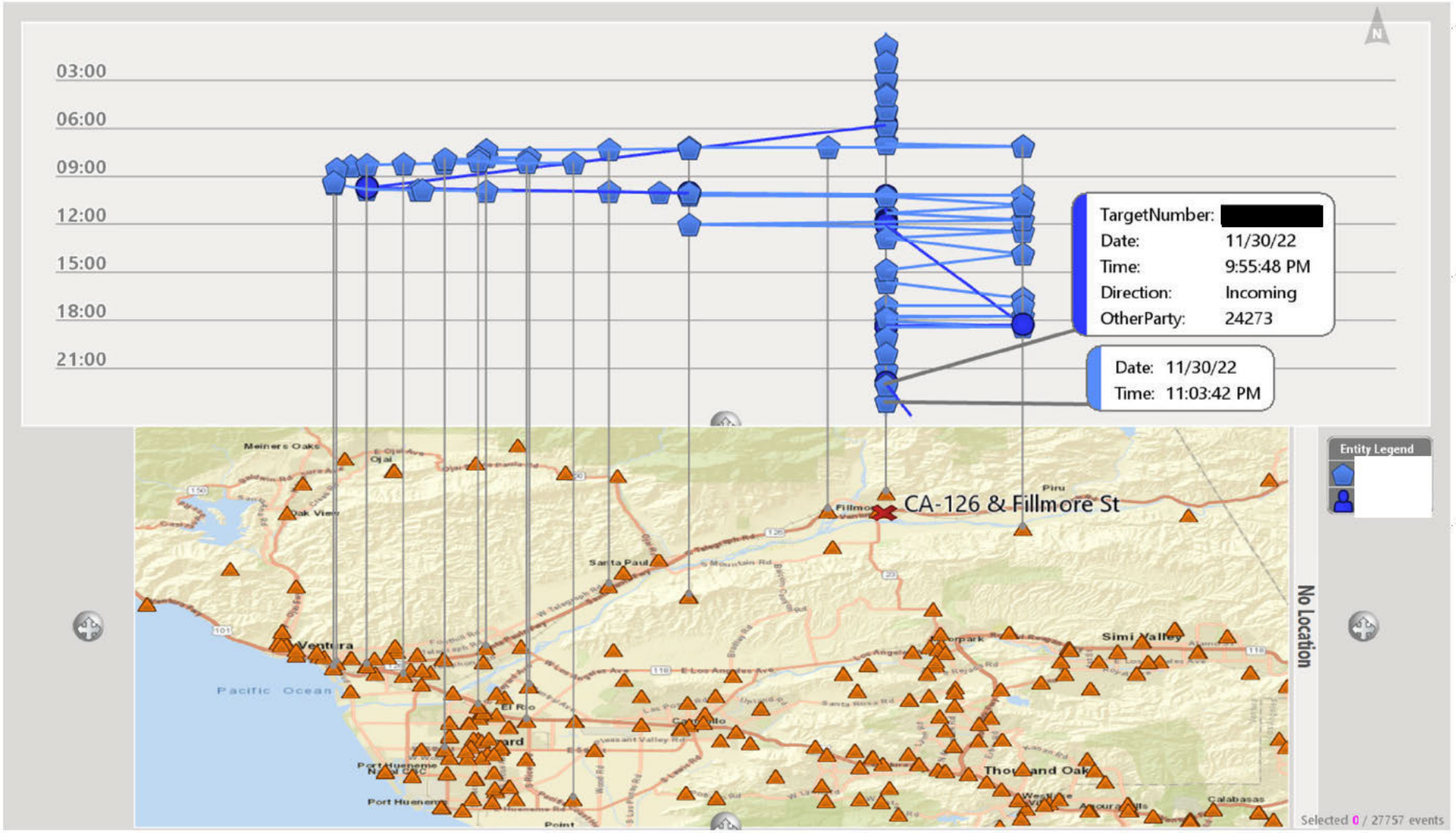


02379

[redacted] 11/30/22 0000hrs to 2359hrs Cell Site and DATA Hits.

Calendar View

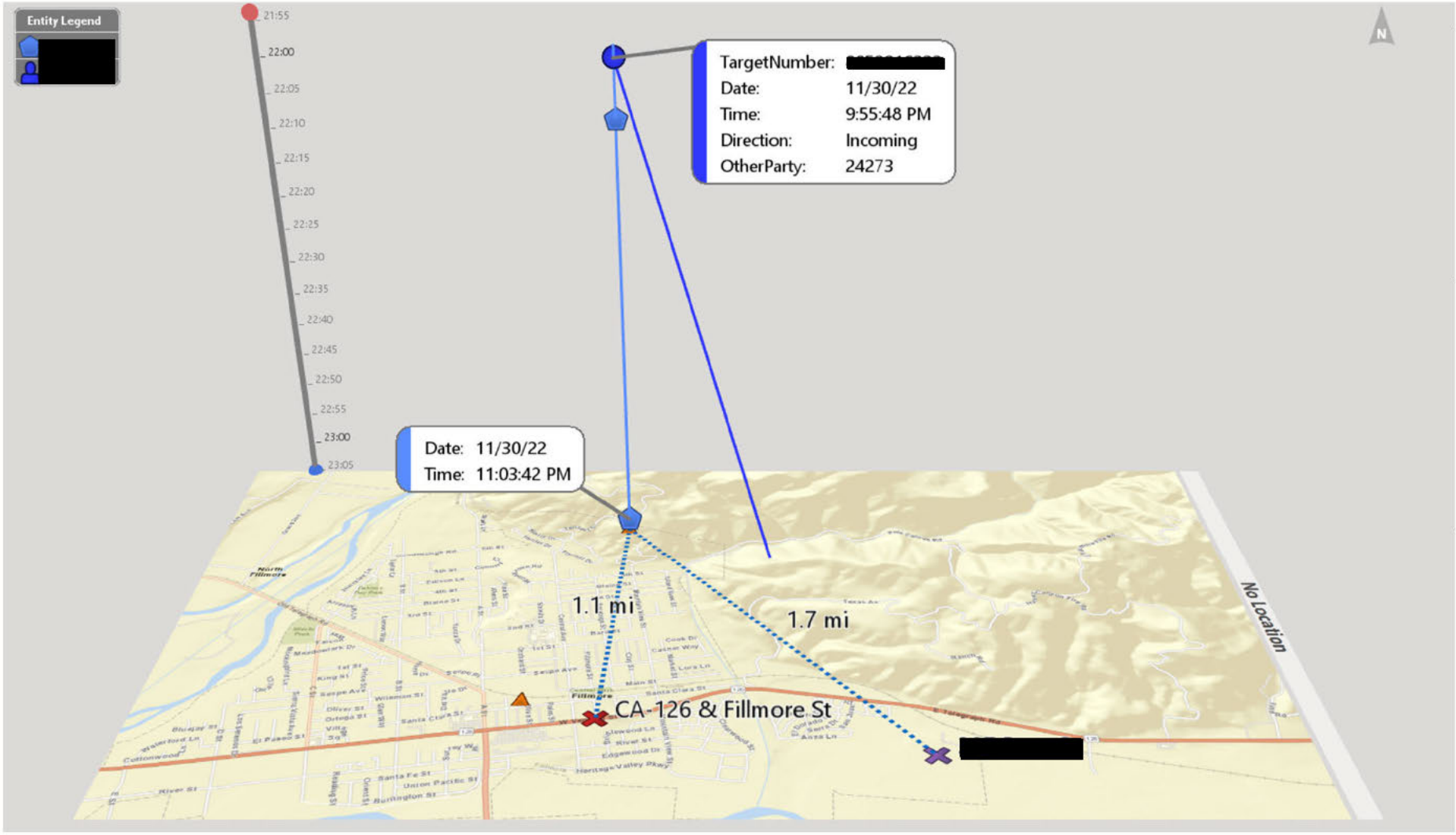
'Call-out' boxes on cell site and DATA hits before and after 2230hrs.



02380

[redacted] 11/30/22 2154hrs to 2305hrs Cell Site and DATA Hits. 3D

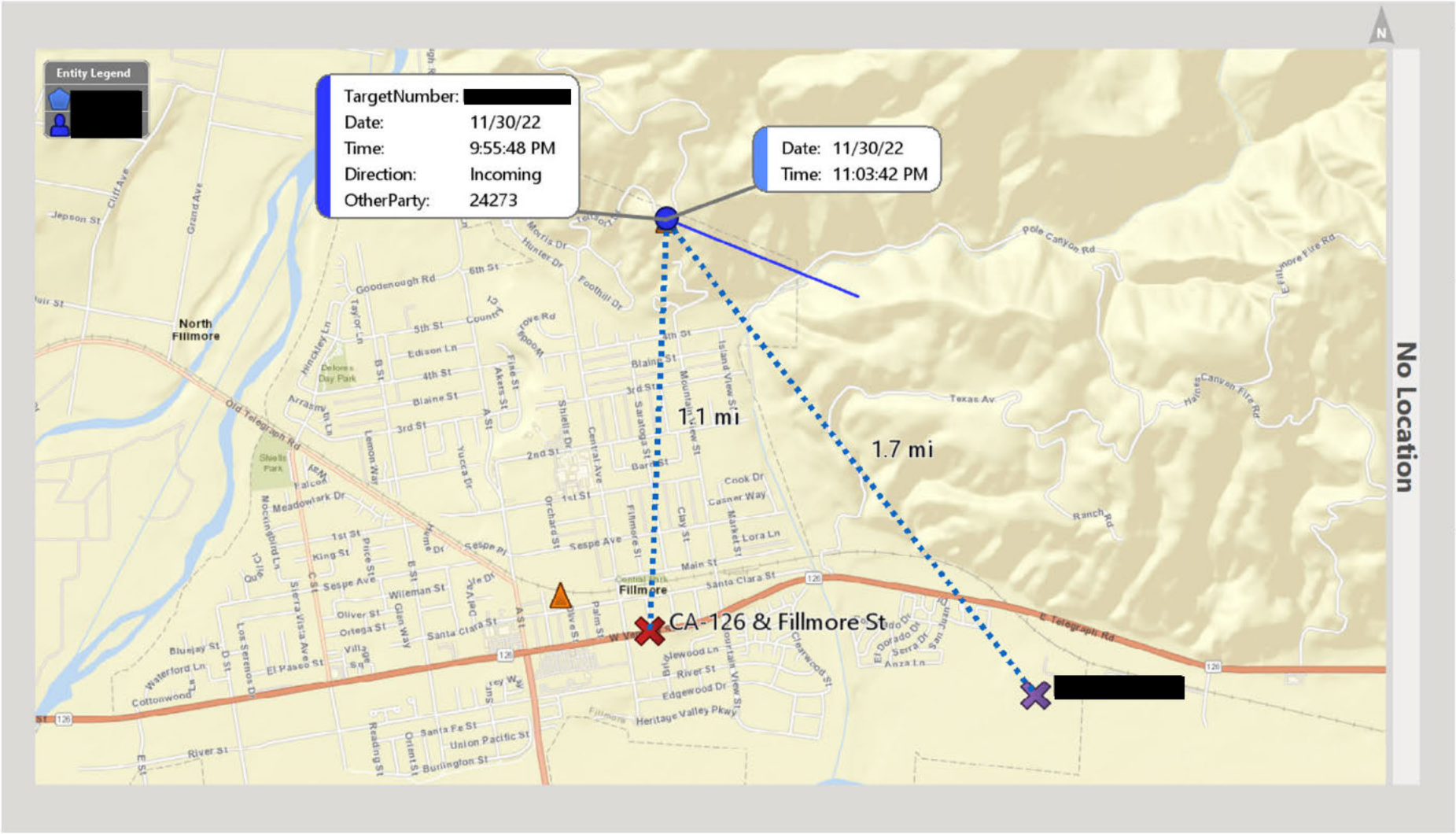
'Call-out' boxes on cell site and DATA hits before and after 2230hrs.



02381

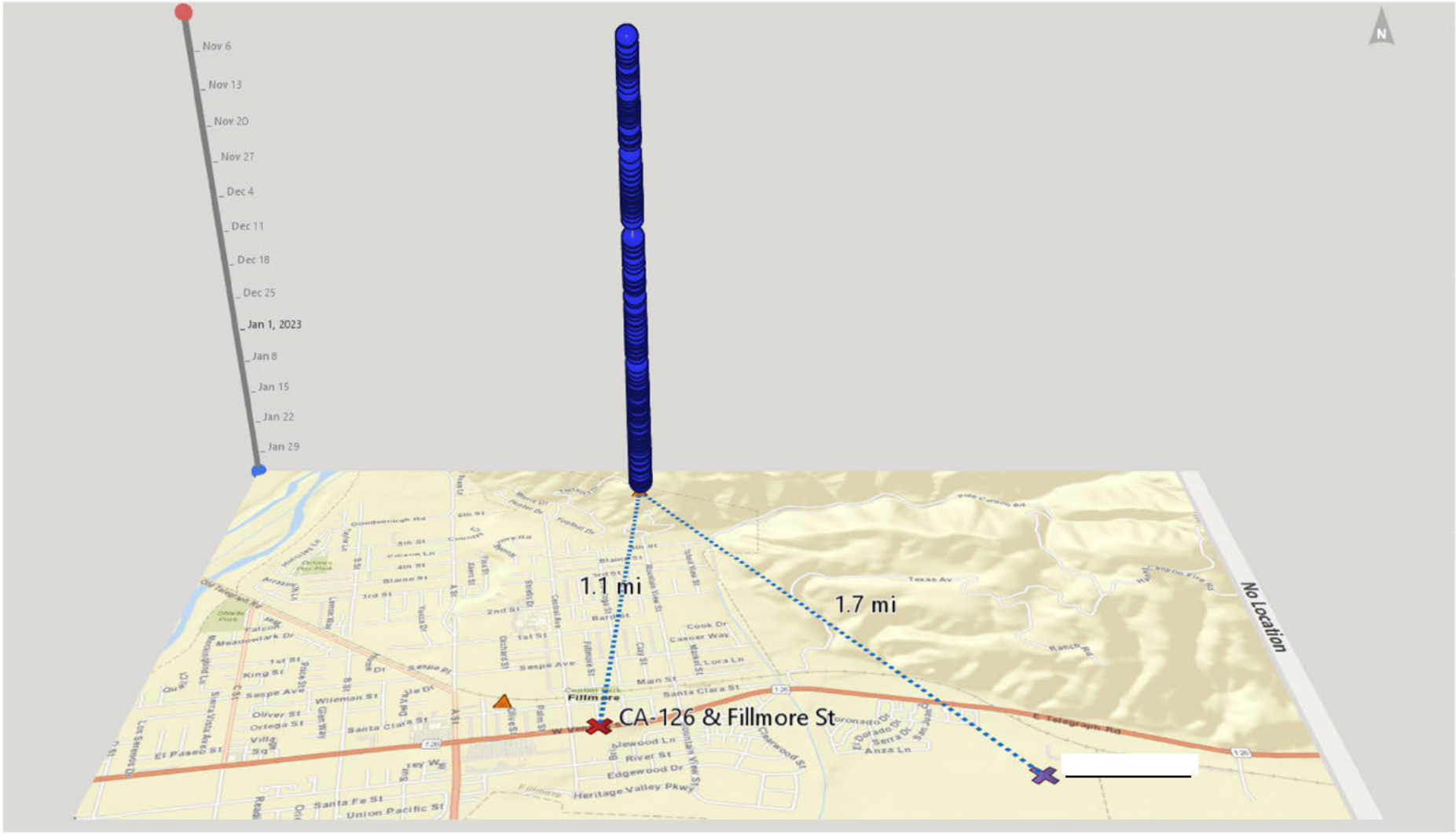
[redacted] 11/30/22 2154hrs to 2305hrs Cell Site and DATA Hits. 2D

'Call-out' boxes on cell site and DATA hits before and after 2230hrs.



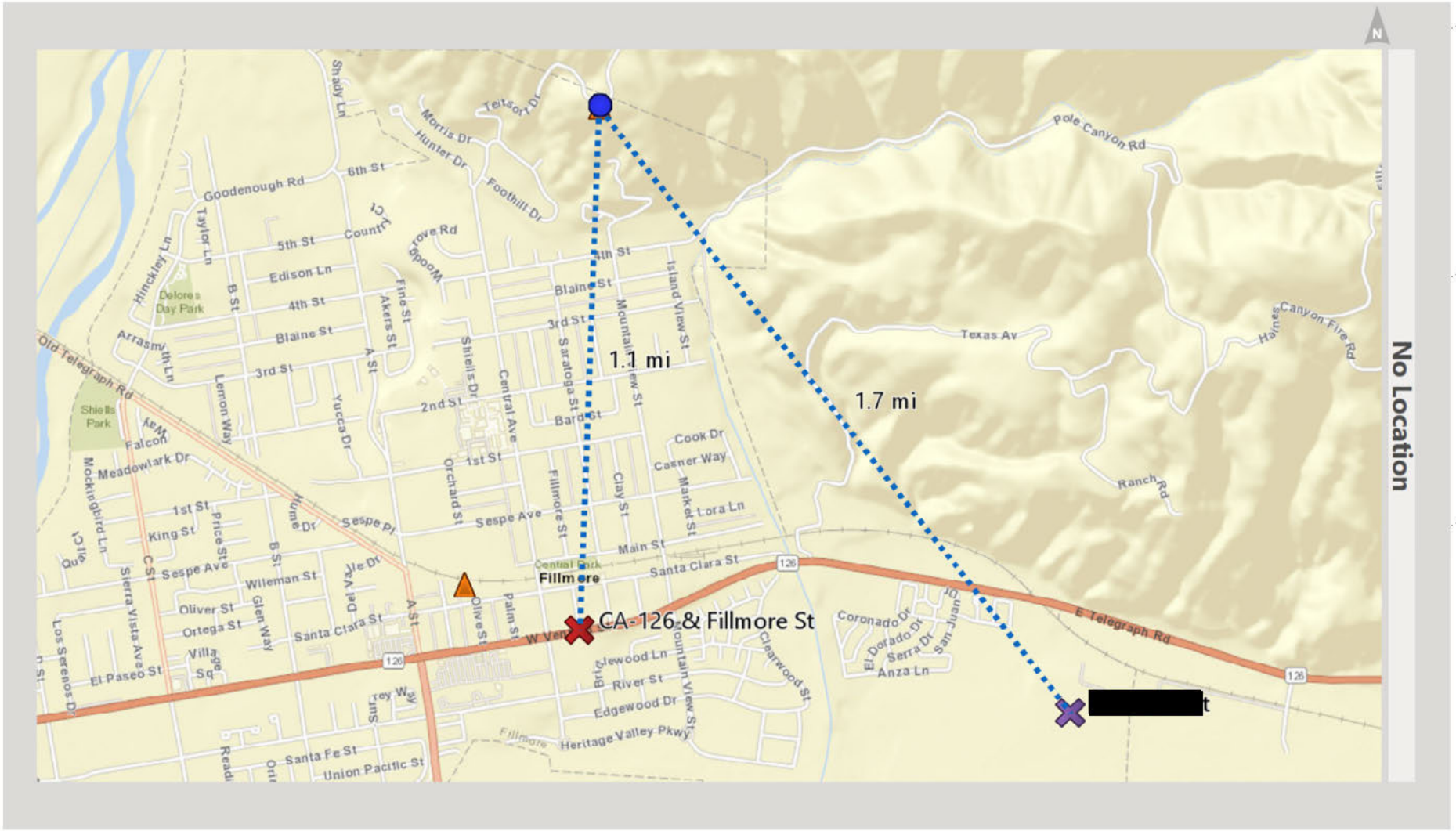
02382

[redacted] 10/30/22 to 2/3/23 St Area High Frequency Cell Tower. 3D



02383

[redacted] 10/30/22 to 2/3/23 St Area High Frequency Cell Tower. 2D



02384

Report: [redacted] Calls Database Listing

Generated: 11/01/2023 09:43:14

Description: 11/15/22 to 11/16/22

Target	Target Name	Date	Time	Duration	Direction	Call Type	Contact ID	Contact Name
[redacted]	MERCADO, Emerson [INV]	11/15/2022	06:18:39	00:00:22	Incoming	Voice	[redacted]	[redacted] [CF] per ACCURINT
	MERCADO, Emerson [INV]	11/15/2022	06:18:39	00:00:22	Incoming	Voice		[redacted] [CF] per ACCURINT
	MERCADO, Emerson [INV]	11/15/2022	06:52:03	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/15/2022	07:02:13	00:02:01	Incoming	Voice		[redacted] [CF] per ACCURINT
	MERCADO, Emerson [INV]	11/15/2022	07:02:13	00:02:01	Incoming	Voice		[redacted] [CF] per ACCURINT
	MERCADO, Emerson [INV]	11/15/2022	07:07:24	00:00:29	Outgoing	Voice		[redacted] [CF] per ACCURINT
	MERCADO, Emerson [INV]	11/15/2022	07:07:24	00:00:29	Outgoing	Voice		[redacted] [CF] per ACCURINT
	MERCADO, Emerson [INV]	11/15/2022	07:22:02	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/15/2022	07:23:36	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/15/2022	07:23:36	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/15/2022	07:34:39	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/15/2022	07:38:41	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/15/2022	07:41:27	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/15/2022	10:19:20	00:00:00	Incoming	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/15/2022	10:19:20	00:00:00	Incoming	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/15/2022	10:20:09	00:00:15	Outgoing	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/15/2022	10:20:09	00:00:15	Outgoing	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/15/2022	10:20:24	00:00:26	Incoming	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/15/2022	10:20:24	00:00:26	Incoming	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/15/2022	10:37:56	00:00:07	Outgoing	Voice		[redacted] [CF] per ACCURINT
	MERCADO, Emerson [INV]	11/15/2022	10:37:56	00:00:07	Outgoing	Voice		[redacted] [CF] per ACCURINT
	MERCADO, Emerson [INV]	11/15/2022	11:43:00	00:00:00	Outgoing	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/15/2022	11:43:02	00:00:03	Outgoing	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/15/2022	11:43:02	00:00:03	Outgoing	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/15/2022	11:43:28	00:00:00	Outgoing	Voice		[redacted] [INV]

02385

Report: [redacted] Calls Database Listing

Generated: 11/01/2023 09:43:14

Target	Target Name	Date	Time	Duration	Direction	Call Type	Contact ID	Contact Name
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	MERCADO, Emerson [INV]	11/15/2022	12:36:31	00:00:33	Incoming	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/15/2022	12:36:31	00:00:33	Incoming	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/15/2022	13:02:55	00:00:00	Incoming	Voice		
	MERCADO, Emerson [INV]	11/15/2022	13:02:57	00:01:23	Incoming	Voice		
	MERCADO, Emerson [INV]	11/15/2022	13:02:57	00:01:23	Incoming	Voice		
	MERCADO, Emerson [INV]	11/15/2022	13:04:21	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/15/2022	13:04:21	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/15/2022	13:16:46	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/16/2022	04:06:50	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/16/2022	04:06:50	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/16/2022	04:06:50	00:00:00	Incoming	Text		[redacted] [INV]
	MERCADO, Emerson [INV]	11/16/2022	04:06:50	00:00:00	Incoming	Text		[redacted] [INV]
	MERCADO, Emerson [INV]	11/16/2022	04:12:06	00:00:00	Incoming	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/16/2022	04:12:07	00:00:02	Incoming	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/16/2022	04:12:07	00:00:02	Incoming	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/16/2022	05:13:51	00:00:29	Outgoing	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/16/2022	05:13:51	00:00:29	Outgoing	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/16/2022	05:21:41	00:00:51	Incoming	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/16/2022	05:21:41	00:00:51	Incoming	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/16/2022	05:46:22	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/16/2022	05:46:22	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/16/2022	06:37:22	00:00:17	Outgoing	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/16/2022	06:37:22	00:00:17	Outgoing	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/16/2022	06:38:23	00:00:23	Outgoing	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/16/2022	06:38:23	00:00:23	Outgoing	Voice		[redacted] [INV]

02386

Report: [redacted] Calls Database Listing

Generated: 11/01/2023 09:43:14

Target	Target Name	Date	Time	Duration	Direction	Call Type	Contact ID	Contact Name
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	MERCADO, Emerson [INV]	11/16/2022	06:46:56	00:00:17	Incoming	Voice		[redacted] [CF] per ACCURINT
	MERCADO, Emerson [INV]	11/16/2022	10:29:04	00:00:00	Outgoing	Text		
	MERCADO, Emerson [INV]	11/16/2022	10:29:04	00:00:00	Outgoing	Text		
	MERCADO, Emerson [INV]	11/16/2022	12:29:16	00:00:48	Outgoing	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/16/2022	12:29:16	00:00:48	Outgoing	Voice		[redacted] [INV]
	MERCADO, Emerson [INV]	11/16/2022	18:20:42	00:00:00	Incoming	Text		

Report: [redacted] Calls Database Listing

Generated: 11/01/2023 09:48:17

Description: 11/30/22

Target	Target Name	Date	Time	Duration	Direction	Call Type	Contact ID	Contact Name
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	MERCADO, Emerson [INV]	11/30/2022	09:43:02	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/30/2022	09:43:03	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/30/2022	10:03:01	00:00:00	Incoming	Voice		[redacted] [CF] per ACCURINT
	MERCADO, Emerson [INV]	11/30/2022	10:03:01	00:00:00	Incoming	Voice		[redacted] [CF] per ACCURINT
	MERCADO, Emerson [INV]	11/30/2022	10:15:08	00:00:36	Incoming	Voice		[redacted] [CF] per ACCURINT
	MERCADO, Emerson [INV]	11/30/2022	10:15:08	00:00:36	Incoming	Voice		[redacted] [CF] per ACCURINT
	MERCADO, Emerson [INV]	11/30/2022	11:47:52	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/30/2022	11:54:38	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/30/2022	11:58:43	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/30/2022	12:01:11	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/30/2022	18:17:09	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/30/2022	18:21:16	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/30/2022	18:23:43	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/30/2022	18:23:44	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/30/2022	18:23:44	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/30/2022	21:55:48	00:00:00	Incoming	Text		
	MERCADO, Emerson [INV]	11/30/2022	21:55:48	00:00:00	Incoming	Text		

[redacted] **Clean Number Frequency**

11/15/22 to 11/16/22

Received Target	Direction	Contact ID	Count	Name	Min Date	Max Date
[redacted]			**61**	**MERCADO, Emerson [INV]**	**11/15/2022**	**11/16/2022**
	Incoming		**39**		**11/15/2022**	**11/16/2022**
		[redacted]	8	[redacted], [redacted] [CF] per ACCURINT	11/15/2022	11/16/2022
			7	[redacted] [INV]	11/15/2022	11/16/2022
			6	[redacted] [INV]	11/15/2022	11/16/2022
			5		11/15/2022	11/15/2022
			3		11/15/2022	11/15/2022
			3		11/15/2022	11/15/2022
			2		11/16/2022	11/16/2022
			2		11/16/2022	11/16/2022
			2		11/15/2022	11/15/2022
			1		11/16/2022	11/16/2022
	Outgoing		**22**		**11/15/2022**	**11/16/2022**
		[redacted]	8	[redacted] [INV]	11/15/2022	11/16/2022
			8	[redacted], [redacted] [INV]	11/15/2022	11/16/2022
			4	[redacted], [redacted] [CF] per ACCURINT	11/15/2022	11/15/2022
			2		11/16/2022	11/16/2022

[redacted] **Clean Number Frequency**

11/30/2022

Received Target	Direction	Contact ID	Count	Name	Min Date	Max Date
[redacted]			**19**	**MERCADO, Emerson [INV]**	**11/30/2022**	**11/30/2022**
	Incoming		**19**		**11/30/2022**	**11/30/2022**
		[redacted]	6		11/30/2022	11/30/2022
			6		11/30/2022	11/30/2022
			4	[redacted], [redacted] [CF] per ACCURINT	11/30/2022	11/30/2022
			2		11/30/2022	11/30/2022
			1		11/30/2022	11/30/2022

INTERVIEW REPORT

CASE NUMBER	CASE NAME	CASE INVESTIGATOR	PHONE NUMBER
22JA018666	Emerson Mercado	Caballero, Martin	[redacted]
EVENT DATE & TIME	LOCATION		
4/12/2024 @ 0900 hours	Telephonic		

INVOLVED PERSONS / PARTICIPATING PERSONNEL:

ROLE	NAME (Last / First / Middle)	DOB	ADDRESS & PHONE
Detective	Caballero, Martin	N/A	[redacted]
LA Clear Crime Analyst		N/A	

NARRATIVE:

On April 12, 2024, I (Detective Martin Caballero #723) interviewed LA Clear Crime Analyst regarding cell site mapping and call reports she assisted with regarding Emerson Mercado's (Mercado) cell data search warrant return. The interview was conducted telephonically and audio recorded **[Exhibit #1]**.

told me that she is a Crime Analyst with LA Clear and has held this position for approximately one and a half (1.5) years. advised her duties include focusing on cell phone analysis, mapping records and providing frequency reports, and assisting with cell phone forensics.

advised the cell site mapping and call report packet is dated and created, maintained, and received in the regular course of business and at or near the time of the incident they reflect. The document was prepared electronically and is relied on by LA Clear as true and accurate. advised that she is the custodian of records for the documents she creates.

was in possession of the report during the interview. I asked to describe the key points she discovered during her analysis of Mercado's cell data return. relayed the following information.

- Mercado's cell phone [redacted] had a data hit at 2230 hours on November 15, 2022, placing Mercado's cell phone 1.1 miles from the approximate incident location (pages 4-5). described a data hit as a mobile application (i.e. Spotify, maps, etc.) that was utilized by Mercado at the time of the hit.

- [redacted] had a data hit at 2215 hours on November 16, 2022, placing Mercado's cell phone 1.1 miles from the incident location.
- On November 30, 2022, [redacted] had no cell site or data hits between 2155 hours and 2303 hours. stated because there were no data hits, she could not say if the phone was or was not there at or near the incident location.

Furthermore, stated that there are only a few cell towers servicing the area of CA 126 & Fillmore and [redacted].

advised that between November 15, 2022 and November 16, 2022, [redacted] made six (6) calls to Mercado ([redacted]). Additionally, during that same time frame, Mercado called [redacted] eight (8) times.

REPORTING INVESTIGATOR	BADGE NUMBER	SUPERVISOR APPROVING	BADGE NUMBER
Caballero, Martin	723	Alvarado, Tony	455
SIGNATURE	DATE	SIGNATURE	DATE
MCaballero	April 15, 2024	Jorge Alvarado	04/15/24

EVIDENCE REVIEW REPORT

CASE NUMBER	CASE NAME	CASE INVESTIGATOR	PHONE NUMBER
22JA018666	Emerson Mercado	Caballero, Martin	[redacted]
EVENT DATE & TIME	LOCATION		
2/20/2024	27200 Tourney Road, Suite 375, Valencia, CA 91355		

INVOLVED PERSONS / PARTICIPATING PERSONNEL:

ROLE	NAME (Last / First / Middle)	DOB	ADDRESS & PHONE
Detective	Caballero, Martin	N/A	[redacted]

NARRATIVE:

On September 19, 2023, I served a search warrant to AT&T. The search warrant was assigned AT&T GLDC File Code: The search warrant sought evidence to confirm Emerson Mercado's (Mercado) phone number (was used in the auto insurance claim **[Exhibit 1 – Search Warrant for AT&T Cell Records]**.

On 9/20/2023, AT&T completed a search for documents and information associated with Mercado's phone number. The call records range from November 1, 2022, to January 31, 2023. I subsequently transferred all downloaded files to a DVD and submitted the DVD for evidence booking **[Exhibit 2 – AT&T Cell Records Evidence Receipt]**.

[redacted] was used in Claim # (Date of Loss: 11/30/2022) and provided by Mercado during the claim handling process.

AT&T Account Subscriber Listed: Emerson Mercado
Address: [redacted]
Date of Birth: [redacted]
Account Activation Date: 2/20/2019

On September 28, 2023, I contacted LA Clear Crime Analyst) and provided her with a case summary and the AT&T records return. On September 29, 2023, LA Clear Crime Analyst) contacted me via email and advised she would assist with my case and provided an estimated completion time of approximately three (3) weeks.

On November 1, 2023, emailed me a packet of cell site maps and call reports **[Exhibit 3 – LA Clear Cell Site Maps and Call Reports Packet]**. I submitted the LA Clear Cell Site

Maps and Call Reports packet pdf for evidence booking **[Exhibit 4 – LA Clear Packet Evidence Receipt]**. In the email, noted the following key points:

- [redacted] has a DATA hit at 2230hrs on November 15, 2022, placing the device 1.1 miles from the incident location (pages 4-5).
- [redacted] has a DATA hit at 2215hrs on November 16, 2022, placing the device 1.1 miles from the incident location (pages 8-9).
- On November 30, 2022, [redacted] has no cell site or DATA hits between 2155hrs and 2303hrs (pages 12-13).
- It is important to note that there are only a few cell towers servicing the area of CA 126 & Fillmore and [redacted] Pages 14-15 show the highest frequency cell tower, this is the tower that the device mostly likely hits when at [redacted] All of the DATA hits placing the device near the incident location are hitting off the same cell tower. It is difficult to distinguish if the device was at [redacted] or closer to the area of CA 126 & Fillmore.

I reviewed the call reports provided by and discovered the following additional pertinent information:

- On the date (November 16, 2022) the photographs of the damage to the 2021 Volkswagen Jetta were taken, Mercado received a text message from his sister, [redacted] Mercado ([redacted] at 0406 hours. Additionally, Mercado received an incoming phone call from [redacted] at 0521 hours, and Mercado called (outgoing) [redacted] at 1229 hours (Pages 17-18).

During my telephonic conversation with Mercado on October 10, 2023, Mercado advised me that upon being notified by SIU Investigator) on December 5, 2022, about the metadata and discrepancies in the date of loss he provided to he called [redacted] and asked her about the photographs. According to a review of the AT&T cell records pdf: **ReportAU_3760030.pdf**, Mercado received a call from [redacted] on December 5, 2022, at approximately 0829 hours. The next call between Mercado and [redacted] did not occur until December 15, 2022, at approximately 0640 hours. The conversation between Mercado and took place at approximately 1252 hours. According to the cell records, there were no other calls between Mercado and [redacted] that took place after December 5, 2022, at 0829 hours and before December 15, 2022, at 0640 hours.

This concluded my review of the AT&T cell phone records.

REPORTING INVESTIGATOR	BADGE NUMBER	SUPERVISOR APPROVING	BADGE NUMBER
Caballero, Martin	723	Alvarado, Tony	455
SIGNATURE	DATE	SIGNATURE	DATE
MCaballero	2/27/2024		

EVIDENCE PMI TRACKER

Property Receipt For Tracking # 49963
Department of Insurance
Enforcement Branch
Sacramento, CA 95834

Monday, January 08, 2024

Case #		**Tracking #**	
Case #	22JA018666	**Tracking #**	49963
Booking #		**Case Name**	Emerson Mercado
SW Item # X-X-X		**Street Address**	
Item #	6 **Of** 6	**Search Warrant County**	Ventura
Date and Time Entered Into PMI	1/8/2023 at 1245 hours.	**Case Investigator**	Caballero, M. #723
Victim / Complainant		**Receipt Prepared By**	Caballero, M. #723
Recovery Date	9/20/2023 3:39:34 PM	**Finder/Submitted By**	Caballero, M. #723
Property Taken From	AT&T records request	**Case Status**	Active
Evidence Room Location	J-117	**Disposition**	
Temp Locker # 2		**Disposition Date**	

Evidence Description

One (1) evidence bag containing one (1) compact disc (CD). The CD contains one (1) AT&T return for phone number: [redacted] for the period of November 1, 2022 through January 31, 2023.

Request was made by Detective Caballero #723 and per a search warrant. Information was uploaded and redacted from e-mail received by gldc@att.com on September 20, 2023 and onto a cd on January 8, 2024.

I, the undersigned, certify, under penalty, that I am the lawful owner and/or guardian of the property listed above, and that I have taken possession of the described property from the agency.

Rec'd By **Signature:** _____ **Date/Time:** 01/09/2024@ 1454 hrs

Rec'd From **Signature:** #723 **Date/Time:** 1/8124 @ 1300 HRS

Property Receipt For Tracking # 49964
Department of Insurance
Enforcement Branch
Sacramento, CA 95834

EVIDENCE PMI TRACKER

Monday, January 08, 2024

Case #	[redacted]	**Tracking #**	[redacted]
Case #	22JA018666	**Tracking #**	49964
Booking #		**Case Name**	Emerson Mercado
SW Item # X-X-X		**Street Address**	
Item #	7 **Of** 7	**Search Warrant County**	Ventura
Date and Time Entered Into PMI	1/8/2023 at 1300 hours.	**Case Investigator**	Caballero, M. #723
Victim / Complainant		**Receipt Prepared By**	Caballero, M. #723
Recovery Date	11/1/2023 3:39:34 PM	**Finder/Submitted By**	Caballero, M. #723
Property Taken From	LA Clear Crime Analyst [redacted] v>	**Case Status**	Active
Evidence Room Location	J-117	**Disposition**	
Temp Locker #	3	**Disposition Date**	

Evidence Description

One (1) evidence bag containing one (1) compact disc (CD). The CD contains one LA Clear Crime Analyst [redacted] report for AT&T records return for phone numbers ([redacted] for the period of November 1, 2022 to January 31, 2023.

Information was uploaded and redacted from email and to cd on January 8, 2023.

I, the undersigned, certify, under penalty, that I am the lawful owner and/or guardian of the property listed above, and that I have taken possession of the described property from the agency.

Rec'd By **Signature:** [signature] **Date/Time:** 01/09/2024@1456 hrs

Rec'd From **Signature:** #723 **Date/Time:** 1/8/24 @ 13Rotun

[redacted]

Cell Site Maps and Call Reports

Date/time: November 15/16 2022 at 2230hrs

Location: CA 126 & Fillmore St, Fillmore.

Target	Target Name	Frequency	Date Range
[redacted]	MERCADO, Emerson [INV]	10911	11/01/2022 to 01/31/2023

PenLink©
Streets ©
GeoTime ®

Generated November 1, 2023

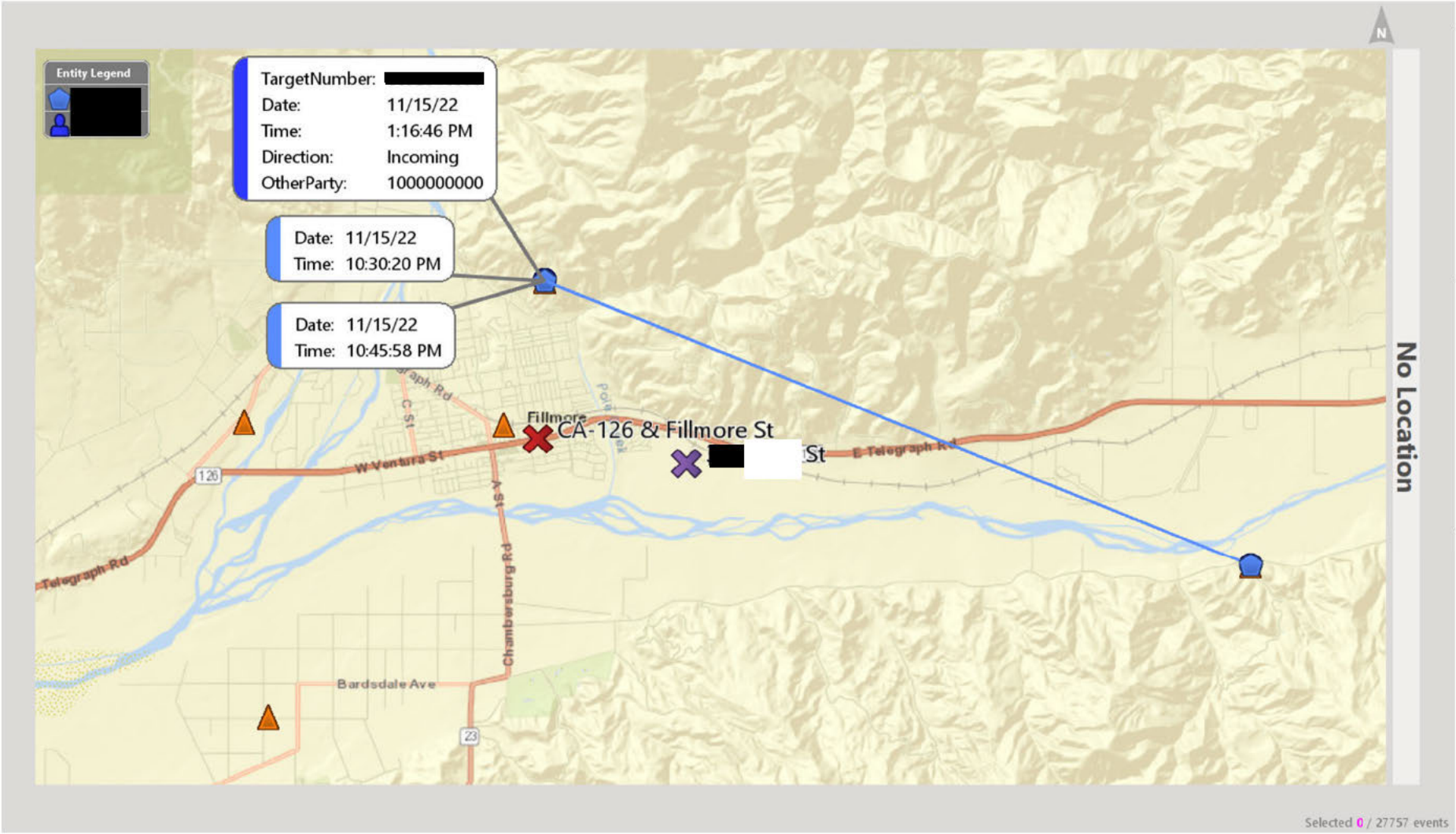
02410

[redacted] 11/15/22 0000hrs to 2359hrs Cell Site and DATA Hits. 2D

'Call-out' boxes on cell site and DATA hits before and after 2230hrs.

= DATA hits

= AT&T cell towers

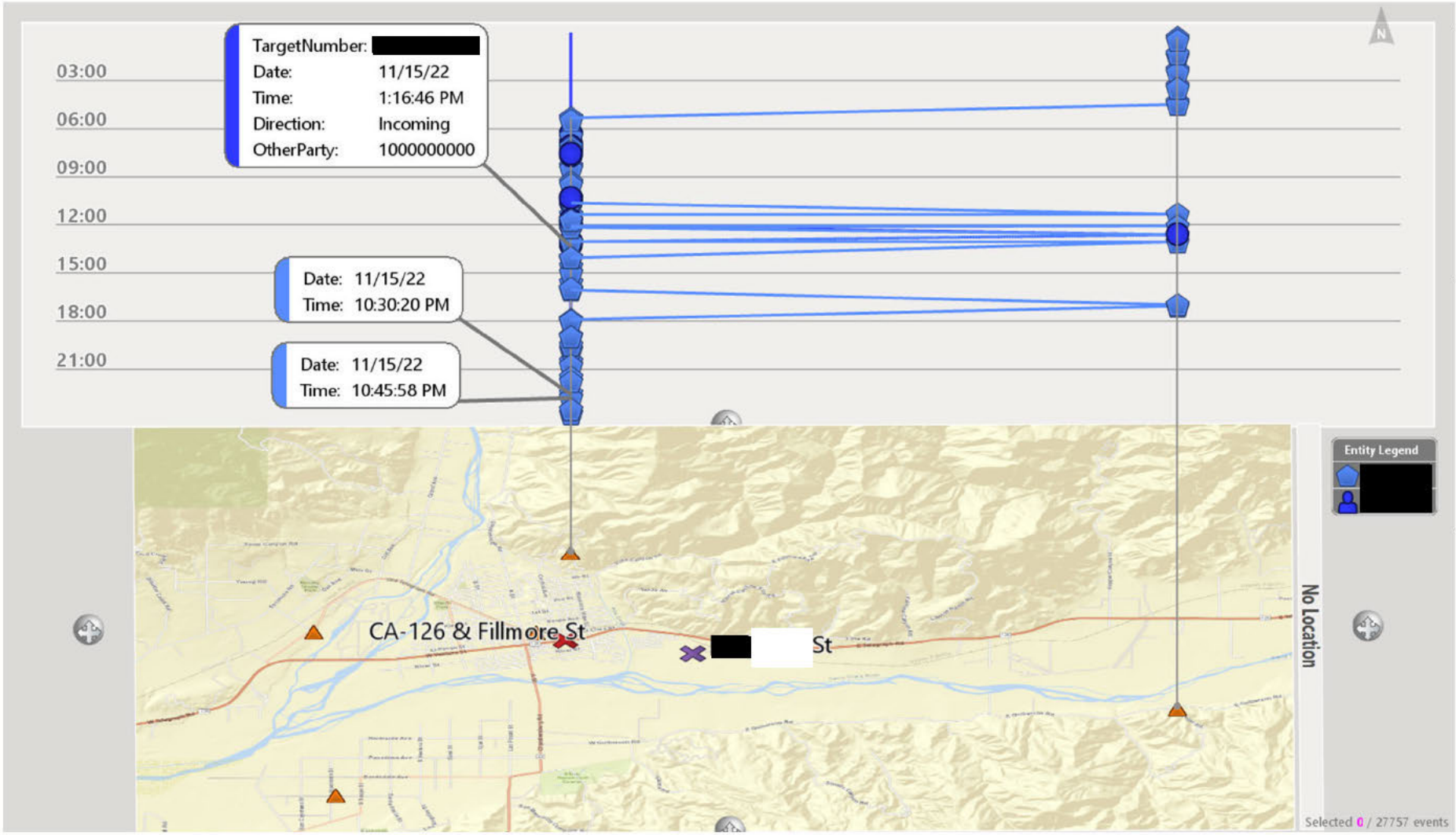


02411

[redacted] 11/15/22 0000hrs to 2359hrs Cell Site and DATA Hits.

Calendar View

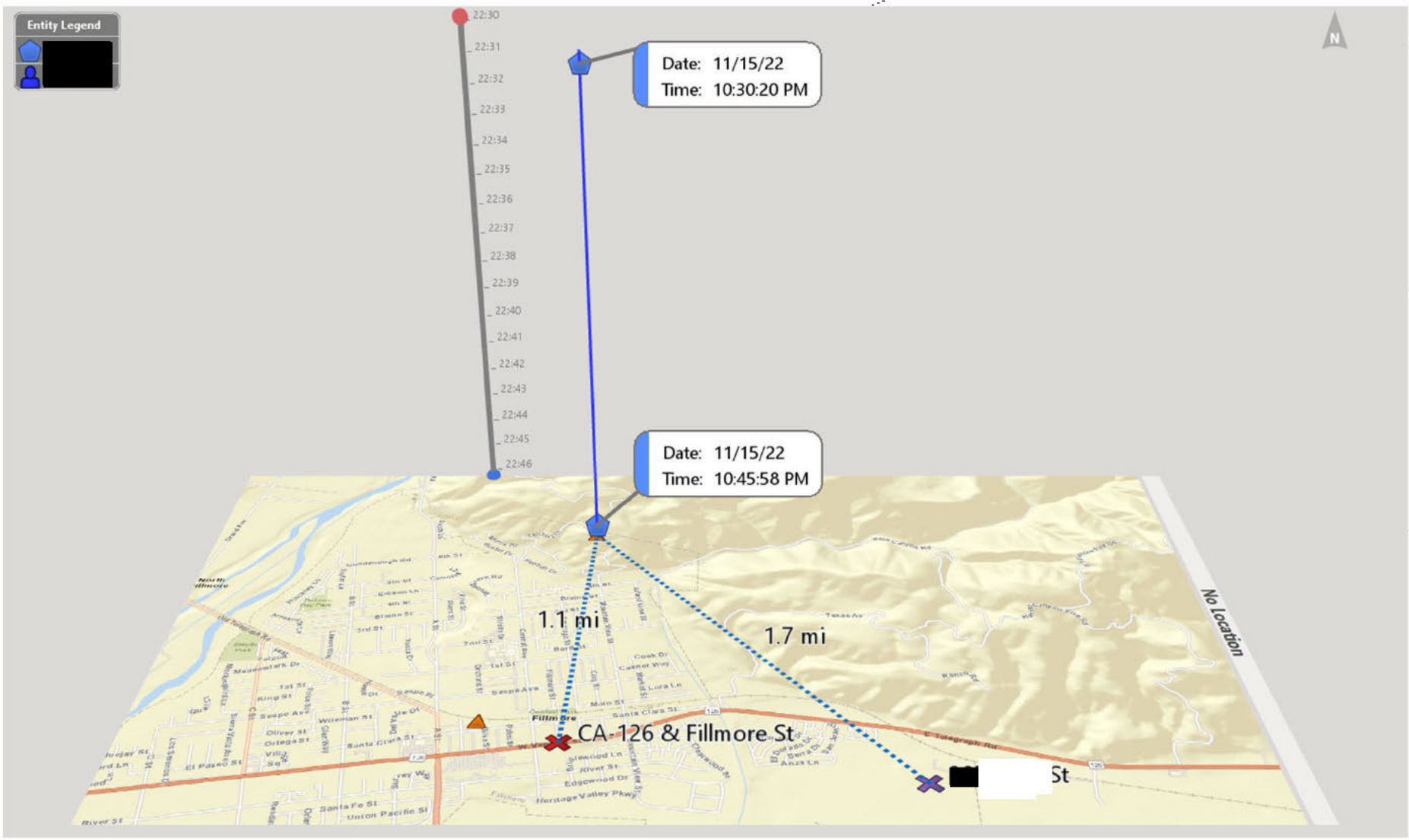
'Call-out' boxes on cell site and DATA hits before and after 2230hrs.



02412

[redacted] 11/15/22 2229hrs to 2246hrs DATA Hits. 3D

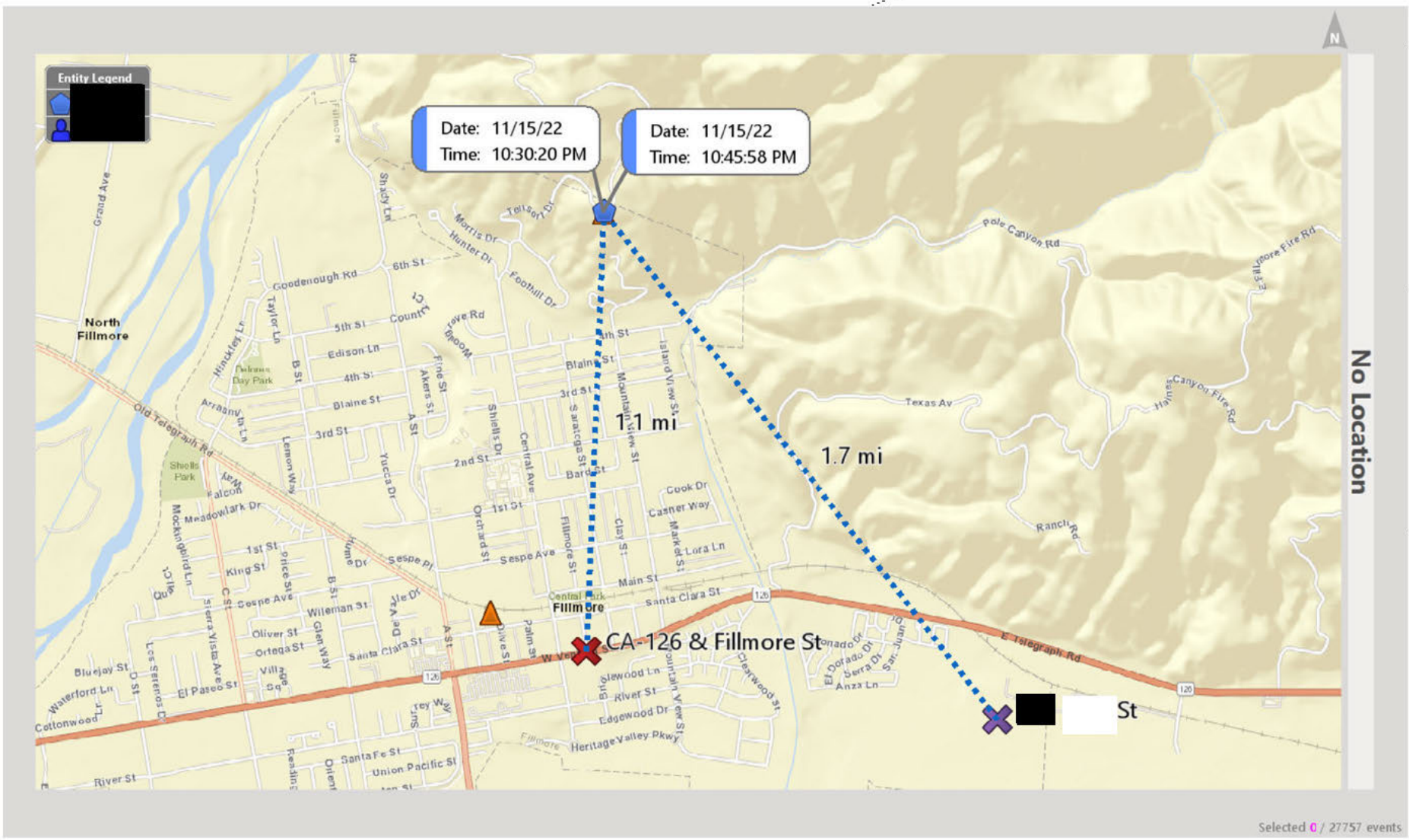
'Call-out' boxes on DATA hits before and after 2230hrs.



02413

[redacted] 11/15/22 2229hrs to 2246hrs DATA Hits. 2D

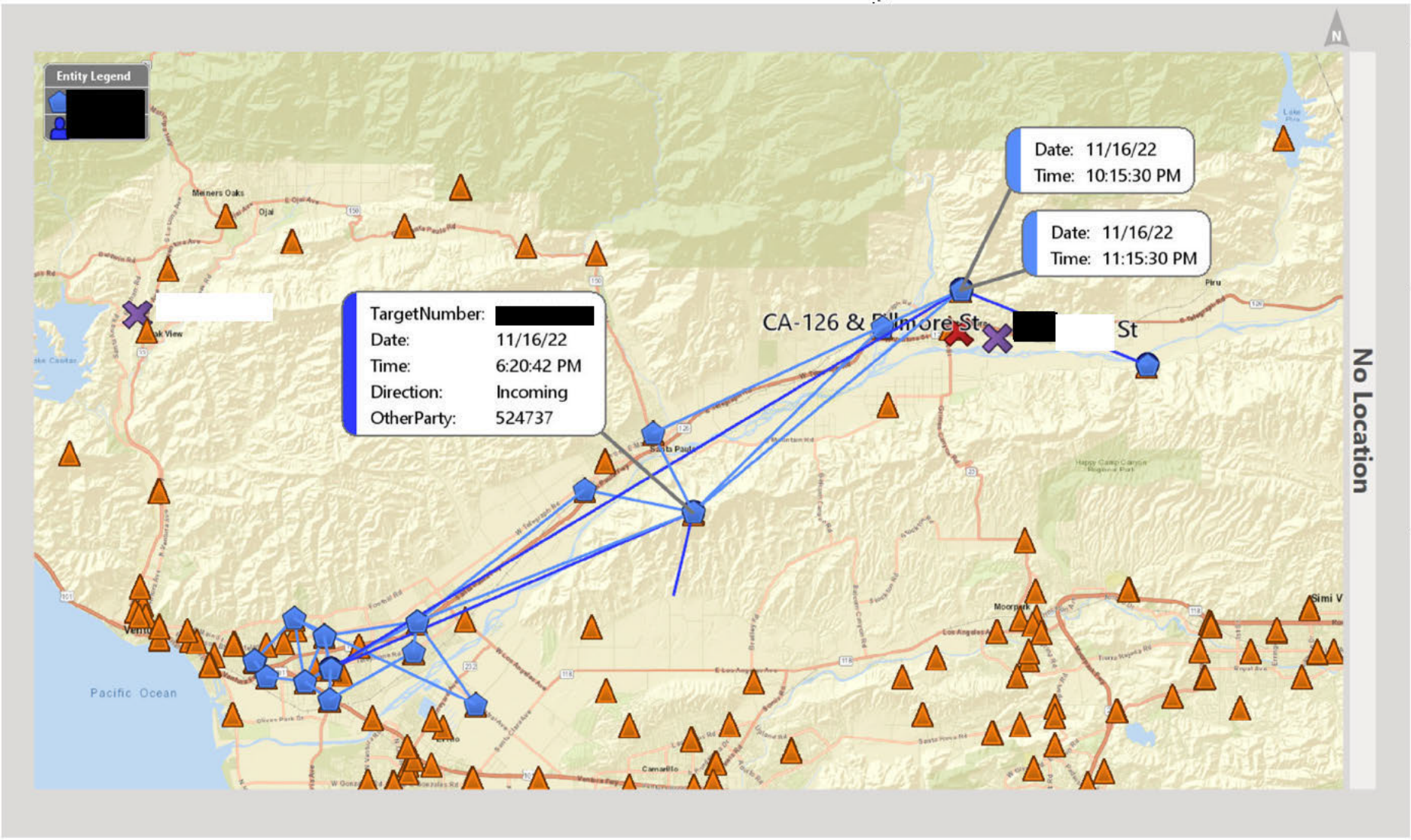
'Call-out' boxes on DATA hits before and after 2230hrs.



02414

[redacted] 11/16/22 0000hrs to 2359hrs Cell Site and DATA Hits. 2D

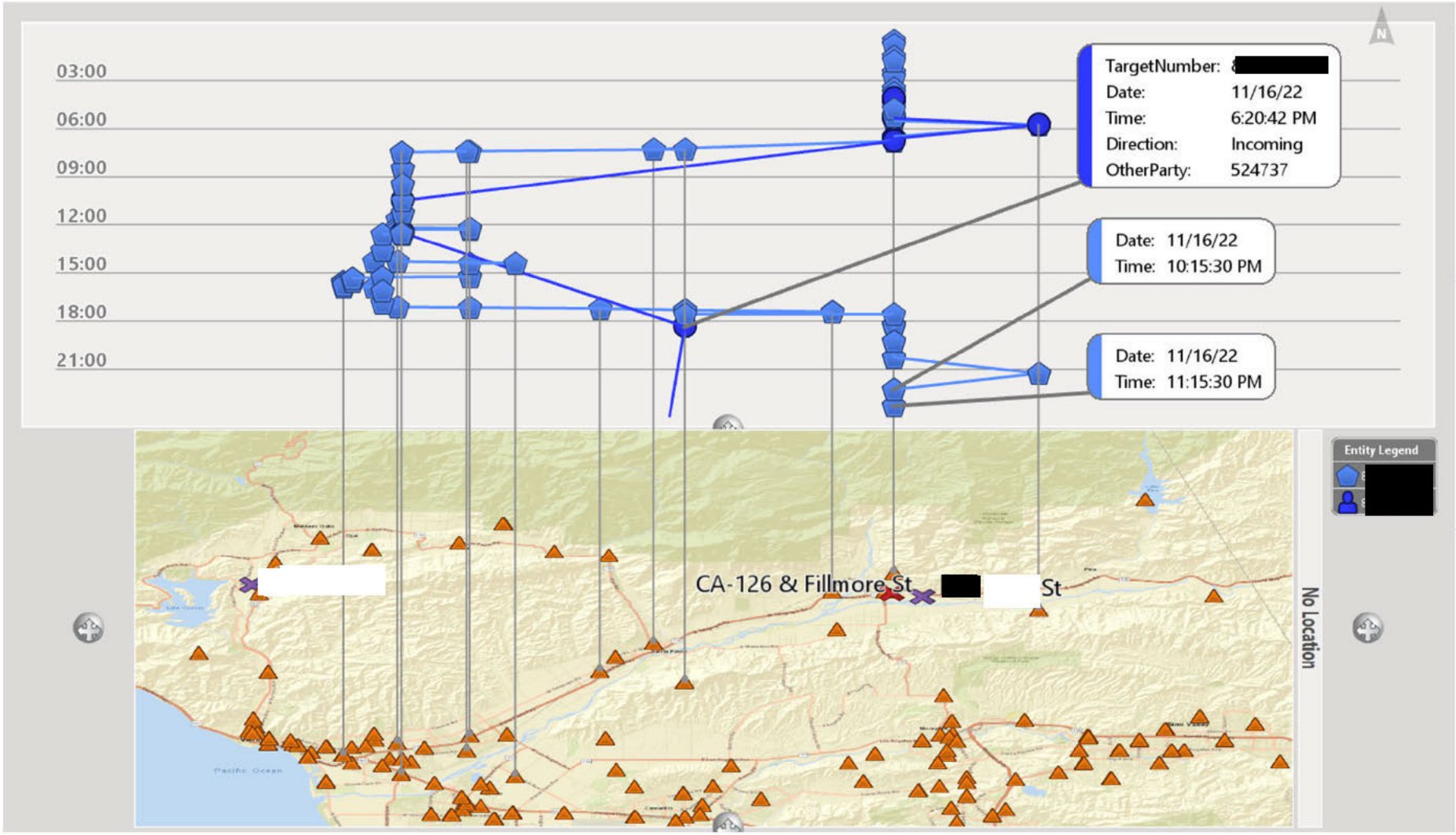
'Call-out' boxes on cell site and DATA hits before and after 2230hrs.



02415

[redacted] 11/16/22 0000hrs to 2359hrs Cell Site and DATA Hits.
Calendar View

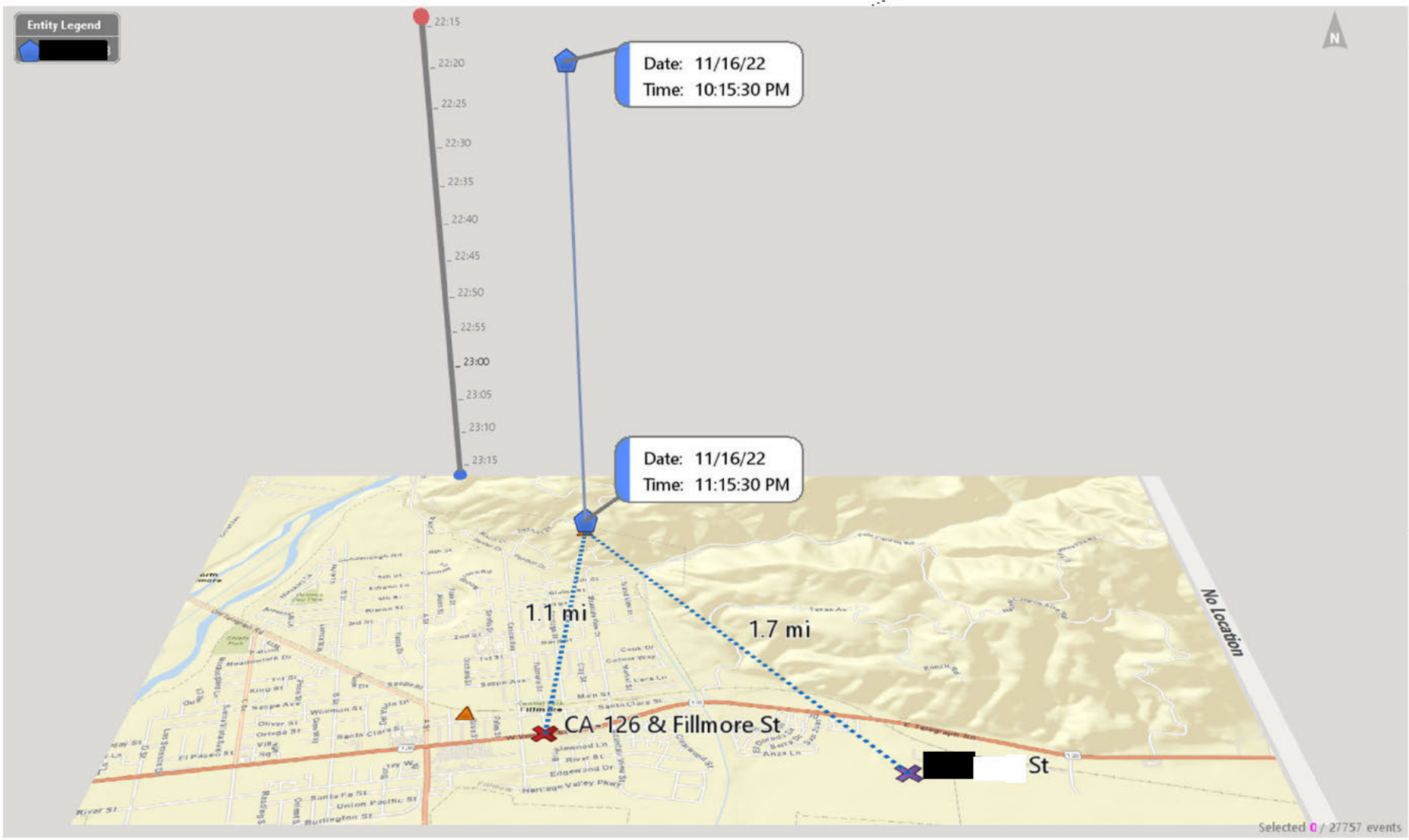
'Call-out' boxes on cell site and DATA hits before and after 2230hrs.



02416

[redacted] 11/16/22 2213hrs to 2317hrs DATA Hits. 3D

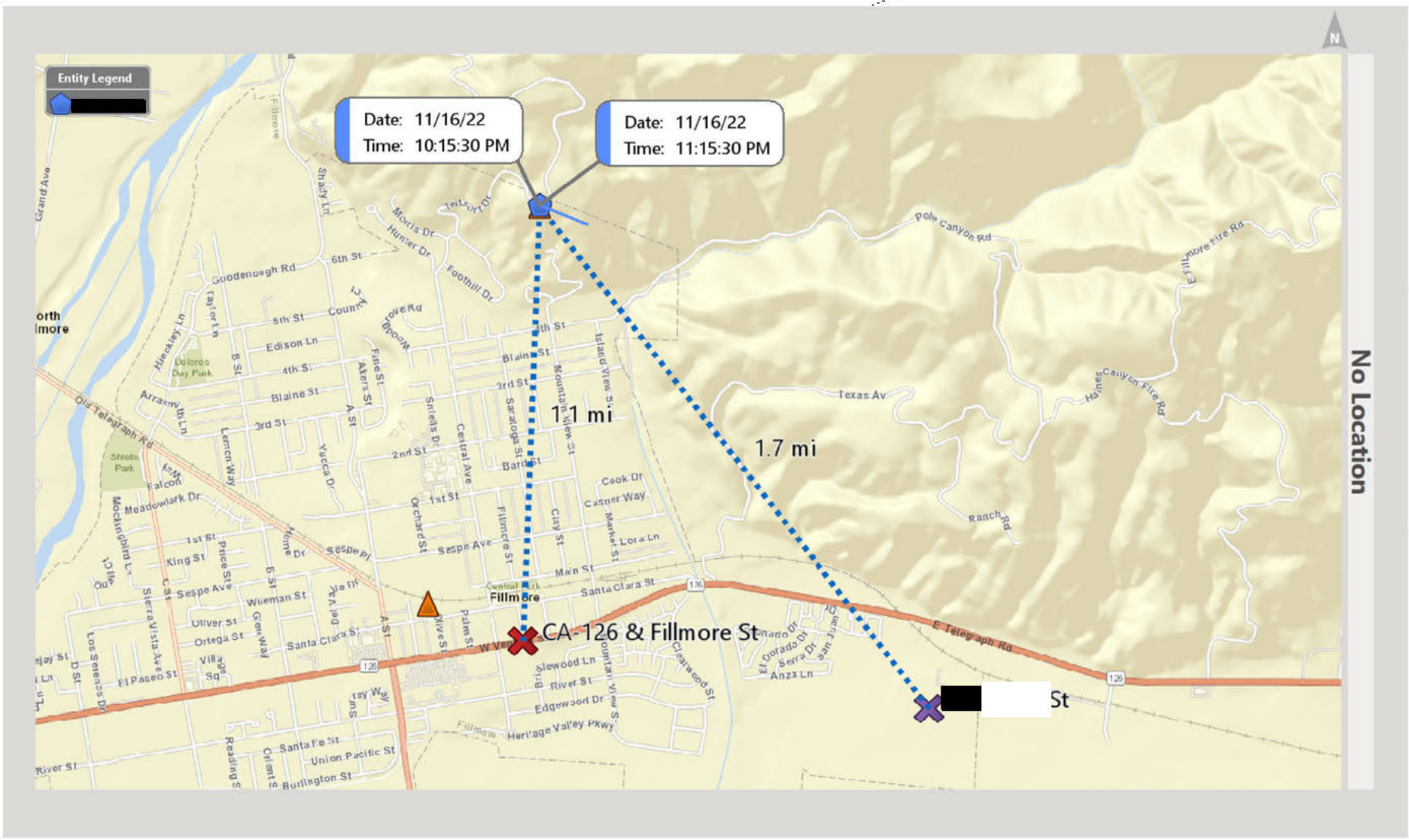
'Call-out' boxes on DATA hits before and after 2230hrs.



02417

[redacted] 11/16/22 2213hrs to 2317hrs DATA Hits. 2D

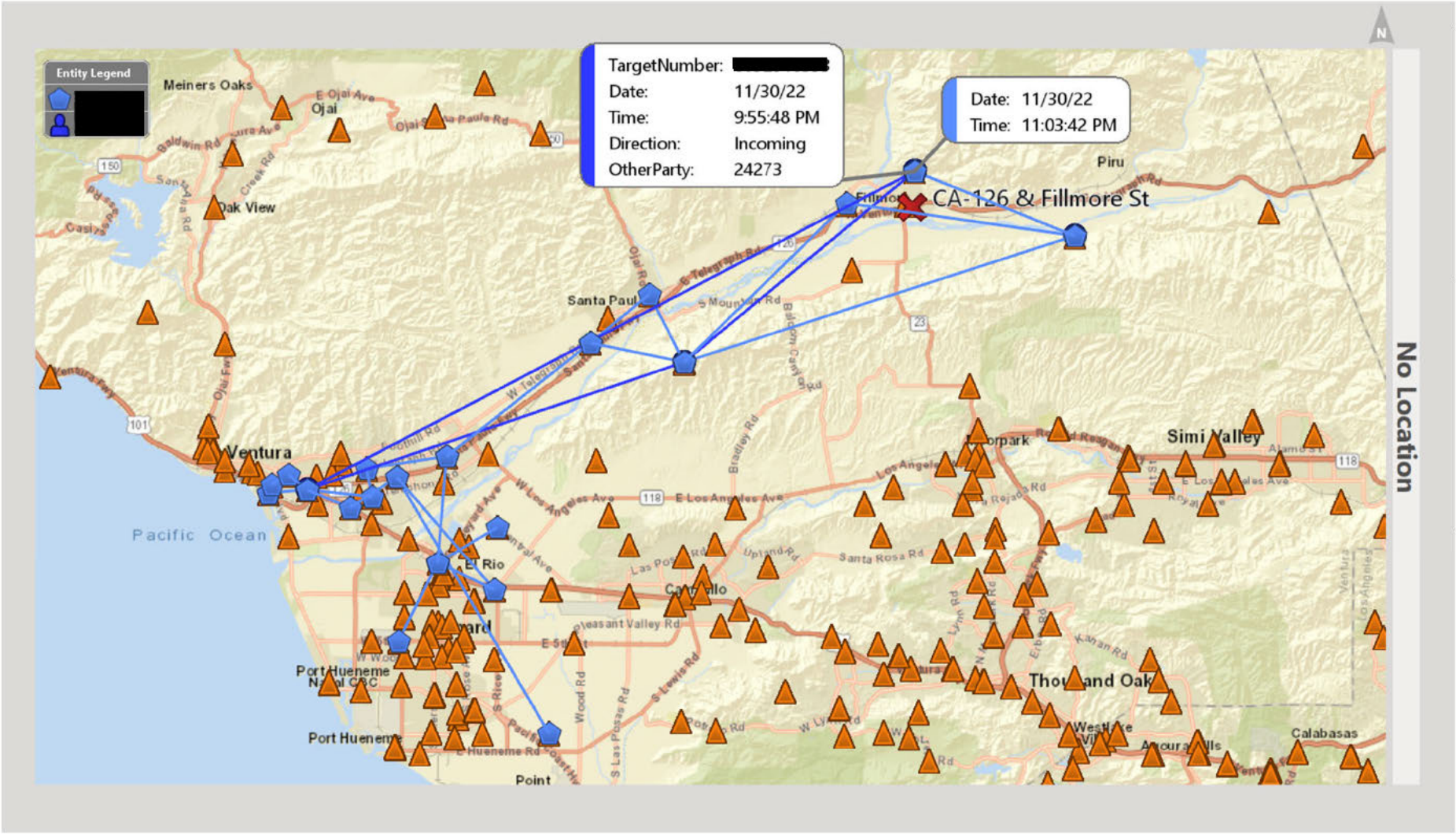
'Call-out' boxes on DATA hits before and after 2230hrs.



02418

[redacted] 11/30/22 0000hrs to 2359hrs Cell Site and DATA Hits. 2D

'Call-out' boxes on cell site and DATA hits before and after 2230hrs.

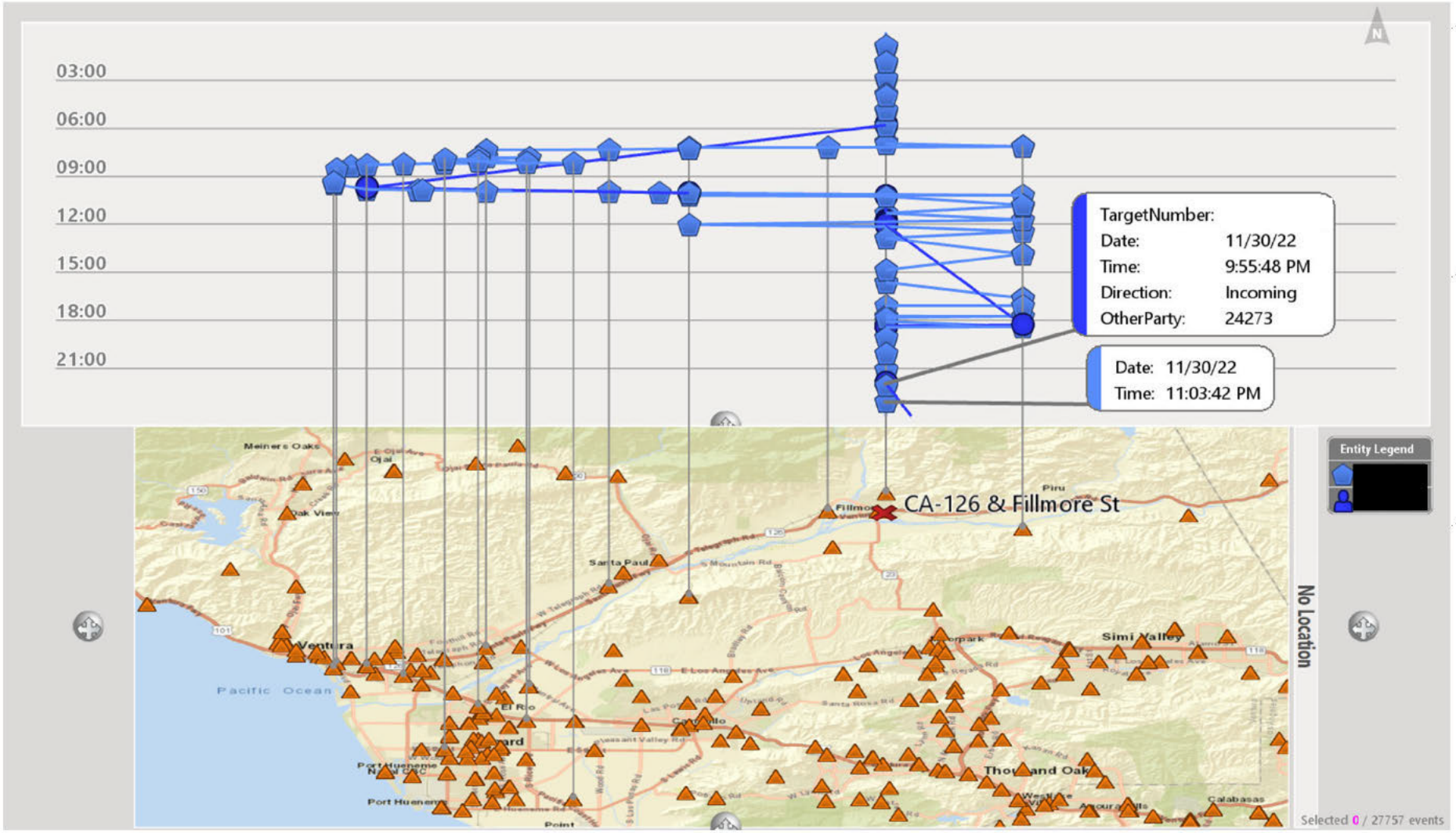


02419

[redacted] 11/30/22 0000hrs to 2359hrs Cell Site and DATA Hits.

Calendar View

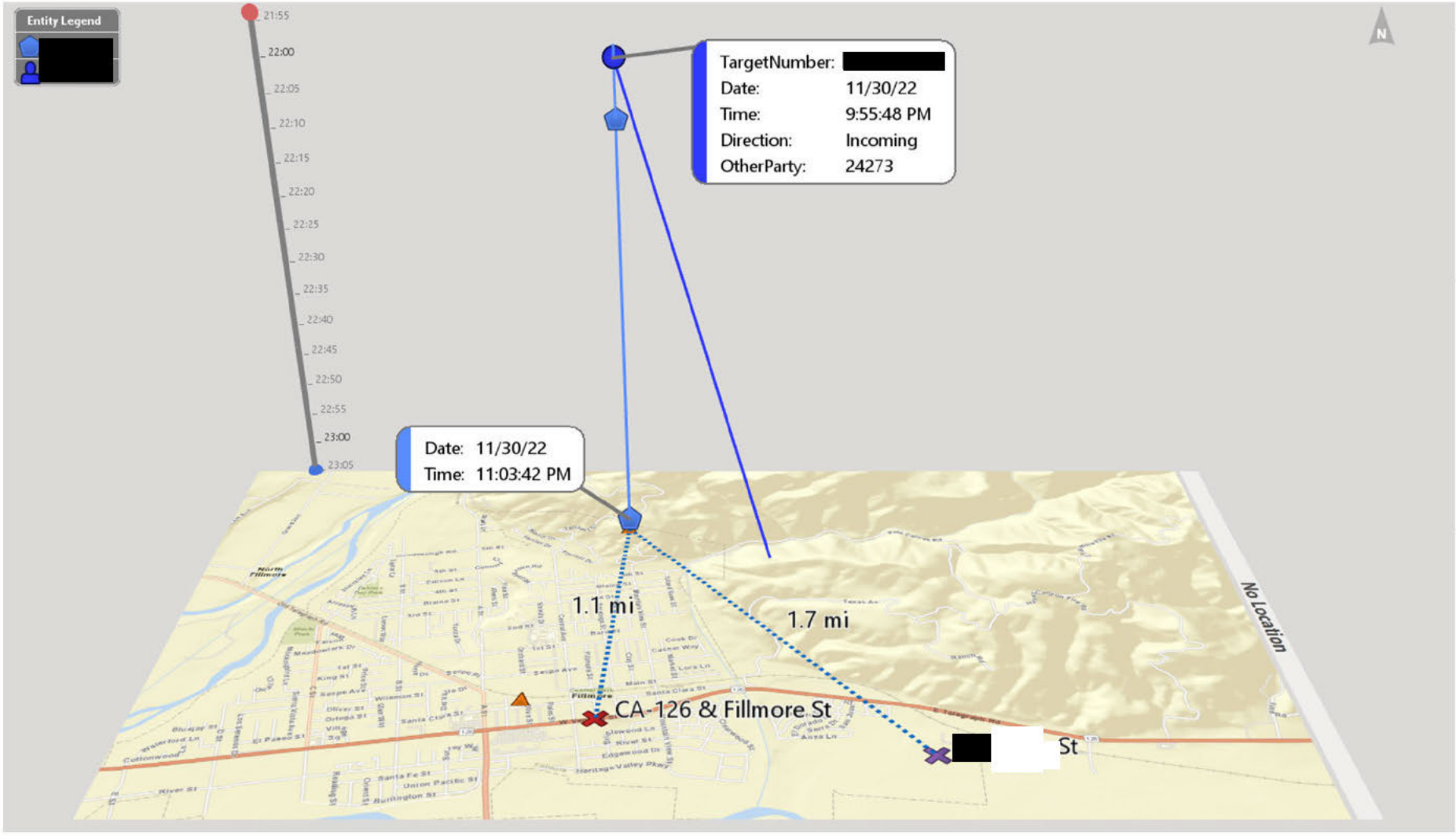
'Call-out' boxes on cell site and DATA hits before and after 2230hrs.



02420

[redacted] 11/30/22 2154hrs to 2305hrs Cell Site and DATA Hits. 3D

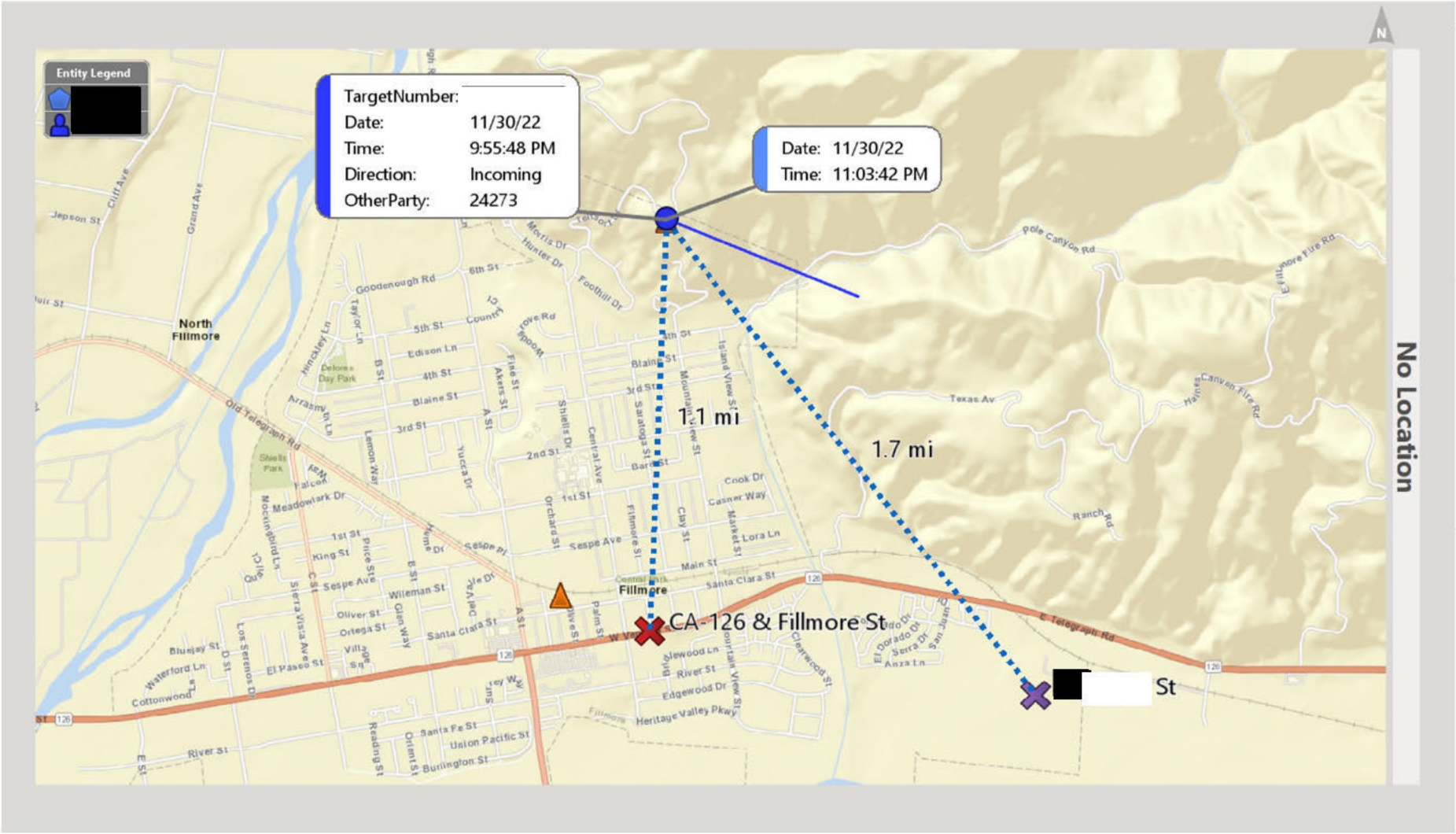
'Call-out' boxes on cell site and DATA hits before and after 2230hrs.



02421

[redacted] 11/30/22 2154hrs to 2305hrs Cell Site and DATA Hits. 2D

'Call-out' boxes on cell site and DATA hits before and after 2230hrs.



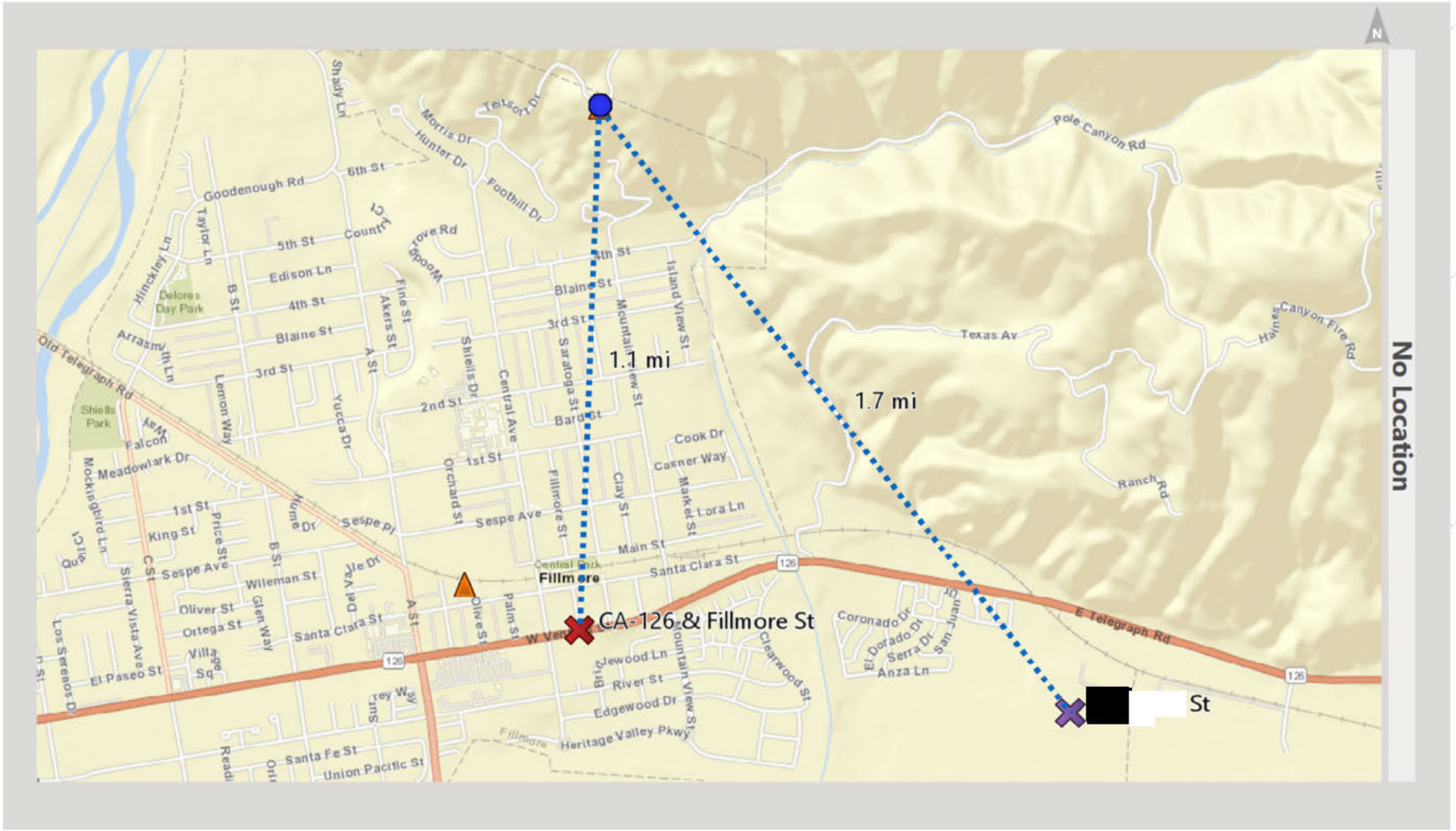
02422

[redacted] 10/30/22 to 2/3/23 St Area High Frequency Cell Tower. 3D



02423

[redacted] 10/30/22 to 2/3/23 St Area High Frequency Cell Tower. 2D



02424

Report: [redacted] Calls Database Listing

Generated: 11/01/2023 09:43:14

Description: 11/15/22 to 11/16/22

Target	Target Name	Date	Time	Duration	Direction	Call Type	Contact ID	Contact Name
[redacted]	MERCADO, Emerson [INV]	11/15/2022	06:18:39	00:00:22	Incoming	Voice	[redacted]	
[redacted]	MERCADO, Emerson [INV]	11/15/2022	06:18:39	00:00:22	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	06:52:03	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	07:02:13	00:02:01	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	07:02:13	00:02:01	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	07:07:24	00:00:29	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	07:07:24	00:00:29	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	07:22:02	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	07:23:36	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	07:23:36	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	07:34:39	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	07:38:41	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	07:41:27	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	10:19:20	00:00:00	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	10:19:20	00:00:00	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	10:20:09	00:00:15	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	10:20:09	00:00:15	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	10:20:24	00:00:26	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	10:20:24	00:00:26	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	10:37:56	00:00:07	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	10:37:56	00:00:07	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	11:43:00	00:00:00	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	11:43:02	00:00:03	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	11:43:02	00:00:03	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	11:43:28	00:00:00	Outgoing	Voice		

Report: [redacted] Calls Database Listing

Generated: 11/01/2023 09:43:14

Target	Target Name	Date	Time	Duration	Direction	Call Type	Contact ID	Contact Name
[redacted]	MERCADO, Emerson [INV]	11/15/2022	12:03:53	00:05:45	Incoming	Voice	[redacted]	
[redacted]	MERCADO, Emerson [INV]	11/15/2022	12:03:53	00:05:45	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	12:36:31	00:00:33	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	12:36:31	00:00:33	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	13:02:55	00:00:00	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	13:02:57	00:01:23	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	13:02:57	00:01:23	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	13:04:21	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	13:04:21	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/15/2022	13:16:46	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	04:06:50	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	04:06:50	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	04:06:50	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	04:06:50	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	04:12:06	00:00:00	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	04:12:07	00:00:02	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	04:12:07	00:00:02	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	05:13:51	00:00:29	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	05:13:51	00:00:29	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	05:21:41	00:00:51	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	05:21:41	00:00:51	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	05:46:22	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	05:46:22	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	06:37:22	00:00:17	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	06:37:22	00:00:17	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	06:38:23	00:00:23	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	06:38:23	00:00:23	Outgoing	Voice		

Report: [redacted] Calls Database Listing

Generated: 11/01/2023 09:43:14

Target	Target Name	Date	Time	Duration	Direction	Call Type	Contact ID	Contact Name
[redacted]	MERCADO, Emerson [INV]	11/16/2022	06:46:56	00:00:17	Incoming	Voice	[redacted]	
[redacted]	MERCADO, Emerson [INV]	11/16/2022	06:46:56	00:00:17	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	10:29:04	00:00:00	Outgoing	Text		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	10:29:04	00:00:00	Outgoing	Text		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	12:29:16	00:00:48	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	12:29:16	00:00:48	Outgoing	Voice		
[redacted]	MERCADO, Emerson [INV]	11/16/2022	18:20:42	00:00:00	Incoming	Text		

Report: [redacted] Calls Database Listing

Generated: 11/01/2023 09:48:17

Description: 11/30/22

Target	Target Name	Date	Time	Duration	Direction	Call Type	Contact ID	Contact Name
[redacted]	MERCADO, Emerson [INV]	11/30/2022	05:47:38	00:00:00	Incoming	Text	[redacted]	
[redacted]	MERCADO, Emerson [INV]	11/30/2022	05:47:39	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	09:43:02	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	09:43:03	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	10:03:01	00:00:00	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	10:03:01	00:00:00	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	10:15:08	00:00:36	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	10:15:08	00:00:36	Incoming	Voice		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	11:47:52	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	11:54:38	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	11:58:43	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	12:01:11	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	18:17:09	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	18:21:16	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	18:23:43	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	18:23:44	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	18:23:44	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	21:55:48	00:00:00	Incoming	Text		
[redacted]	MERCADO, Emerson [INV]	11/30/2022	21:55:48	00:00:00	Incoming	Text		

[redacted] **Clean Number Frequency**

11/15/22 to 11/16/22

Received Target	Direction	Contact ID	Count	Name	Min Date	Max Date
[redacted]			**61**	**MERCADO, Emerson [INV]**	**11/15/2022**	**11/16/2022**
	Incoming		**39**		**11/15/2022**	**11/16/2022**
		[redacted]	8	[redacted]	11/15/2022	11/16/2022
			7		11/15/2022	11/16/2022
			6		11/15/2022	11/16/2022
			5		11/15/2022	11/15/2022
			3		11/15/2022	11/15/2022
			3		11/15/2022	11/15/2022
			2		11/16/2022	11/16/2022
			2		11/16/2022	11/16/2022
			2		11/15/2022	11/15/2022
			1		11/16/2022	11/16/2022
	Outgoing		**22**		**11/15/2022**	**11/16/2022**
		[redacted]	8		11/15/2022	11/16/2022
			8		11/15/2022	11/16/2022
			4		11/15/2022	11/15/2022
			2		11/16/2022	11/16/2022

[redacted] **Clean Number Frequency**

11/30/2022

Received Target	Direction	Contact ID	Count	Name	Min Date	Max Date
[redacted]			**19**	**MERCADO, Emerson [INV]**	**11/30/2022**	**11/30/2022**
	Incoming		**19**		**11/30/2022**	**11/30/2022**
		[redacted]	6		11/30/2022	11/30/2022
			6		11/30/2022	11/30/2022
			4	[redacted]	11/30/2022	11/30/2022
			2		11/30/2022	11/30/2022
			1		11/30/2022	11/30/2022

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SW No. _____

STATE OF CALIFORNIA - COUNTY OF VENTURA

SEARCH WARRANT AND AFFIDAVIT
(AFFIDAVIT)

MARTIN CABALLERO #723 swears under oath that the facts expressed
[Name of Affiant]
by him/her in this Search Warrant and Affidavit and in the attached and incorporated statement of probable cause are true and that based thereon he/she has probable cause to believe and does believe that the property and/or person described below is lawfully seizable pursuant to Penal Code Section 1524, as indicated below, and is now located at the location(s) set forth below. Wherefore, affiant requests that this Search Warrant be issued.

MCaballero
[Signature of Affiant]

HOBBS SEALING REQUESTED: ☐ YES ☐ NO
NIGHT SEARCH REQUESTED: ☐ YES ☐ NO

The issuing magistrate has confirmed the affiant's signature, digital signature, or electronic signature is acknowledged as genuine.

(SEARCH WARRANT)

THE PEOPLE OF THE STATE OF CALIFORNIA TO ANY PEACE OFFICER IN THE COUNTY OF LOS ANGELES: proof by affidavit and having been sworn to this day before me by MARTIN CABALLERO
[Name of Affiant]
that there is probable cause for believing that the property and/or person described herein may be found at the location(s) set forth herein and is lawfully seizable pursuant to Penal Code Section 1524 as indicated below by "x"(s) in that:

_____ it was stolen or embezzled
X it was used as the means of committing a felony
_____ it is possessed by a person with the intent to use it as a means of committing a public offense or is possessed by another to whom he or she may have delivered it for the purpose of concealing it or preventing its discovery,
X it tends to show that a felony has been committed or that a particular person has committed a felony,
_____ it tends to show that sexual exploitation of a child in violation of Penal Code section 311.3, or possession of material depicting sexual conduct of a person under the age of 18 years, in violation of Penal Code section 311.11, has occurred or is occurring
_____ there is a warrant to arrest the person;

YOU ARE THEREFORE COMMANDED TO SEARCH:

SEE LOCATIONS TO BE SEARCHED

FOR THE FOLLOWING PROPERTY/PERSON:

SEE PROPERTY TO BE SEIZED

AND TO SEIZE IT/THEM IF FOUND and bring it/them forthwith before me, or this court, at the courthouse of this court. This Search Warrant incorporates the Affidavit upon which it is based. Wherefore, I find probable cause for the issuance of this Search Warrant and do issue it this 10-09-2023 16:11:31, at ___**AM/PM.**

Bruce Young
Bruce Young
(Signature of Magistrate)

HOBBS SEALING APPROVED: ☐ YES ☒ NO
NIGHT SEARCH APPROVED: ☐ YES ☒ NO

Judge of the **Superior/Municipal** Court, Ventura County Judicial District

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YOU ARE THEREFORE COMMANDED TO SEARCH

LOCATION 1:

Apple, Inc.
Attention: Corporate Legal Counsel

FOR THE FOLLOWING RECORDS:

All records from Apple Inc. for the account(s) associated with [redacted] further referenced as the Target Account. In compliance with California Electronic Communications Privacy Act referenced by California Penal Code § 1546.1(d)(1), each of the types of records specified below shall be for the period of **11/01/2022** through **01/31/2023** unless specifically referenced below by item number:

1. **Device Registration Information**
   Basic registration or customer information to include name, address, phone number, contact information, additional accounts, and dates associated with account creation and/or suspension for the above listed Target Account(s).

2. **iCloud**
   All information, files, and records to include Apple's cloud service known as iCloud. These files or records shall include the Target Account's music, photos, documents, and back up files for their iOS devices. Additionally, all information related to iCloud.com email accounts and content data stored by Apple. These records shall, if available, include:

   i. **Subscriber Information**
   Basic registration or customer information to include name, address, phone number, contact information, additional accounts, and dates associated with account creation and/or suspension, iCloud feature connections, and connection logs with IP addresses for the above listed Target Account(s).

   ii. **Mail Logs**
   Mail logs include records of incoming and outgoing communications such as time, date, sender email addresses, and recipient email addresses.

   iii. **Email Content and Other iCloud Content. My Photo Stream, iCloud Photo Library, iCloud Drive, Contacts, Calendars, Bookmarks, Safari Browsing History, iOS Device Backups**
   Stored content for the Target Account to include email, stored photos, documents, contacts, calendars, bookmarks, Safari browsing history and iOS device backups. iOS device backups may include photos and videos in the Camera Roll, device settings, app data, iMessage, SMS, and MMS messages and voicemail. Keys, passcodes, or software needed to access the files encrypted by Apple Inc.

3. **Find My iPhone**
   All Find My iPhone connection logs and Find My iPhone transactional activity for requests to remotely lock or erase a device.

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4. **FaceTime**
   FaceTime call invitation logs to include IP addresses.

Order of Non-Disclosure of Search Warrant: It is hereby ordered that no officer, agent or employee of **Apple, Inc.** or any other entity, reveal the existence of this search warrant, or any action or compliance taken pursuant to this search warrant, to any person or entity except as reasonably necessary to comply with this search warrant. In no event shall the existence of this search warrant be revealed to the person(s) or entity/entities whose account information is being sought for a period of **ninety (90) days**.

Required Verification of Authenticity: The custodian shall complete and sign the "Declaration of Custodian" which accompanies this search warrant. The "Declaration of Custodian" Shall be returned with a copy of the requested records, (California Penal Code § 1546.1(d)(3), 1524.2(b)(4); California Evidence Code § 1561).

Return of Records: You are commanded, within **forty-five (45) days** after receipt of this search warrant, to deliver by mail or otherwise, to the named law enforcement officer, together with the declaration as set forth below, a true, durable and legible copy of a requested records listed herein (See California Penal Code § 1536.5).

The information and records should be e-mailed to:

Contact information:

Detective Martin Caballero
California Department of Insurance
Enforcement Branch – Fraud Division
27200 Tourney Road, Suite 375
Valencia, California 91355

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STATEMENT OF PROBABLE CAUSE

Your affiant, Detective Martin Caballero, has set forth only the facts that are believed to be necessary to establish probable cause to believe that evidence, fruits, and instrumentalities of the violations of **Penal Code § 550 – Insurance Fraud** will be located in the described locations. This affidavit is based upon my personal knowledge; my review of documents and other evidence; my conversations with other law enforcement personnel; interviews of suspects and witnesses; and my training and experience. This affidavit is being submitted for the limited purpose of establishing probable cause, it does not include all the facts that I have learned during the course of my investigation. Where the contents of documents and the actions, statements, and conversations of others are reported herein, they are reported in substance and in part, except where otherwise indicated.

Since 07/01/2022, I have been in my present assignment with the California Department of Insurance Fraud Division. I investigate felonious crimes dealing with insurance fraud such as workers' compensation fraud, staged automobile accidents, staged home, automobile, and business burglaries, health care fraud, and fraudulent business and medical billings to insurance entities for the purpose of receiving compensation.

I have a Bachelor's Degree in Sociology from the University of California, Riverside, and a Master's Degree in Criminal Justice from California State University, Long Beach. As part of the curriculum, I attended classes on white-collar crime, forensic science, criminal law, criminal procedure, and criminal justice research.

I have completed a Peace Officers' Standards and Training (P.O.S.T.) Certified Regular Basic Course at the Rio Hondo Police Academy in Whittier, California. As part of the curriculum, I received over 1000 hours of training where I demonstrated proficiency in fundamental principles, procedures, and techniques of law enforcement, including criminal law, criminal procedures, laws of arrest, report writing, search and seizure, criminal investigations, white collar crimes, and methods of evidence collection used in criminal prosecutions. I have also received my Intermediate and Advanced POST Certificates.

I have attended advanced peace officer training programs and seminars sponsored by P.O.S.T that taught various techniques of law enforcement procedures including, but not limited to, the following areas: search and seizure, laws of arrest, officer safety, and fundamentals of search warrants. I have received P.O.S.T. certified training pursuant to Proposition 115 covering rules of evidence, reporting writing, and testifying on behalf of witnesses. I have attended training seminars sponsored by the Department of Insurance Fraud Division, Ventura County District Attorney's office, and the insurance industry that taught insurance fraud investigations and methods of detecting fraud.

I have gained knowledge from all of the above contacts and experiences regarding aspects of insurance fraud, grand theft, and related crimes.

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CURRENT INVESTIGATION

Insurance alleges Emerson Mercado (Mercado) committed auto insurance fraud by lying about the date of loss in order to be covered by his insurance policy and pay a lower deductible.

Mercado reported the first notice of loss (FNOL) to through the mobile application on December 1, 2022. Mercado reported that on November 30, 2022, at approximately 10:30 PM, he was driving a 2021 Volkswagen Jetta, barring vehicle identification number (VIN/3[redacted]) on the eastbound California State Route 126 when he struck a coyote or bobcat, causing minor damage to his front bumper. After speaking with Claims Adjuster [redacted] on December 2, 2022, Mercado sent in photographs of the damage via the mobile application.

According to Special Investigations Unit (SIU) Investigator), on November 18, 2022, Mercado utilized the mobile application to lower the comprehensive collision deductible on all the vehicles listed on his policy from $2,000 to $1,000. The comprehensive collision deductible on the 2021 Volkswagen Jetta (a vehicle listed on the policy) was lowered from $2,000 to $500. Furthermore, reviewed the metadata on the photographs submitted by Mercado and discovered that the photographs were taken on November 16, 2022, which was prior to the coverage changes made by Mercado.

On December 5, 2022, spoke with Mercado and took his statement. confirmed the date and time of the loss, as well as the date Mercado submitted the photographs to She then asked Mercado why he had recently made changes to his policy, and Mercado advised he had recently been involved in a traffic collision, but it was not reported. presented Mercado with the metadata findings, and Mercado was unable to provide an explanation as to why the photographs were taken prior to the date of loss.

Shortly after speaking with Mercado requested to close the claim via the mobile application.

On December 5, 2022, SIU closed its investigation and determined that Mercado lied about the date of loss in an attempt to fix the damages and pay a lower deductible.

On December 22, 2022, the claim was denied, and on January 17, 2023, Mercado's policy was canceled due to his misrepresentations involving this claim.

INTERVIEWS IN SUPPORT OF PROBABLE CAUSE

SIU Investigator

On January 17, 2023, I conducted a telephonic interview with SIU Investigator has direct knowledge of the misrepresentations made by Mercado to

During our interview, was in possession of the claim file (claim) and referred to it while answering my questions. verified Mercado by his full name, date of birth (DOB [redacted]), California Driver License (CDL/[redacted]), and address [redacted]

According to Mercado reported the first notice of loss (FNOL) to through the mobile application on December 1, 2022.

On December 2, 2022, was assigned the claim. stated she reviewed Mercado's policy transactions, utilized several databases (i.e. auto check, TLO) to gather information on Mercado, reviewed internal

customer interaction reports and mobile application data, reviewed the photographs submitted by Mercado, and interviewed Mercado. explained that because Mercado made several changes to the deductibles on his policy within thirty (30) days of the reported loss, the claim was automatically flagged and sent to SIU for review.

Upon reviewing the metadata on the photographs submitted by Mercado, discovered that the photographs were taken on November 16, 2022, which was prior to the coverage change made by Mercado. On November 18, 2022, Mercado utilized the mobile application to lower the comprehensive collision deductible on all the vehicles listed on his policy from $2,000 to $1,000. The comprehensive collision deductible on the 2021 Volkswagen Jetta was lowered from $2,000 to $500.

On December 5, 2022, spoke with Mercado and took his statement on a recorded line. Prior to conducting the interview, verified Mercado's full name, DOB, Social Security Number (SSN), and address. Mercado claimed on November 30, 2022, at approximately 10:30 PM, he was driving a 2021 Volkswagen Jetta, barring vehicle identification number (VIN[redacted]) on the eastbound California State Route 126 when he struck a coyote, causing minor damage to his front bumper. confirmed the date and time of the loss, as well as the date Mercado submitted the photographs to She then asked Mercado why he had recently made changes to his policy, and Mercado advised he had recently been involved in a traffic collision, but it was not reported. presented Mercado with the metadata findings, and Mercado was unable to provide an explanation as to why the photographs were taken prior to the date of loss.

advised that within forty-five (45) minutes of her recorded statement with Mercado, received a request from Mercado via the mobile application to close the claim.

Upon closing her investigation, recommended elevating for a fraud and misrepresentation denial and policy action review.

On December 22, 2022, the claim was denied. advised there was no payout made and stated the potential loss was approximately $1,081.06.

On January 17, 2023, Mercado's policy was canceled due to his misrepresentations involving this claim.

[redacted] – ***Claims Service Representative***

On January 18, 2023, I conducted a telephonic interview with Claims Adjuster[redacted] has direct knowledge of the claims handling and reporting procedures associated with his insured, Mercado.

During our interview, [redacted] was in possession of the claim file (claim) and referred to it while answering my questions. [redacted] verified Mercado by his full name, date of birth (DOB [redacted]), California Driver License (CDL[redacted], and address [redacted]

According to [redacted] Mercado reported the first notice of loss (FNOL) to through the mobile application on December 1, 2022. I asked [redacted] if she could confirm it was Mercado that reported the FNOL, however, she stated since she is new she is unsure how the mobile application works and cannot confirm if it was Mercado or another driver listed on the policy, possibly [redacted] who reported the loss to [redacted] directed me to her Claims Supervisor, [redacted]) for assistance with questions regarding the mobile application.

On December 2, 2022, [redacted] was assigned the claim. Upon being assigned the claim, [redacted] contacted Mercado and took his statement on a recorded line. During the interview, [redacted] was advised by Mercado that on November 30, 2022, at approximately 10:30 PM, he was driving a 2021 Volkswagen Jetta, barring vehicle

identification number (VIN/[redacted]) on the eastbound California State Route 126 when he struck a coyote or bobcat, causing minor damage to his front bumper. [redacted] advised no police responded to the scene of the loss and that no police report was generated. Mercado was instructed to send photographs of the damage via the mobile application, and he did so shortly after the recorded conversation. After speaking with Mercado, and gathering the facts of the loss, [redacted] sent the claim back to SIU for further investigation.

According to review of the claim notes, on December 5, 2022, Mercado changed the deductible on the Volkswagen Jetta from $500 to $1,000 and requested to close the claim.

[redacted] advised she found it odd that Mercado requested to close the claim after speaking with the SIU investigator, and that there were messages sent via the mobile application to asking for updates on closing the claim. Furthermore, [redacted] stated because the metadata of the photographs showed the loss occurred prior to the changes made to his policy, and Mercado asked to close the claim, she believed Mercado lied about the date of loss in order to obtain coverage for the damage.

[redacted] stated there was no payout made on the claim and the claim was denied.

Phone Number Information

On 7/26/2023, I drafted a text message using my iPhone work cellular device that I would send to the target phone number) and the phone number turned blue. When the phone number turns blue it indicates that the intended recipient is an iPhone user as well. Typically, if you're communicating between two Apple devices with iMessage enabled, you'll see blue messages.

CONCLUSION

Through my investigation, I believe that there is probable cause to determine Emerson Mercado intentionally lied about the date of loss of his traffic collision in order to receive coverage and pay a lower deductible.

Based upon your Affiant's training and experience, by obtaining Mercado's cellular information, we will be able to determine that Mercado submitted the FNOL to via the mobile application. I have reasonable cause to believe a search of Mercado's cellular telephone and system records will show that Mercado submitted the FNOL and photographs of the damage to via the mobile application.

I have probable cause to believe that grounds for the issuance of a search warrant exist, as set forth in California Penal Code § 1524, based upon the aforementioned information, facts, and circumstances. I, therefore, request that the court issue a warrant authorizing a search of the premises described in the locations to be searched and records to be seized.

I declare under penalty of perjury that the foregoing is true and correct.

October 5, 2023
Date

MCaballero
Martin Caballero
Affiant

02440

REQUEST FOR CALIFORNIA ECPA ORDERS

Order to Seal Non-Evidentiary Information
As required by California Penal Code § 1546.1(d): items that are within the scope of this warrant will be copied and retained by investigative agency. Investigating agents will then seal any information from the device that is unrelated to the objective of the warrant (does not fall within the scope of the Attachment(s)) and will not further review the information pending an order from the Court. If no evidence of criminal activity is discovered relating to the seized property and associated peripherals, the device will be returned promptly and any seized files destroyed.

Request for Declaration of Custodian
As required by California Penal Code § 1546.1(d)(3): a search warrant issued to an electronic communications service provider "shall be accompanied by an order requiring the service provider to verify the authenticity of electronic information that it produces by providing an affidavit that complies with the requirements set forth in Section 1561 of the Evidence Code." I believe that the companies receiving this warrant are service providers within the meaning of the statute, and therefore request an order for a custodian's declaration.

October 5, 2023 — MCaballero

Date — Martin Caballero
Affiant

ORDERS

The Affidavit filed herewith has demonstrated legal justification for the implementation of the following special procedures which shall be employed by the officers who execute this warrant:

California's Electronic Communications Privacy Act (ECPA) Order
IT IS HEREBY ORDERED that any information obtained through the execution of this warrant that is unrelated to the objective of the warrant shall be sealed and shall not be subject further review, use, or disclosure absent an order from the Court. If no evidence of criminal activity is discovered relating to the seized records, any data provided by the electronic communication service providers listed in the locations to be searched will be sealed or destroyed.

Authenticity of Record Order
In compliance with CALIFORNIA ECPA/ Penal Code § 1546.1(d)(3) & § 1524.2(b)(4), your affiant is further requesting the electronic communication service provider listed in the locations to be searched provide a valid "Authenticity of Records." This "Authenticity of Records" shall be returned to your affiant with a copy of the requested records.

10-09-2023 16:10:12 — Bruce Young

Date — Judge of the Superior Court
County of Ventura

REQUEST FOR WAIVER OF 10-DAY RETURN OF SEARCH WARRANT

Your affiant is aware that electronic communication service providers and financial instructions provide services globally and, as such, receive legal demands from law enforcement agencies all over the world. Due to the sheer volume of requests, service providers and financial instructions cannot generally search for, gather, duplicate, or provide the information within ten days. Your affiant has had personal experience with service providers and financial instructions, and knows that service providers and financial instructions typically return records within four to six weeks. It is requested that the 10-day requirement to return records sought by this warrant be waived to provide the service providers and financial institutions ample time to process and comply with the Search Warrant in a timely manner. Based upon prior experience, your Affiant believes a maximum of 45 days to comply with the search warrant would be sufficient. Therefore, in this case, I request an order extending the time to file the warrant return until ten days after I receive the requested records from all Responding Parties.

October 5, 2023

Date

MCaballero

Martin Caballero
Affiant

ORDERS

The Affidavit filed herewith has demonstrated legal justification for the implementation of the following special procedures which shall be employed by the officers who execute this warrant:

Extension Date of Return to Search Warrant
IT IS HEREBY ORDERED, the officers, employees, and agents of the electronic communications service providers served with this warrant need not produce the records within ten days of service as required by California Penal Code § 1534.

IT IS FURTHER ORDERED, that the search warrant return prescribed by Penal Code § 1534 shall be filed within ten days of the date affiant receives the records from all Responding Parties.

10-09-2023 16:09:46

Date

Bruce Young

Judge of the Superior Court
County of Ventura

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Business Receiving Search Warrant:

I, _____, the undersigned, say:

1. I am the duly authorized custodian of the records and I have authority to certify the records of the above-named business.

2. With respect to the records described in the search warrant issued pursuant to California Penal Code § 1524:

Affiant must check either (a) or (b)

(a) ☐ The copies transmitted herewith are true and correct copies of all the original records described in the above-mentioned search warrant, in so far as the above-named business has such records.

(b) ☐ No copies are transmitted herewith because the above-named business has none of the records described in the above-named search warrant.

3. The records referred to above were prepared by the personnel of the above-named business in the ordinary course of business at or near the time(s) of the act(s), condition(s) or event(s) to which the records pertain.

4. The records provided herewith are identified as follows — **Affiant must describe records**:

_____

_____

_____

_____

5. The records provided herewith were prepared in the following manner:

Affiant must check one or more of the following

(a) ☐ Photocopying or duplication of original paper or other tangible records.

(b) ☐ Retrieval and printing of original records or data maintained in electronic form.

(c) ☐ Other: _____

Executed on _____, at _____, _____
(Date) (City) (State)

I swear and affirm under penalty of perjury, under the laws of the State of California, that the information contained in this declaration is true and correct.

_____

(Signature of Affiant)

02443

CALIFORNIA DEPARTMENT OF INSURANCE
FRAUD DIVISION

CASE NUMBER	CASE NAME	CASE INVESTIGATOR	PHONE NUMBER
22JA018666	Emerson Mercado	Caballero, Martin	
EVENT DATE & TIME	LOCATION		
02/14/2024 @ 0830 Hours	Ventura Police Department: 1425 Dowell Drive, Ventura, CA 93003		

INVOLVED PERSONS / PARTICIPATING PERSONNEL:

ROLE	NAME (Last / First / Middle)	DOB	ADDRESS & PHONE
On Scene Detective Sergeant	Alvarado, Tony	N/A	
Detective/ Team Leader	Caballero, Martin	N/A	
CFT Detective	Moon, Chris	N/A	

Narrative:

On February 14, 2024, Detective Sergeant Tony Alvarado (Sergeant Alvarado), Computer Forensic Detective Chris Moon (Detective Moon), and Detective Martin Caballero (hereafter referred to as I) conducted a search warrant operation at 1425 Dowell Drive, Ventura, CA 93003. The reason for the search warrant was to seize Emerson Mercado's (Mercado) personal cell phone. The operation occurred at Mercado's place of employment (Ventura Police Department Station) and was coordinated with the assistance of Ventura PD Professional Standards Unit Sergeant Trenner Marchetti (Sgt. Marchetti).

At approximately 0820 hours, I conducted a pre-operation field briefing with the above CDI personnel at the Ventura PD public parking lot. The field briefing included a second review of the operations plan and confirmation of each detective's responsibilities and assignments. All participating personnel understood their responsibilities for the operation.

At approximately 0826 hours, I sent a text message to Sgt. Marchetti and advised him that all personnel were currently at the location.

At approximately 0830 hours, we met with Sgt. Marchetti and he directed us to a conference room. We explained to Sgt. Marchetti the purpose of the meeting and he advised he would have Mercado respond to the station.

At approximately 0850 hours, Mercado arrived to the conference room. I introduced ourselves to Mercado and advised him that we had a search warrant for his personal phone(s) associated with the phone number [redacted]. Mercado complied and provided us with his cell phone. Mercado requested a copy of the search warrant and stated he did not want to provide the

passcode to his cell phone. Sgt. Alvarado called the number listed above and left a voicemail to ensure that it was the correct phone. Detective Moon advised that the phone received a voicemail notification.

At approximately 0852 hours, I verbally provided Mercado with a Beheler admonition. Mercado understood the advisement and stated he did not want to speak to me regarding his auto insurance claim.

At approximately 0900 hours, Detective Moon provided Mercado with a property receipt **[Attachment 1 – Property Receipt]**. I provided Mercado with a notice of search warrant for his cell phone and for the previous Apple iCloud and AT&T Cell Records search warrants **[Attachment 2 – Notice of Search Warrants]**. I also provided Mercado with a property release instructions form **[Attachment 3 – Property Release Instructions Form]**.

At approximately 0902 hours, we cleared from the location. The meeting with Mercado was audio recorded **[Attachment 4 – Audio Recording]**.

REPORTING INVESTIGATOR	BADGE NUMBER	SUPERVISOR APPROVING	BADGE NUMBER
Caballero, Martin	723	Alvarado, Tony	455
SIGNATURE	DATE	SIGNATURE	DATE
MCaballero	2/15/2024	Jorge Alvarado	02/15/24

OFFICE EVIDENCE NO.	
CASE NO.	22JH0186666

CALIFORNIA DEPARTMENT OF INSURANCE
EVIDENCE AND PROPERTY RECEIPT
FRAUD DIVISION

LOCATION NO.	1
ROOM NO.	2
ROOM DESCRIPTION	

(ALL ENTRIES MUST BE IN INK OR TYPEWRITTEN) PAGE _____ of _____ PAGES

PERSON OR BUSINESS PROPERTY TAKEN FROM	TELEPHONE
EMERSON MERCADO	[redacted]
STREET ADDRESS, CITY, STATE AND ZIP	DATE SEIZED
1425 DOWELL DR., VENTURA, CA 93003	3/14/24

REASON FOR SEIZURE	CASE INVESTIGATOR	BADGE #	RECEIPT PREPARED BY
☒ SEARCH WARRANT ☐ EVIDENCE ☐ OTHER: _____	CABALLERO	723	MOON #439

ITEM NO.	QUANTITY	PROPERTY/EVIDENCE DESCRIPTION	FINDER
0286 1-P-0871	1	APPLE IPHONE IN BLACK CASE WITH BLACK & WHITE "HEARTWAVE" STICKER	MOON

EVIDENCE LOG PAGE NO. _____

PROPERTY BOOKED INTO EVIDENCE _____ DATE _____ TIME A.M. P.M.

_____ (PERSON RECEIVING COPY OF RECEIPT)

_____ BY: INVESTIGATOR / CONTROLLER

FB-34(10/94)

Property Receipt For Tracking # 50286
Department of Insurance
Enforcement Branch
Sacramento, CA 95834

EVIDENCE PMI TRACKER

Wednesday, February 14, 2024

Case #		**Tracking #**	
Case #	22JA018666	**Tracking #**	50286
Booking #		**Case Name**	Emerson Mercado
SW Item # X-X-X	1-P-CFT1	**Street Address**	1425 Dowell Dr., Ventura, CA 93003
Item #	8 **Of** 8	**Search Warrant County**	Ventura
Date and Time Entered Into PMI	2/14/2024 @ 1025 hours	**Case Investigator**	Caballero, M. #723
Victim / Complainant		**Receipt Prepared By**	Moon, C. #439
Recovery Date	2/14/2024 8:52:56 AM	**Finder/Submitted By**	Moon, C. #439
Property Taken From	Emerson Mercado	**Case Status**	Active
Evidence Room Location	J-117	**Disposition**	
Temp Locker #		**Disposition Date**	
Evidence Description	Apple iPhone in black case with black & white "Heatwave" sticker.		

I, the undersigned, certify, under penalty, that I am the lawful owner and/or guardian of the property listed above, and that I have taken possession of the described property from the agency.

Rec'd From **Signature:** #439 **Date/Time:** 2/14/2024 @ 1030 HRS

Rec'd By **Signature:** **Date/Time:** 02/14/2024 @ 1030hrs

NOTICE OF SEARCH WARRANT:

AGENCY NAME California Department of Insurance

AGENCY ADDRESS 27200 Tourney Road #375, Valencia, CA 91355

Dear Emerson Mercado

Records or information concerning your electronic communication / device information held by the entity named in the attached search warrant were obtained by the California Department of Insurance pursuant to a search warrant issued on 9/18/2023 by the Honorable M. Houska, Judge of the Ventura Superior Court.

These records were requested for a criminal investigation pertaining to:

Auto Insurance Fraud

If you wish further information, you may contact Detective Martin Caballero at _____.

2/14/2024 — Date

Martin Caballero — Name of Investigator

Attachment

Note: Pursuant to Penal Code § 1546.2 (a) any government entity that executes a warrant that includes the production of or access to electronic communication / device information shall serve upon, or deliver to by registered or first-class mail, electronic mail, or other means reasonably calculated to be effective, the identified targets of the warrant, a notice that informs the recipient that information about the recipient has been compelled or requested, and states with reasonable specificity the nature of the government investigation under which the information is sought. The notice shall include a copy of the warrant. ***The notice shall be provided contemporaneously with the execution of a warrant.***

NOTICE OF SEARCH WARRANT:

AGENCY NAME California Department of Insurance

AGENCY ADDRESS 27200 Tourney Road #375, Valencia, CA 91355

Dear Emerson Mercado

Records or information concerning your electronic communication / device information held by the entity named in the attached search warrant were obtained by the California Department of Insurance pursuant to a search warrant issued on 10/9/2023 by the Honorable B. Young, Judge of the Ventura Superior Court.

These records were requested for a criminal investigation pertaining to:
Auto Insurance Fraud

If you wish further information, you may contact Detective Martin Caballero at _____.

2/14/2024 Martin Caballero

Date Name of Investigator

Attachment

Note: Pursuant to Penal Code § 1546.2 (a) any government entity that executes a warrant that includes the production of or access to electronic communication / device information shall serve upon, or deliver to by registered or first-class mail, electronic mail, or other means reasonably calculated to be effective, the identified targets of the warrant, a notice that informs the recipient that information about the recipient has been compelled or requested, and states with reasonable specificity the nature of the government investigation under which the information is sought. The notice shall include a copy of the warrant. ***The notice shall be provided contemporaneously with the execution of a warrant.***

NOTICE OF SEARCH WARRANT:

AGENCY NAME California Department of Insurance

AGENCY ADDRESS 27200 Tourney Road #375, Valencia, CA 91355

Dear Emerson Mercado

Records or information concerning your electronic communication / device information held by the entity named in the attached search warrant were obtained by the California Department of Insurance pursuant to a search warrant issued on 2/13/2024 by the Honorable M. Houska, Judge of the Ventura Superior Court.

These records were requested for a criminal investigation pertaining to:
Auto Insurance Fraud

If you wish further information, you may contact Detective Martin Caballero at _____.

2/14/2024 Martin Caballero

Date Name of Investigator

Attachment

Note: Pursuant to Penal Code § 1546.2 (a) any government entity that executes a warrant that includes the production of or access to electronic communication / device information shall serve upon, or deliver to by registered or first-class mail, electronic mail, or other means reasonably calculated to be effective, the identified targets of the warrant, a notice that informs the recipient that information about the recipient has been compelled or requested, and states with reasonable specificity the nature of the government investigation under which the information is sought. The notice shall include a copy of the warrant. ***The notice shall be provided contemporaneously with the execution of a warrant.***

22JA018666

CALIFORNIA DEPARTMENT OF INSURANCE
ENFORCEMENT BRANCH

INSTRUCTIONS FOR PROPERTY RECEIPT

PROPERTY IS RELEASED BY APPOINTMENT ONLY
CALL THE VALENCIA REGIONAL OFFICE AT (661) 253-7400 FOR AN APPOINTMENT

The property listed on the attached Property Receipt is currently under the protection of the California Department of Insurance (CDI). This field receipt is your guide to our procedures regarding disposal of property. It is your responsibility to contact the CDI Regional Office as soon as possible if you wish to claim your property. Property will not be held longer than the indicated dates. Please review the appropriate direction to recover your property. If a special circumstance or need arises, please contact the CDI Regional Office.

EVIDENCE

- FELONY ARREST CASES: Evidence items will be held for a minimum of **60 days** from the date of final adjudication. If the owner does not claim the items at that time, they may be disposed of or destroyed in the manner prescribed by law.
- MISDEMEANOR ARREST CASES: Evidence will be held for a minimum of **30 days** from the date of final adjudication, and then items will be disposed of or destroyed in the manner prescribed by law.
- IF NO ARREST HAS BEEN MADE AND/OR NO SUSPECT IDENTIFIED: Evidence items may be held up to **1 year or longer** depending on the status of the case.

When evidence items are ready to be released, you will be notified ***by mail.*** *It is your responsibility to notify the Department of Motor Vehicles of address changes. Property will be held for* ***15 days*** *from the date the notification is received and if unclaimed, the property will be disposed of or destroyed in the manner prescribed by law.*

STOLEN OR EMBEZZLED PROPERTY

If criminal charges are filed, you may ask the court that hears the case to review the decision of this department concerning return of property.

SAFEKEEPING – Civil Code 2080.10(a)

Items will be held for **60 days**. If the owner is unable to retrieve the property, the owner must notify us **in writing** to hold the property and name an authorized person. That person will make an appointment with the CDI Regional Office to retrieve the property. Items not claimed within 60 days will be disposed of or destroyed in the manner prescribed by law.

SEARCH WARRANT – Penal Code 1536

Penal Code 1536 requires a court order to release property held by a search warrant. A certified copy of the court order shall be submitted to CDI Regional Office personnel at 27200 Tourney Road #375, Valencia, CA 91355. The responsible case agent has **15 days** to respond to the court order and may authorize the release of property. Contact the CDI Regional Office regarding returning of property seized by calling the phone number listed above.

FIREARMS – Penal Code 18250, 18400

NOTE: *Firearm seizures require separate receipts for each owner.*

FIREARMS: In those cases, where the California Department of Insurance has confiscated a firearm(s) or other deadly weapon(s) into custody pursuant to Penal Code 18400, a petition may be initiated in the Superior Court within **60 days** of seizure. (An *ex parte* petition may be filed to extend the time if necessary.) In those instances where a petition is filed pursuant to Penal Code 18400, the Superior Court will determine whether the firearm(s) or other deadly weapon(s) should be returned. When a petition is not filed, the CDI Regional Office shall obtain a Department of Justice firearms clearance and an authorization for release of the weapon(s). **Under no circumstances will a weapon be released before 5 business days have passed.** Upon receipt of the clearance and authorization for release, the CDI Regional Office will notify the owner by mail to call for an appointment. Inquiries regarding the status of the potential release of weapon(s) may be directed to the CDI Regional Office by calling the phone number listed above. Welfare and Institutions Code 8102 mandates law enforcement personnel confiscate weapons from persons detained under the provisions of Welfare and Institutions Code 5150. Pursuant to Welfare and Institutions Code 8102, the health care facility must notify the detained individual of the procedure for return of the weapons.

RECEIPT RECEIVED BY _____ DATE ISSUED 2/14/2024

ISSUED BY CABALLERO BADGE # 723

11/7/2023

02489

CALIFORNIA DEPARTMENT OF INSURANCE
COMPUTER FORENSIC TEAM
FORENSIC INVESTIGATIVE MEMORANDUM

SEARCH WARRANT REPORT

CASE NUMBER	CASE NAME	CASE DETECTIVE / INVESTIGATOR	PHONE NUMBER
22JA018666	Emerson Mercado	M. Caballero #723	(661) 253-7405

CASE DETECTIVE / INVESTIGATOR PRIMARY AGENCY / OFFICE	CASE DETECTIVE / INVESTIGATOR OFFICE ADDRESS
CDI / FD / VRO	27200 Tourney Road, Suite 375, Valencia, CA 91355

EVENT DATE	LOCATION	
02/14/24	1425 Dowell Dr., Ventura, CA 93003	
AUTHORITY FOR ACTIVITY	1546.2 Notice	NOTIFICATION COMPLETED BY
SEARCH WARRANT	CONTEMPORANEOUS: LEFT AT LOCATION	M. Caballero #723

PARTICIPATING CFT PERSONNEL / INVOLVED PERSONS:

ROLE	NAME (Last / First / Middle)	BADGE/ID #	ADDRESS & PHONE
CFT Lead	Moon, Chris	439	

NARRATIVE:

On Wednesday, February 14, 2024, at approximately 0850 hours, I participated in the execution of a search warrant with the California Department of Insurance (CDI), Fraud Division (FD), Valencia regional office (VRO), at the Ventura Police Department (VPD), located at 1425 Dowell Dr., Ventura, CA 93003. I was the assigned CFT Lead for this warrant service. Detective M. Caballero and Detective Sergeant J. Alvarado were also present. The following is a summary of my activities:

At about 0850 hours Emerson Mercado (Mercado) arrived at the VPD. Detective Caballero informed Mercado that there was a search warrant issued for Mercado's cell phone. Mercado retrieved the phone from his pocket and gave it to Detective Caballero.

The device is described as follows:

Item #	Item Description
1-P-CFT1	Apple iPhone in black case with a black and white "HEATWAVE" sticker affixed to the back of the case. No other visible identifying information (model # or serial #). I took possession of the device and at 0852 hours, I placed it in airplane mode and disabled the Bluetooth and Wi-Fi connectivity. At about 0853 hours, I removed the device from airplane mode in order for Sgt. Alvarado to call the device in order to verify the phone number. Sgt. Alvarado called the phone number listed in the search warrant two (2) or three (3) times and left a test voicemail message on the last attempt. The device did not ring when called but a voicemail notification message popped-up on the screen after the Sgt. Alvarado left the voicemail message. At approximately 0854 hours, I placed the device back into airplane mode. At about 0858 hours, Mercado

accessed the device (while I was holding it) in order to retrieve a phone number. Mercado declined to provide the passcode of the device.

Photographs of the electronic device were taken with the CFT evidence placard and will be booked into evidence at a later date.

I prepared an Evidence and Property Receipt for the seized item and provided a copy of the receipt to Mercado. Detective Caballero provided Mercado with the CalECPA (PC 1546) notice and a copy of the search warrant.

I transported the device to the VRO.

I entered the seized device into the PMI Evidence Tracker database it was assigned the following Tracking number:

Item #	PMI Tracking #
1-P-CFT1	50286

At about 1030 hours, I checked the device into the VRO evidence room. At approximately 1033 hours, the device was checked-out to me for processing.

I transported the device to the CDI Orange Regional office (ORO) CFT lab. I placed the device on a charging hub in order to maintain power.

END REPORT.

REPORTING INVESTIGATOR	BADGE NUMBER	SUPERVISOR APPROVING	BADGE NUMBER
C. Moon	439	A. Osborn	598
SIGNATURE / DATE		SIGNATURE / DATE	
Christopher Moon	2/29/2024	2024.02.28 17:36:05 -08'00'	

Fraud Division - California Department of Insurance

Investigative Summary

CASE NO: 22JA018666

FRAUD TYPE: OTHER AUTO PROPERTY-290

SUSPECT:		
ROLE / OCCUPATION	**NAME (Last, First Middle) / EMPLOYER**	**DOB**
Insured / Unknown	Mercado, Emerson / Unknown	[redacted]

CRIME INFORMATION:

Date of Crime	Ending Date	Discovery Date	Suspected Charge	Charge Defined
12/1/2022	12/5/2022	12/1/2022	Pc 550 (A) (1)	Knowingly Present Fraudulent Insurance Claim
12/1/2022	12/5/2022	12/1/2022	Pc 550 (B) (1)	Insurance Claim; False Or Misleading Statement

VICTIM INFORMATION:

NAME / CARRIER	ADDRESS & PHONE

CLAIM INFORMATION:

Claim Number	Date of Loss	Location of Loss	Amount Paid	Total Loss	Total Reserve
	11/30/2022	Fillmore California	$0.00	$0.00	$3,932.00

INVESTIGATIVE SUMMARY:

During the course of my investigation, evidence and witness statements verified facts that validated fraud allegations against Mercado. It was delermined Mercado made false and material misrepresentations regarding the date of the traffic accident in an attempt to fix the damages to his vehicle by paying a lower deductible.

Based on my investigation, I believe Emerson Mercado committed the following crimes, in an effort to pay a lower deductible and fix the damages to his vehicle:

550 (a)(1) California Penal Code: It is unlawful to do any of the following, or to aid, abet, solicit, or conspire with any person to do any of the following: Knowingly present or cause to be presented any false or fraudulent claim for the payment of a loss or injury, including payment of a loss or injury under a contract of insurance.

1 Count on the following date:

On December 1, 2022, Mercado reported a first notice of loss to and lied about the date of the traffic collision.

550 (b)(1) California Penal Code: It is unlawful to do, or to knowingly assist or conspire with any person to do, any of the following: Present or cause to be presented any written or oral statement as part of, or in support of or opposition to, a claim for payment or other benefit pursuant to an insurance policy, knowing that the statement contains any false or misleading information concerning any material fact.

3 Counts on the following dates:

On December 1, 2022, Mercado reported a first notice of loss to and lied about the date of the traffic collision.

Investigative Summary

On December 2, 2022, Mercado lied to Claims Adjuster [redacted] about the date of the traffic collision and submitted photographs to that contained metadata showing a different date of loss than the one he alleged.

On December 5, 2022, Mercado lied to SIU Investigator about the date of the traffic collision.

Reporting Investigator	Badge Number	Supervisor Approving	Badge Number
Caballero, Martin	723	Alvarado, Jorge	455
Signature	**Date**	**Signature**	**Date**
#723	4/15/24		4/15/24

Standards of Conduct

340.1 PURPOSE AND SCOPE

This policy establishes standards of conduct that are consistent with the values and mission of the Ventura Police Department and are expected of all department members. The standards contained in this policy are not intended to be an exhaustive list of requirements and prohibitions but they do identify many of the important matters concerning conduct. In addition to the provisions of this policy, members are subject to all other provisions contained in this manual, as well as any additional guidance on conduct that may be disseminated by this department or a member's supervisors.

340.2 DISCIPLINE POLICY

The continued employment of every employee of this department shall be based on conduct that reasonably conforms to the guidelines set forth herein. Failure of any employee to meet the guidelines set forth in this policy, whether on-duty or off-duty, may be cause for disciplinary action.

An employee's off-duty conduct shall be governed by this policy to the extent that it is related to act(s) that may materially affect or arise from the employee's ability to perform official duties or to the extent that it may be indicative of unfitness for his/her position.

340.3 CONDUCT WHICH MAY RESULT IN DISCIPLINE

The following list of causes for disciplinary action constitutes a portion of the disciplinary standards of this department. This list is not intended to cover every possible type of misconduct and does not preclude the recommendation of disciplinary action for specific action or inaction that is detrimental to efficient department service. Member shall comply with lawful directives and orders from any department supervisor or person in a position of authority, absent a reasonable and bona fide justification.

340.3.1 ATTENDANCE

(a) Leaving job to which assigned during duty hours without reasonable excuse and proper permission and approval.

(b) Unexcused or unauthorized absence or tardiness on scheduled day(s) of work.

(c) Failure to report to work or to place of assignment at time specified and fully prepared to perform duties without reasonable excuse.

(d) Failure to notify the Department within 24 hours of any change in residence address, home phone number, or marital status.

340.3.2 CONDUCT

(a) Unauthorized or unlawful fighting, threatening or attempting to inflict unlawful bodily injury on another.

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(b) Initiating any civil action for recovery of any damages or injuries incurred in the course and scope of employment without first notifying the Chief of Police of such action.

(c) Using department resources in association with any portion of an independent civil action. These resources include, but are not limited to, personnel, vehicles, equipment and non-subpoenaed records.

(d) Engaging in horseplay resulting in injury or property damage or the reasonable possibility thereof.

(e) Unauthorized possession of, loss of or damage to department property or the property of others, or endangering it through unreasonable carelessness or maliciousness.

(f) Failure of any employee to promptly and fully report activities on their own part or the part of any other employee where such activities may result in criminal prosecution or discipline under this policy.

(g) Failure of any employee to promptly and fully report activities that have resulted in official contact by any other law enforcement agency.

(h) Using or disclosing one's status as an employee with the Department in any way that could reasonably be perceived as an attempt to gain influence or authority for non-department business or activity.

(i) The use of any information, photograph, video or other recording obtained or accessed as a result of employment with the Department for personal or financial gain or without the express authorization of the Chief of Police or a designee may result in discipline under this policy.

(j) Seeking restraining orders against individuals encountered in the line of duty without the express permission of the Chief of Police.

(k) Discourteous, disrespectful or discriminatory treatment of any member of the public or any member of this department.

(l) Unwelcome solicitation of a personal or sexual relationship while on-duty or through the use of one's official capacity.

(m) Engaging in on-duty sexual relations including, but not limited to, sexual intercourse, excessive displays of public affection or other sexual contact.

340.3.3 DISCRIMINATION

(a) Discriminate against any person because of age, race, color, creed, religion, sex, sexual orientation, national origin, ancestry, marital status, physical or mental disability or medical condition during the course and scope of employment

340.3.4 INTOXICANTS

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(a) Reporting for work or being at work following the use of intoxicants where such use may impair the employee's ability to perform assigned duties or where there is an immediate suspicion of ineffectiveness during public contact resulting from the use of intoxicants

(b) Unauthorized possession or use of, or attempting to bring intoxicants to the work site, except as authorized in the performance of an official assignment. An employee who is authorized to consume intoxicants is not permitted to do so to such a degree that it may impair on-duty performance

(c) Reporting for work or being at work following the use of a "controlled substance" or any drug (whether legally prescribed or otherwise) where such use may impair the employee's ability to perform assigned duties

(d) Unauthorized possession, use of, or attempting to bring controlled substance or other illegal drug to any work site

340.3.5 PERFORMANCE

(a) Unauthorized sleeping during on-duty time or assignments.

(b) Careless workmanship resulting in spoilage or waste of materials or work of an unacceptable nature as applicable to the nature of the work assigned.

(c) Unsatisfactory work performance including, but not limited to, failure, incompetence, inefficiency or delay in performing and/or carrying out proper orders, work assignments or instructions of supervisors without a reasonable and bona fide excuse.

(d) Concealing, attempting to conceal, removing or destroying defective or incompetent work.

(e) Disobedience or insubordination to constituted authorities, including refusal or deliberate failure to carry out or follow lawful directives and orders from any supervisor or person in a position of authority.

(f) The wrongful or unlawful exercise of authority on the part of any employee for malicious purpose, personal gain, willful deceit or any other improper purpose.

(g) Disparaging remarks or conduct concerning duly constituted authority to the extent that such conduct disrupts the efficiency of the Department or subverts the good order, efficiency and discipline of the Department or which would tend to discredit any member thereof.

(h) Knowingly making false, misleading or malicious statements that are reasonably calculated to harm or destroy the reputation, authority or official standing of the Department or members thereof.

(i) The falsification of any work-related records, the making of misleading entries or statements with the intent to deceive, or the willful and unauthorized destruction and/or mutilation of any department record, book, paper or document.

(j) Wrongfully loaning, selling, giving away or appropriating any department property for the personal use of the employee or any unauthorized person.

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(k) The unauthorized use of any badge, uniform, identification card or other department equipment or property for personal gain or any other improper purpose.

(l) The receipt or acceptance of a reward, fee or gift from any person for service incident to the performance of the employee's duties (lawful subpoena fees and authorized work permits excepted).

(m) Any knowing or negligent violation of the provisions of the department manual, operating procedures or other written directive of an authorized supervisor. The Department shall make this manual available to all employees. Employees shall familiarize themselves with this manual and be responsible for compliance with each of the policies contained herein.

(n) Work-related dishonesty, including attempted or actual theft of department property, services or the property of others, or the unauthorized removal or possession of department property or the property of another person.

(o) Criminal, dishonest, infamous or disgraceful conduct adversely affecting the employee/employer relationship, whether on- or off-duty.

(p) Failure to disclose or misrepresenting material facts, or the making of any false or misleading statement on any application, examination form, or other official document, report or form during the course of any work-related investigation.

(q) Failure to take reasonable action while on-duty and when required by law, statute, resolution or approved department practices or procedures.

(r) Associating with or joining a criminal gang, organized crime and/or criminal syndicate when a department member knew or reasonably should have known of the criminal nature of the organization. This includes any organization involved in a definable criminal activity or enterprise, except as specifically directed and authorized by the Department.

(s) Offer or acceptance of a bribe or gratuity.

(t) Misappropriation or misuse of public funds, property, personnel or services.

(u) Exceeding lawful peace officer powers by unreasonable, unlawful or excessive conduct.

(v) Unlawful gambling or unlawful betting at any time or any place. Legal gambling or betting under any of the following conditions: while on department premises; at any work site; while on-duty or while in uniform; or while using any department equipment or system. Gambling activity undertaken as part of an officer's official duties and with the express knowledge and permission of a direct supervisor is exempt from this prohibition.

(w) Substantiated, active, continuing association on a personal rather than official basis with a person or persons who engage in or are continuing to engage in serious violations of state or federal laws, where the employee has or reasonably should have knowledge of such criminal activities, except where specifically directed and authorized by the Department.

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(x) Solicitations, speeches or distribution of campaign literature for or against any political candidate or position while on-duty, on department property or while in any way representing him/herself as a member of this agency, except as expressly authorized by the Chief of Police.

(y) Engaging in political activities during assigned working hours except as expressly authorized by the Chief of Police.

(z) Violating any misdemeanor or felony statute.

(aa) Any other on-duty or off-duty conduct which any employee knows or reasonably should know is unbecoming a member of the Department or which is contrary to good order, efficiency or morale, or which tends to reflect unfavorably upon the Department or its members.

(ab) Any failure or refusal of an employee to properly perform the function and duties of an assigned position.

(ac) Failure to maintain required and current licenses (e.g. driver's license) and certifications (e.g., first aid).

(ad) Giving false or misleading statements, or misrepresenting or omitting material information to a supervisor, or other person in a position of authority, in connection with any investigation or in the reporting of any department-related business.

(ae) Acceptance of fees, gifts, or money contrary to the rules of this department and/or laws of the state.

(af) Any other failure to abide by the standards of ethical conduct.

340.3.6 SAFETY

(a) Failure to observe posted rules, signs and written or oral safety instructions while on duty and/or within department facilities or to use required protective clothing or equipment.

(b) Knowingly failing to report any on-the-job or work-related accident or injury within 24 hours.

(c) Substantiated employee record of unsafe or improper driving habits or actions in the course of employment.

(d) Failure to maintain good physical condition sufficient to adequately and safely perform law enforcement duties.

(e) Any personal action contributing to involvement in a preventable traffic collision, or other unsafe or improper driving habits or actions in the course of employment.

(f) Violating departmental safety standards or safe working practices.

340.3.7 SECURITY

(a) Unauthorized, intentional release of designated confidential information, materials, data, forms or reports

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340.3.8 SUPERVISION RESPONSIBILITY

(a) Failure of a supervisor to take appropriate action to ensure that employees adhere to the policies and procedures of this department and the actions of all personnel comply with all laws

(b) Failure of a supervisor to timely report known misconduct of an employee to his or her immediate supervisor or to document such misconduct appropriately or as required by policy

(c) The unequal or disparate exercise of authority on the part of a supervisor toward any employee for malicious or other improper purpose

340.3.9 UNLAWFUL OR CONFLICTING ORDERS

Supervisors shall not knowingly issue orders or directives that, if carried out, would result in a violation of any law or [department/office] policy. Supervisors should not issue orders that conflict with any previous order without making reasonable clarification that the new order is intended to countermand the earlier order.

No member is required to obey any order that appears to be in direct conflict with any federal law, state law or local ordinance. Following a known unlawful order is not a defense and does not relieve the member from criminal or civil prosecution or administrative discipline. If the legality of an order is in doubt, the affected member shall ask the issuing supervisor to clarify the order or shall confer with a higher authority. The responsibility for refusal to obey rests with the member, who shall subsequently be required to justify the refusal.

Unless it would jeopardize the safety of any individual, members who are presented with a lawful order that is in conflict with a previous lawful order, [department/office] policy or other directive shall respectfully inform the issuing supervisor of the conflict. The issuing supervisor is responsible for either resolving the conflict or clarifying that the lawful order is intended to countermand the previous lawful order or directive, in which case the member is obliged to comply. Members who are compelled to follow a conflicting lawful order after having given the issuing supervisor the opportunity to correct the conflict, will not be held accountable for disobedience of the lawful order or directive that was initially issued.

The person countermanding the original order shall notify, in writing, the person issuing the original order, indicating the action taken and the reason.

340.3.10 GENERAL STANDARDS

Members shall conduct themselves, whether on- or off-duty, in accordance with the United States and California constitutions and all applicable laws, ordinances, and rules enacted or established pursuant to legal authority.

Members shall familiarize themselves with policies and procedures and are responsible for compliance with each. Members should seek clarification and guidance from supervisors in the event of any perceived ambiguity or uncertainty.

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Discipline may be initiated for any good cause. It is not mandatory that a specific policy or rule violation be cited to sustain discipline. This policy is not intended to cover every possible type of misconduct.

340.4 PROVIDING IDENTIFICATION UPON REQUEST

Employees shall provide their name and Department identification number verbally, or in writing, if requested in the course of their duties. Employees may use a department-issued business card that contains their name to satisfy the request for the information.

Exception- Employees are not required to immediately identify themselves if any of the following apply:

- It will jeopardize an investigation.
- It will hinder a police function.
- There is a specific safety consideration.

340.5 INVESTIGATION OF DISCIPLINARY ALLEGATIONS

Regardless of the source of an allegation of misconduct, all such matters will be investigated in accordance with Personnel Complaint Procedure Policy Manual § 1020. Pursuant to Government Code §§ 3304(d) and 3508.1, the investigation should be completed within one year of the discovery of the allegation unless such investigation falls within one of the exceptions delineated within those provisions.

340.6 CAUSES FOR DISCIPLINE

The following are illustrative of causes for disciplinary action. This list is not intended to cover every possible type of misconduct and does not preclude the recommendation of disciplinary action for violation of other rules, standards, ethics and specific action or inaction that is detrimental to efficient [department/office] service:

(a) Violation of, or ordering or instructing a subordinate to violate any policy, procedure, rule, order, directive, requirement or failure to follow instructions contained in [department/office] or City manuals.

(b) Disobedience of any legal directive or order issued by any [department/office] member of a higher rank.

(c) Violation of federal, state, local or administrative laws, rules or regulations.

340.7 POST INVESTIGATION PROCEDURES

340.7.1 DIVISION COMMANDER RESPONSIBILITIES

Upon receipt of any completed personnel investigation, the Assistant Chief of the involved employee shall review the entire investigative file, the employee's personnel file and any other relevant materials.

The Assistant Chief may make recommendations regarding the disposition of any allegations and the amount of discipline, if any, to be imposed.

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(a) Prior to forwarding recommendations to the Chief of Police, the Assistant Chief may return the entire investigation to the assigned detective or supervisor for further investigation or action

(b) When forwarding any written recommendation to the Chief of Police, the Assistant Chief shall include all relevant materials supporting the recommendation. Actual copies of an employee's existing personnel file need not be provided and may be incorporated by reference

340.7.2 RESPONSIBILITIES OF THE CHIEF OF POLICE

Upon receipt of any written recommendation for disciplinary action, the Chief of Police shall review the recommendation and all accompanying materials.

The Chief of Police may modify any recommendation and/or may return the file to the Assistant Chief for further investigation or action.

Once the Chief of Police is satisfied that no further investigation or action is required by staff, the Chief of Police shall determine the amount of discipline, if any, to be recommended.

In the event disciplinary action is recommended, the Chief of Police shall provide the employee with written (*Skelly*) notice of the following information within one year of the date of the discovery of the alleged misconduct (absent an exception set forth in Government Code § 3304(d) or Government Code § 3508.1):

(a) Specific charges set forth in separate counts, describing the conduct underlying each count.

(b) A separate recommendation of proposed discipline for each charge.

(c) A statement that the employee has been provided with or given access to all of the materials considered by the Chief of Police in recommending the proposed discipline.

(d) An opportunity to respond orally or in writing to the Chief of Police within seven days of receiving the *Skelly* notice.

1. Upon a showing of good cause by the employee, the Chief of Police may grant a reasonable extension of time for the employee to respond.
2. If the employee elects to respond orally, the presentation shall be recorded by the Department. Upon request, the employee shall be provided with a copy of the recording.

340.8 EMPLOYEE RESPONSE

The pre-discipline process is intended to provide the accused employee with an opportunity to present a written or oral response to the Chief of Police after having had an opportunity to review the supporting materials and prior to imposition of any recommended discipline. The employee shall consider the following:

(a) This *Skelly* response is not intended to be an adversarial or formal hearing.

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(b) Although the employee may be represented by an uninvolved representative or legal counsel, the *Skelly* response is not designed to accommodate the presentation of testimony or witnesses.

(c) The employee may suggest that further investigation could be conducted or the employee may offer any additional information or mitigating factors for the Chief of Police to consider.

(d) In the event that the Chief of Police elects to cause further investigation to be conducted, the employee shall be provided with the results of such subsequent investigation prior to the imposition of any discipline.

(e) The employee may thereafter have the opportunity to further respond orally or in writing to the Chief of Police on the limited issues of information raised in any subsequent materials.

(f) Once the employee has completed his/her *Skelly* response or, if the employee has elected to waive any such response, the Chief of Police shall consider all information received in regard to the recommended discipline. Once the Chief of Police determines that discipline will be imposed, a timely written decision shall be provided to the employee within 30 days, imposing, modifying or rejecting the recommended discipline. In the event of a termination, the final notice of discipline shall also inform the employee of the reason for termination and the process to receive all remaining fringe and retirement benefits.

(g) Once the Chief of Police has issued a written decision, the discipline shall become effective.

340.9 RESIGNATIONS/RETIREMENTS PRIOR TO DISCIPLINE

In the event that an employee tenders a written retirement or resignation prior to the imposition of discipline, it shall be noted in the file.

The tender of a retirement or resignation by itself shall not serve as grounds for the termination of pending discipline.

340.10 POST SKELLY PROCEDURE

In situations resulting in the imposition of a suspension, punitive transfer, demotion, termination of a non-probationary employee, the employee shall have the right to an evidentiary appeal of the Chief of Police's imposition of discipline pursuant to the operative Memorandum of Understanding (MOU) or collective bargaining agreement and personnel rules.

During any post-Skelly administrative appeal, evidence that an officer has been placed on a *Brady* list or is otherwise subject to *Brady* restrictions may not be introduced unless the underlying allegations of misconduct have been independently established. Thereafter, such *Brady* evidence shall be limited to determining the appropriateness of penalty. (Government Code § 3305.5).

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340.11 DISCIPLINARY ACTION AGAINST PROBATIONARY EMPLOYEES

In the event that a probationary employee is terminated solely for unsatisfactory performance or the failure to meet department standards, the employee shall have no right to appeal and the following shall be considered:

(a) Termination of a probationary employee for such failure to pass probation shall be so reflected in the employee's personnel file

(b) In the event that a probationary employee is disciplined or terminated for misconduct, the employee shall only be entitled to appeal the decision in the same manner as set forth in the *Skelly* procedure as set forth above. This appeal process may be held prior to or within a reasonable time after the imposition of discipline

(c) At all times during any investigation of allegations of misconduct involving a probationary officer, such officer shall be afforded all procedural rights set forth in Government Code § 3303 and applicable Department policies

(d) A probationary employee's appeal of disciplinary action shall be limited to an opportunity for the employee to attempt to establish that the underlying allegations should not be sustained. Nothing in this policy or procedure, however, should be construed to establish any sort of property interest in or right to the employee's continuation of employment

(e) The burden of proof for any probationary employee's appeal of disciplinary action shall rest with the employee and will require proof by a preponderance of the evidence

(f) In the event that a probationary employee meets his or her burden of proof in such a disciplinary appeal, the Department shall remove all reference to the underlying allegations of misconduct from the employee's personnel file

(g) In the event that a probationary employee fails to meet his or her burden of proof in such a disciplinary appeal, the employee shall have no further right to appeal beyond the Chief of Police

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REPORT OF INVESTIGATION

CASE NO: 22JA018666
CASE NAME: Emerson Mercado

SOURCE OF INFORMATION / ACTIVITY:

On December 9, 2022, the California Department of Insurance, Fraud Division received a suspected fraudulent claim referral from a Special Investigation Unit investigator for alleges Emerson Mercado (Mercado) made false and material misrepresentations in an attempt to fix the damages to his vehicle by paying a lower deductible.

On December 1, 2022, Mercado reported to (via mobile application) that while driving the 2021 Volkswagen Jetta (Jetta) bearing Vehicle Identification Number # [redacted], he collided with a coyote or bobcat causing minor damage to the passenger side front bumper. According to Mercado, the accident occurred on November 30, 2022, on Highway 126 near the city of Fillmore, California.

alleges that on November 18, 2022, Mercado lowered the deductible on the vehicles on his policy from $2,000 to $1,000 and lowered it an additional $500 on the Jetta. The changes went into effect on November 23, 2022, and Mercado opened a claim on December 1, 2022, alleging the accident occurred on November 30, 2022. Based on their investigation and metadata of the photographs Mercado submitted. alleges that Mercado lied about the date of the accident in order to fix the damage to the Jetta by paying a lower deductible.

Had not discovered that Mercado knowingly made false and misleading statements to about the date of the accident, there would have been a potential loss of $1,081.06 to

INVESTIGATION / OBSERVATIONS:

On December 13, 2022, I (Detective Martin Caballero #723) was assigned to this investigation. I reviewed the suspected fraudulent claim referral submitted by **[Attachment #1]**. I thoroughly reviewed the entire claim file, recorded interviews, claim adjuster notes, insurance policy, and photographs **[Attachment #2]**. All the documentation used in this investigation comes from the claim file unless stated otherwise. My review of the file, case documents, interviews, and investigation revealed the following:

claim number:
Reported date of loss: **November 30, 2022;**
Insured vehicle: **2021 Volkswagen Jetta, Vehicle Identification Number:** [redacted]
Owned by: **Emerson Mercado; and**

The insured and policyholder: **Emerson Mercado**
Purchased Policy: **May 9, 2018**
Policy Cancelled: **January 17, 2023**

The suspect, **Emerson Mercado**, is a thirty-three (33) year-old male residing at [redacted]. Mercado possesses State of California Driver's License # [redacted] with an expiration date of [redacted].

In addition to reviewing the claim file, I obtained case information by conducting database searches, internet inquiries, and interviewing witnesses. Information obtained during the course of this investigation supports nsurance fraud allegations as it relates to Mercado's submitted claim.

Insurance alleges Emerson Mercado (Mercado) committed auto insurance fraud by lying about the date of loss in order to pay a lower deductible to fix the damages to his vehicle.

Mercado reported the first notice of loss (FNOL) to through the mobile application on **December 1, 2022**, and listed his cell phone number [redacted]) and email [redacted] as the preferred callback number and contact information. Mercado reported that on **November 30, 2022**, at approximately 2230 hours, he was driving the 2021 Jetta on the eastbound California State Route 126 when he struck a coyote or bobcat, causing minor damage to his front bumper. On **December 2, 2022**, at approximately 0829 hours, Mercado sent in photographs of the damage via the mobile application **[Attachment #3]**. These photographs contained the metadata showing that the photographs were taken on **November 16, 2022**. On **December 2, 2022**, at approximately 0946 hours, Mercado spoke with Claims Adjuster [redacted] and discussed the loss. Following the conversation, Mercado sent in additional photographs of the vehicle per [redacted] request.

According to SIU Investigator on **November 18, 2022**, Mercado utilized the mobile application to lower the comprehensive collision deductible on all the vehicles listed on his policy, except the 2021 Jetta, from $2,000 to $1,000. The comprehensive collision deductible on the 2021 Jetta was lowered from $2,000 to $500. Furthermore, on **December 5, 2022,** reviewed the metadata on the photographs submitted by Mercado and discovered that the photographs were taken on **November 16, 2022**, which was prior to the coverage changes made by Mercado**.**

On **December 5, 2022**, spoke with Mercado and took his statement. confirmed the alleged date and time of the loss, as well as the date Mercado submitted the photographs to then asked Mercado why he had recently made changes to the deductibles on his policy, and Mercado advised he had been involved in an unrelated traffic collision a few months prior, but the collision was minor and the damage was less than the deductible, so he chose not to report it. Mercado then made changes to the deductibles on each vehicle listed on his policy. Additionally, presented Mercado

with the metadata findings, and Mercado was unable to explain why the photographs were taken before the date of loss he reported.

According to the claim notes, about an hour after the telephone conversation between Mercado and Mercado requested to close the claim via the mobile application. Approximately eight (8) minutes later, Mercado messaged again via the mobile application and stated that "It was just brought to my attention that the in addition to my collision the vehicle involved in another collision in the beginning of November. This information was provided to me after speaking with the insurance investigator today. This information was just brought to light. Given this information id like to close this claim and take care of the matter myself. Thank you".

On **December 5, 2022**, SIU closed its investigation and determined that Mercado lied about the date of loss in an attempt to fix the damages and pay a lower deductible.

On **December 8, 2022**, Mercado messaged via the mobile application and stated "Good morning, was looking for an update on closing this claim. I no longer wish to file this claim. I saw the repair cost and would prefer to handle this myself without claiming it through my insurance. Thank you".

On **December 22, 2022**, the claim was denied.

On **January 17, 2023**, Mercado's policy was canceled due to his misrepresentations involving this claim.

WITNESS INTERVIEWS

Progressive Special Investigation Unit –

On January 17, 2023, I conducted a telephonic interview with SIU Investigator has direct knowledge of the misrepresentations made by Mercado to

During our interview, was in possession of the claim file (claim : and referred to it while answering my questions. verified Mercado by his full name, date of birth (DOB [redacted], California Driver License (CDL [redacted], and address ([redacted]).

According to Mercado reported the first notice of loss (FNOL) to through the mobile application on December 1, 2022.

On December 2, 2022, was assigned the claim. Upon being assigned the claim, stated she reviewed Mercado's policy transactions, utilized several databases (i.e.

auto check, TLO) to gather information on Mercado, reviewed internal customer interaction reports and mobile application data, reviewed the photographs submitted by Mercado, and interviewed Mercado. explained that because Mercado made several changes to the deductibles on his policy within thirty (30) days of the reported loss, the claim was automatically flagged and sent to SIU for review.

Upon reviewing the metadata on the photographs submitted by Mercado, discovered that the photographs were taken on November 16, 2022, which was prior to the coverage change made by Mercado. On November 18, 2022, Mercado utilized the mobile application to lower the comprehensive collision deductible on all the vehicles listed on his policy from $2,000 to $1,000. The comprehensive collision deductible on the 2021 Volkswagen Jetta was lowered from $2,000 to $500.

On December 5, 2022, spoke with Mercado and took his statement on a recorded line. Prior to conducting the interview, verified Mercado's full name, DOB, Social Security Number (SSN), and address. Mercado claimed on November 30, 2022, at approximately 10:30 PM, he was driving a 2021 Volkswagen Jetta, bearing vehicle identification number (VIN[redacted]) on the eastbound California State Route 126 when he struck a coyote, causing minor damage to his front bumper. confirmed the alleged date and time of the loss, as well as the date Mercado submitted the photographs to She then asked Mercado why he had recently made changes to his policy, and Mercado advised he had recently been involved in a traffic collision, but it was not reported. presented Mercado with the metadata findings, and Mercado was unable to provide an explanation as to why the photographs were taken prior to the date of loss.

advised that within forty-five (45) minutes of her recorded statement with Mercado, received a request from Mercado via the mobile application to close the claim.

Upon closing her investigation, recommended elevating for a fraud and misrepresentation denial and policy action review.

On December 22, 2022, the claim was denied. advised there was no payout made and stated the potential loss was approximately $1,081.06.

On January 17, 2023, Mercado's policy was canceled due to his misrepresentations involving this claim.

*See full interview report in **[Attachment #4]**.*

Claims Adjuster – [redacted]

On January 18, 2023, I conducted a telephonic interview with Claims Adjuster [redacted] has direct knowledge of the claims handling and reporting procedures associated with his insured, Mercado.

During our interview, [redacted] was in possession of the claim file (claim :) and referred to it while answering my questions. [redacted] verified Mercado by his full name, date of birth ([redacted]), California Driver License (CDL [redacted]), and address [redacted]).

According to [redacted] Mercado reported the first notice of loss (FNOL) to through the mobile application on December 1, 2022.

On December 2, 2022, [redacted] was assigned the claim. Upon being assigned the claim, [redacted] contacted Mercado and took his statement on a recorded line. During the interview, was advised by Mercado that on November 30, 2022, at approximately 10:30 PM, he was driving a 2021 Volkswagen Jetta, bearing vehicle identification number (VIN[redacted]) on the eastbound California State Route 126 when he struck a coyote or bobcat, causing minor damage to his front bumper. [redacted] advised no police responded to the scene of the loss and that no police report was generated. Mercado was instructed to send photographs of the damage via the mobile application, and he did so shortly after the recorded conversation. After speaking with Mercado, and gathering the facts of the loss, [redacted] sent the claim back to SIU for further investigation.

According to McCann's review of the claim notes, on December 5, 2022, Mercado changed the deductible on the Volkswagen Jetta from $500 to $1,000 and requested to close the claim.

[redacted] advised she found it odd that Mercado requested to close the claim after speaking with the SIU investigator, and that there were messages sent via the mobile application to asking for updates on closing the claim. Furthermore, [redacted] stated because the metadata of the photographs showed the loss occurred prior to the changes made to his policy, and Mercado asked to close the claim, she believed Mercado lied about the date of loss in order to obtain coverage for the damage.

[redacted] stated there was no payout made on the claim and the claim was denied.

*See [redacted] full interview report in **[Attachment #5]**.*

Progressive Claims Supervisor – [redacted]

On January 27, 2023, I conducted a telephonic interview with Central Claims Unit (CCU) Supervisor [redacted] She relayed the following.

[redacted] advised that her primary role in Mercado's claim was to supervise Claims Adjuster [redacted] who was a new hire and in training.

[redacted] stated the initial red flag was Mercado lowering the deductibles on his policy two weeks prior to reporting the first notice of loss (FNOL). The claim was referred to the Special Investigations Unit (SIU) for further investigation and a request for claim denial was submitted.

[redacted] advised that on December 1, 2022, the FNOL was reported via the online application, and the contact information listed on the FNOL claim was Mercado's cell phone number and email address [redacted]. [redacted] further informed that the application will list the primary policyholder as the insured reporting the claim, however, the application will ask the insured to provide the best contact information (i.e. phone number and email) to be reached at. On December 2, 2022, Claims Adjuster [redacted] contacted Mercado on a recorded line and took his statement.

Mercado sent photographs of the loss on December 2, 2022, at approximately 11:29 AM, and sent additional photographs on the same date, between 2:46 PM and 2:54 PM.

According to [redacted] SIU does not use a specific application to check the metadata of photographs. The program is embedded into their system, and it automatically prompts and asks the SIU Investigator if they would like to retrieve the metadata of the photograph(s).

[redacted] stated because Mercado lowered the deductible on the involved vehicle (2021 Volkswagen Jetta/Vehicle Identification Number , prior to reporting the FNOL and because he requested to close the claim after speaking with SIU, she believed Mercado lied about the date of loss in order to obtain coverage for the damage.

[redacted] stated there was no payout made on the claim and the claim was denied. Mercado's policy was canceled due to misrepresentation involving this claim.

See [redacted] *full interview report in* ***[Attachment #6]***.

Suspect – Emerson Mercado:

On October 10, 2023, I conducted a telephonic interview with Mercado.

I contacted Mercado on his cellular device number [redacted] Mercado answered and provided me with the following voluntary verbal statement in summary.

Mercado stated that he filed the claim in November 2022 using the mobile application and informed that he was driving a 2021 Volkswagen Jetta (Jetta) on California State Route 126 when he hit an animal. The day following his alleged traffic collision, Mercado returned the vehicle to his younger sister who is the primary driver of the vehicle. The vehicle is stored at his mother's [redacted] home where his sister resides. Upon dropping the vehicle off, his sister pointed out the damage to the vehicle's front bumper to Mercado and Mercado informed her that he had hit an animal while driving the night before. Mercado informed me that he learned that his sister had originally hit something prior to his alleged accident, but never told him about her alleged accident and/or damage to the front passenger side bumper. Mercado stated he learned this after his conversation with SIU (December 5, 2022).

Mercado filed the claim online (I know from . records that this occurred on December 1, 2022) with and asked his sister to send him photographs of the damage since he was not in possession of the vehicle, and since he did not have photographs of the damage. According to Mercado, his sister sent him the photographs of the damage that she had taken when she hit something a month prior, and Mercado unknowingly submitted those same photographs to

fraud department (SIU contacted Mercado and informed him of the time stamp (metadata) on the photographs and the discrepancies in his statement. After getting off the phone with Mercado stated that he called his sister and advised her that he could get in trouble if she did not tell him the truth about the damage to the Jetta. His sister proceeded to inform Mercado that she did hit something a month prior but was afraid to tell Mercado, and because she figured he would take care of it through the insurance. Mercado mentioned that his sister is a teenager. Mercado then contacted to inform them of this update but he was advised that would be closing his policy due to suspected fraud in regard to his claim. I asked Mercado if he recalled who he spoke with at and he stated he left [redacted] a voicemail stating he had learned some new information regarding his claim but never heard back from her. Mercado then stated he received an email and letter in the mail from stating that they would be canceling his policy. Mercado attempted to contact [redacted] a second time and left a voicemail requesting to close the claim. Mercado stated he never heard back from [redacted] and/or I asked Mercado if he attempted to contact and left voicemails for both [redacted] and and he stated he only contacted [redacted] because he did not have any contact information for Mercado advised he did not speak with any representative following his conversation with

Mercado again stated that upon being informed of the inconsistencies in his statement and the metadata of the photographs, he reached out to his sister because he was not trying to file a false claim. He advised his sister of the severity of the situation and what could potentially happen if he were to file a false claim. Mercado's sister informed him "A month prior, I hit something. I caused damage to the car. I didn't say anything to you and then you borrowed the car. You drove it home from mom's house and when you told me you hit something, and that you were gonna take care of it, I didn't tell you because I figured you were just gonna handle it that way". Mercado reiterated that he had no knowledge that the photographs he submitted to were taken by his sister a month prior when the initial damage to the front passenger side bumper of the vehicle occurred.

I proceeded to ask Mercado about lowering the deductibles to the vehicles on his policy before filing the claim, and Mercado confirmed that he did lower the deductibles on each of the vehicles on his policy. Mercado stated there was an issue with his truck and he wanted to file a claim but realized that his coverage was too high and it was not worth filing a claim to fix the minor damage. Mercado then proceeded to lower the deductibles on all six (6) vehicles on his policy. I proceeded to ask Mercado why he lowered the deductibles from $2,000 to $1,000 on all his vehicles except the Jetta, which he lowered to $500, and he stated that it must have been a mistake and that he had no intention of lowering it an additional $500. I asked Mercado

how he made the changes to the deductibles and how he filed the claim with and he advised he made the changes and filed the claim using the mobile application. He stated when he initially opened the claim via the mobile application, he uploaded photographs of the damage to the Jetta. When he was contacted by Claims Adjuster [redacted] shortly after opening the claim, she obtained a statement from Mercado and requested he send new photographs of the damage. He stated he was unsure why they were requesting new photographs. At that point, Mercado contacted his sister who was in possession of the vehicle, and asked her to send him new photographs of the damage. She sent him new photographs of the damage and he submitted them to

I asked Mercado if he recalled raising the deductibles (I know from records that he raised the deductibles on December 5, 2022) on the six (6) vehicles back up to $2,000, but he stated he did not because had canceled his policy due to suspected fraud. I advised him that claimed he raised the deductibles on the vehicles following his discussion with SIU and he stated he did not recall doing so.

During my investigation, I discovered that Mercado is currently employed as a Police Officer for the City of Ventura Police Department. Furthermore, I have been in communication with the Ventura Police Department Professional Standards Unit and they are cooperating with our investigation.

*See Mercado's full interview report in **[Attachment #7]**.*

[redacted] [redacted] – Witness:

On January 12, 2024, Detective Tina Martinez (Detective Martinez) and I attempted to interview Mercado's sister, [redacted] at her residence [redacted]), but were met with negative results. The 2021 Volkswagen Jetta was not seen at the location.

On January 22, 2024, Detective Martinez and I made a second interview attempt at [redacted] residence but were also met with negative results. We stood by at the location for approximately two hours, but [redacted] did not arrive. The Jetta was not seen at the location.

On January 25, 2024, I contacted [redacted] telephonically and left a voicemail advising her that I needed to speak with her regarding a traffic accident she was involved in. On that same day, I drove to her residence and left a business card advising her to call me.

On January 31, 2024, I sent [redacted] a contact letter via certified mail advising her to contact me by February 9, 2024.

On February 7, 2024, Detective Martinez and I observed the 2021 Volkswagen Jetta parked in front of the residence [redacted]) and attempted to contact [redacted] at her residence. After door-knocking several times, we were met with negative results. I left [redacted] a second contact letter, along with my business card. Additionally, we contacted [redacted]

neighbor, [redacted], and she advised [redacted] does reside at the residence and that [redacted] drives a silver Jetta.

After making several attempts to interview [redacted] via telephone, leaving my business card at her residence, and contact letters, [redacted] did not respond to my requests.

LA Clear Crime Analyst –

On April 12, 2024, I conducted a telephonic interview with LA Clear Crime Analyst regarding cell site mapping and call reports she assisted with regarding Emerson Mercado's (Mercado) cell data search warrant return. She relayed the following.

I asked to describe the key points she discovered during her analysis of Mercado's cell data return. relayed the following information.

- Mercado's cell phone [redacted] had a data hit at 2230 hours on November 15, 2022, placing Mercado's cell phone 1.1 miles from the approximate incident location (pages 4-5). described a data hit as a mobile application (i.e. Spotify, maps, etc.) that was utilized by Mercado at the time of the hit.
- [redacted] had a data hit at 2215 hours on November 16, 2022, placing Mercado's cell phone 1.1 miles from the incident location.
- On November 30, 2022, [redacted] had no cell site or data hits between 2155 hours and 2303 hours. stated because there were no data hits, she could not say if the phone was or was not there at or near the incident location.

Furthermore, stated that there are only a few cell towers servicing the area of CA 126 & Fillmore and [redacted].

advised that between November 15, 2022, and November 16, 2022, [redacted] Mercado ([redacted]) made six (6) calls to Mercado [redacted]. Additionally, during that same time frame, Mercado called [redacted] eight (8) times.

Review of Photographs Submitted to by Mercado:

Upon speaking with Investigator (and inspecting the photographs submitted by Mercado to discovered the following:

- The photographs were taken on November 16, 2022, which was prior to the coverage change made by Mercado.
- On November 18, 2022, Mercado utilized the mobile application to lower the comprehensive collision deductible on all the vehicles listed on his policy from $2,000 to $1,000. The comprehensive collision deductible on the 2021 Volkswagen Jetta was lowered from $2,000 to $500.
- On December 1, 2022, Mercado reported the first notice of loss via the mobile application and claimed the accident occurred on November 30, 2022.

- On December 22, 2022, the claim was denied. advised there was no payout made and stated the potential loss was approximately $1,081.06.
- On January 17, 2023, Mercado's policy was canceled due to his misrepresentations involving this claim.

Review of Mercado's AT&T Phone Records Search Warrant Return:

On September 19, 2023, I served a search warrant to AT&T **[Attachment #8]**. The search warrant was assigned AT&T GLDC File Code: The search warrant sought evidence to confirm Emerson Mercado's (Mercado) phone number ([redacted] was used in the auto insurance claim.

On September 20, 2023, AT&T completed a search for documents and information associated with Mercado's phone number. The call records range from November 1, 2022, to January 31, 2023. I subsequently transferred all downloaded files to a DVD and submitted the DVD for evidence booking **[Attachment #9]**.

[redacted]

[redacted] was used in (Date of Loss: 11/30/2022) and provided by Mercado during the claim handling process.

AT&T Account Subscriber Listed: Emerson Mercado
Address: [redacted]
Date of Birth: [redacted]
Account Activation Date: 2/20/2019

On September 28, 2023, I contacted LA Clear Crime Analyst and provided her with a case summary and the AT&T records return. Additionally, I provided with the potential dates of the traffic accident (November 15th/16th, 2023 based on metadata from photograph, and November 30, 2023 based on Mercado's statement) and the incident location (CA 126 & Fillmore St, Fillmore based on Mercado's statement). On September 29, 2023, LA Clear Crime Analyst contacted me via email and advised she would assist with my case and provided an estimated completion time of approximately three (3) weeks.

On November 1, 2023, emailed me a packet of cell site maps and call reports **[Attachment #10]**. I submitted the LA Clear Cell Site Maps and Call Reports packet pdf for evidence booking. In the email, noted the following key points:

- [redacted] had a DATA hit at 2230hrs on November 15, 2022, placing Mercado's cell phone 1.1 miles from the approximate incident location (pages 4-5).
    - described a DATA hit as a mobile application (i.e. Spotify, maps, etc.) that was utilized by Mercado at the time of the hit.

- [redacted] had a DATA hit at 2215hrs on November 16, 2022, placing Mercado's cell phone 1.1 miles from the incident location (pages 8-9).
- On November 30, 2022, [redacted] has no cell site or DATA hits between 2155hrs and 2303hrs (pages 12-13).
    - stated because there were no DATA hits, she could not say if the phone was or was not there at or near the incident location.
- It is important to note that there are only a few cell towers servicing the area of CA 126 & Fillmore and [redacted]. Pages 14-15 show the highest frequency cell tower, this is the tower that the device mostly likely hits when at [redacted]. All of the DATA hits placing the device near the incident location are hitting off the same cell tower. It is difficult to distinguish if the device was at [redacted] or closer to the area of CA 126 & Fillmore.

I reviewed the call reports provided by and discovered the following additional pertinent information:

- On the date (November 16, 2022) the photographs of the damage to the 2021 Volkswagen Jetta were taken, Mercado received a text message from his sister, [redacted] Mercado ([redacted] at 0406 hours. Additionally, Mercado received an incoming phone call from [redacted] at 0521 hours, and Mercado called (outgoing) [redacted] at 1229 hours (Pages 17-18).

During my telephonic conversation with Mercado on October 10, 2023, Mercado advised me that upon being notified by SIU Investigator on December 5, 2022, about the metadata and discrepancies in the date of loss he provided to , he called [redacted] and asked her about the photographs. According to a review of the AT&T cell records pdf: **ReportAU_3760030.pdf**, Mercado received a call from [redacted] on December 5, 2022, at approximately 0829 hours. The next call between Mercado and [redacted] did not occur until December 15, 2022, at approximately 0640 hours. The conversation between Mercado and took place at approximately 1252 hours. According to the cell records, there were no other calls between Mercado and [redacted] that took place after December 5, 2022, at 0829 hours and before December 15, 2022, at 0640 hours.

*See the full AT&T Cell Records evidence review report in **[Attachment #11]**.*

Review of Mercado's Apple iCloud Search Warrant Return:

On October 9, 2023, I served Apple with a search warrant for Mercado's Apple iCloud account **[Attachment #12]**. On October 23, 2023, I received a search warrant return with Mercado's iCloud account records.

A review of Mercado's Apple Inc. iCloud records revealed the following pertinent text message conversation between Mercado and an individual listed as who I later identified as Mercado's wife, [redacted]. The text message conversation took place on December 5, 2022, following Mercado's telephonic conversation with Progressive SIU

in which he was questioned about the discrepancies in the date of the photographs (metadata) and the date he alleges the accident occurred.

12/5/2022 at 9:29:10 PM (UTC +0)

Mercado to [redacted]

"I fucked up. The insurance found out I lied about when car got messed up. Apparently photos have date and time stamp and the photos [redacted] *sent me were before I reported the collision. I'm fucked."*

12/5/2022 at 9:29:46 PM (UTC +0)

[redacted] *to Mercado:*

"Why did you lie about the time? What's going to happen?

12/5/2022 at 9:30:06 PM (UTC +0)

Mercado to [redacted]

"Because I changed the policy so [redacted] *would have to pay so much"*

12/5/2022 at 9:30:16 PM (UTC +0)

Mercado to [redacted]

"They'll probably deny the claim"

12/5/2022 at 9:30:22 PM (UTC +0)

[redacted] *to Mercado:*

"What does that mean?"

12/5/2022 at 9:30:36 PM (UTC +0)

Mercado to [redacted]

"They'll probably deny the claim is my guess"

12/5/2022 at 9:30:46 PM (UTC +0)

Mercado to [redacted]

"I'm not sure to be honest"

12/5/2022 at 9:42:32 PM (UTC +0)

[redacted] *to Mercado:*

"Fuck"

12/5/2022 at 9:42:49 PM (UTC +0)

Mercado to [redacted]

"Yeah I fucked up"

12/5/2022 at 9:45:29 PM (UTC +0)

[redacted] *to Mercado:*

"Can't you just say you messed up the dates"

12/5/2022 at 9:45:41 PM (UTC +0)

Mercado to [redacted]

"Idk what I'm going to do"

12/5/2022 at 9:47:15 PM (UTC +0)

[redacted] *to Mercado:*

"Just say you messed up on the dates."

12/5/2022 at 9:47:24 PM (UTC +0)

[redacted] *to Mercado:*

"That you didn't intentionally lie"

12/5/2022 at 9:50:50 PM (UTC +0)

Mercado to [redacted]

"I'm just going to close the claim I don't want to get in trouble"

12/5/2022 at 9:51:09 PM (UTC +0)

[redacted] *to Mercado:*

"What about her car?"

12/5/2022 at 9:57:38 PM (UTC +0)

Mercado to [redacted]

"She'll have to pay for it herself probably"

12/5/2022 at 9:57:57 PM (UTC +0)

[redacted] *to Mercado:*

"Why did you lie in the first place?"

12/5/2022 at 10:01:29 PM (UTC +0)

Mercado to [redacted]

"Doesn't matter at this point"

12/5/2022 at 10:02:21 PM (UTC +0)

Mercado to [redacted]

"I fucked up"

See full Mercado Apple iCloud evidence review report in ***[Attachment #13]****.*

Mercado's Cell Phone Search Warrant:

On February 14, 2024, I served Mercado with a search warrant for his cell phone(s) associated with the phone number [redacted] **[Attachment #14]**. The search warrant was executed in a conference room at the Ventura Police Department station **[Attachment #15]**. I Mercado declined to provide the passcode to his cell phone to CDI Computer Forensic Team Detective Christopher Moon (Detective Moon). Before attempting to interview Mercado, I provided him with a Beheler admonition. Mercado stated he did not wish to speak with me regarding the investigation.

On April 2, 2024, I spoke with CDI Computer Forensic Team Detective Christopher Moon and Detective Greg Estes. Both advised that Mercado's cell phone was currently in the hands of the United States Secret Service Electronic Crime Task Force (ECTF) which is attempting to

gain access to the phone. CDI's Computer Forensic Team is currently in training to join the Electronic Crime Task Force to assist in gaining access to mobile devices. Detectives Moon and Estes stated it is not certain whether or not they will successfully gain access to the cell phone, and that there is no estimated time of completion.

On April 3, 2024, Detective Moon provided me with the following identifying information for Mercado's cell phone:

Apple iPhone 13 Pro Max (A2484)
IMEI:
ICCID# (SIM Card#)

Review of [redacted] Mercado's Apple iCloud Search Warrant Return:

On February 13, 2024, I served Apple with a search warrant for [redacted] Mercado's Apple iCloud account **[Attachment #14]**.

On March 7, 2024, I received a search warrant return with [redacted] Mercado's iCloud account records.

On April 2, 2024, I reviewed [redacted] iCloud records and determined that there was no evidence present that would assist with my investigation.

ANALYSIS:

During the course of my investigation, evidence and witness statements verified facts that validated fraud allegations against Mercado. It was determined Mercado made false and material misrepresentations regarding the date of the traffic accident in an attempt to fix the damages to his vehicle by paying a lower deductible.

Based on my investigation, I believe Emerson Mercado committed the following crimes, in an effort to pay a lower deductible and fix the damages to his vehicle:

Claim Number

550 (a)(1) California Penal Code: It is unlawful to do any of the following, or to aid, abet, solicit, or conspire with any person to do any of the following: Knowingly present or cause to be presented any false or fraudulent claim for the payment of a loss or injury, including payment of a loss or injury under a contract of insurance.

1 Count on the following date:

On December 1, 2022, Mercado reported a first notice of loss to and lied about the date of the traffic collision.

550 (b)(1) California Penal Code: It is unlawful to do, or to knowingly assist or conspire with any person to do, any of the following: Present or cause to be presented any written or oral statement as part of, or in support of or opposition to, a claim for payment or other benefit pursuant to an insurance policy, knowing that the statement contains any false or misleading information concerning any material fact.

3 Counts on the following dates:

On December 1, 2022, Mercado reported a first notice of loss to and lied about the date of the traffic collision.

On December 2, 2022, Mercado lied to Claims Adjuster [redacted] about the date of the traffic collision and submitted photographs to that contained metadata showing a different date of loss than the one he alleged.

On December 5, 2022, Mercado lied to SIU Investigator about the date of the traffic collision.

REPORTING INVESTIGATOR	BADGE NUMBER	SUPERVISOR APPROVING	BADGE NUMBER
Caballero, Martin	723	Alvarado, Tony	455
SIGNATURE	DATE	SIGNATURE	DATE
MCaballero	April 15, 2024	Jorge Alvarado	04/15/24


RADIAL
TUBELESS

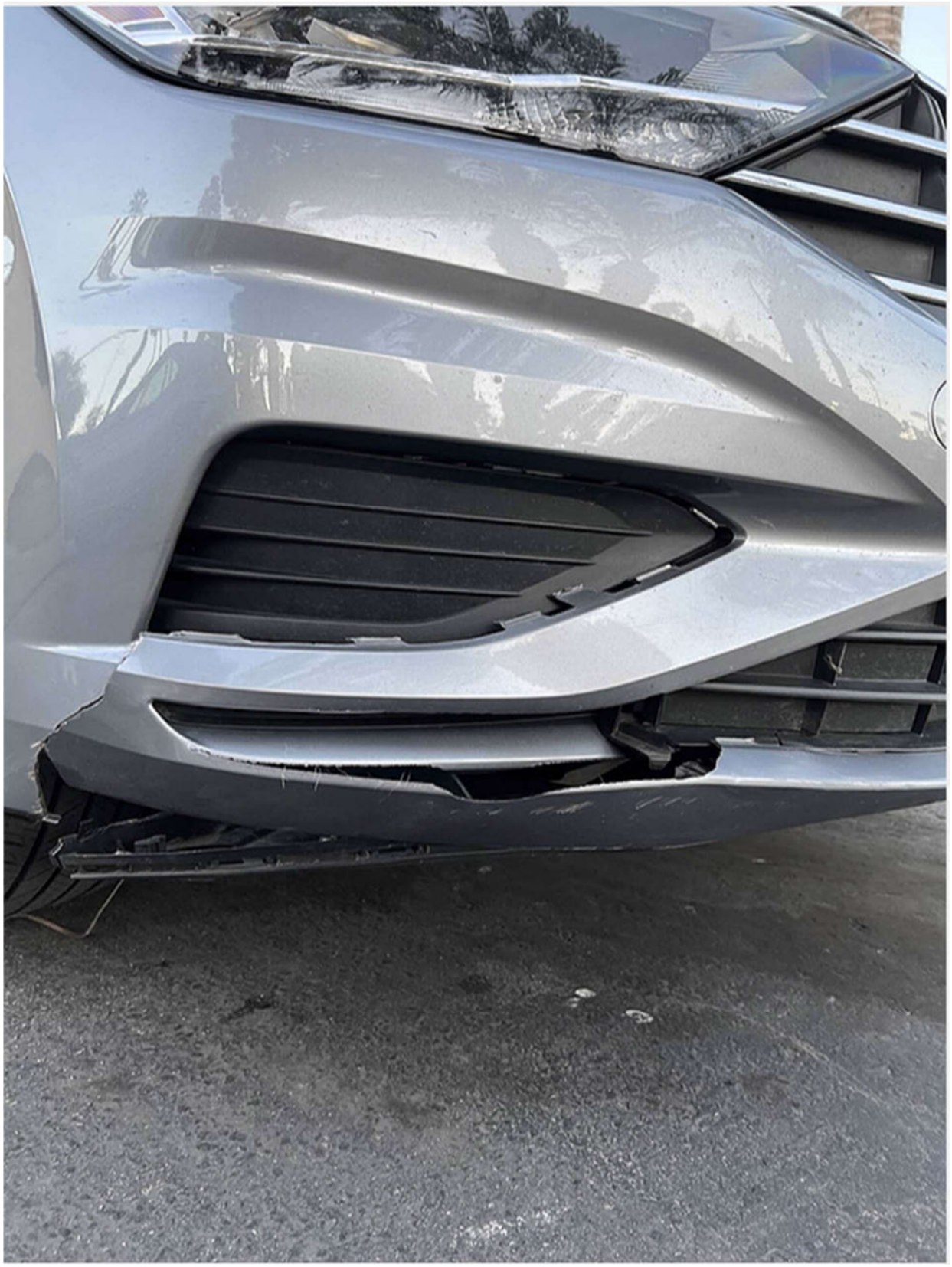
- clientNameMN-PGR-iOS-FNOL
- originalFileName
- originalFileSize2019301
- accelerationVector-0.07805983724 -0.9566607475 -0.2811505198
- aperture1.5
- apertureValue1.5
- auxiliaryImageTypeurn:com:apple:photo:2020:aux:hdrgainmap
- averageFrameRate0
- bitDepthChroma8
- bitDepthLuma8
- blueMatrixColumn0.1571 0.06657 0.78407
- blueToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- brightnessValue2.971197053
- cameraModelNameiPhone 13 Pro Max
- chromaFormat4:2:0
- chromaticAdaptation1.04788 0.02292 -0.0502 0.02959 0.99048 -0.01706 -0.00923 0.01508 0.75168
- circleOfConfusion0.007 mm
- cmmFlagsNot Embedded, Independent
- colorSpaceUncalibrated
- colorSpaceDataRGB
- compatibleBrandsmif1, MiHE, miaf, MiHB, heic
- compositeImageGeneral Composite Image
- connectionSpaceIlluminant0.9642 1 0.82491
- constantFrameRateUnknown
- constraintIndicatorFlags176 0 0 0 0 0
- createDate2022:11:16 06:45:37.664-08:00
- creatorTool15.6.1
- date/TimeOriginal2022:11:16 06:45:37.664-08:00
- dateCreated2022:11:16 06:45:37
- deviceAttributesReflective, Glossy, Positive, Color
- deviceManufacturerApple Computer Inc.
- exifByteOrderBig-endian (Motorola, MM)
- exifImageHeight3024
- exifImageWidth4032
- exifToolVersionNumber12.42
- exifVersion0232
- exposureCompensation0
- exposureModeAuto
- exposureProgramProgram AE
- exposureTime1/100
- fNumber1.5
- fieldOfView69.4 deg
- flashOff, Did not fire
- focalLength5.7 mm (35 mm equivalent: 26.0 mm)
- focalLengthIn35mmFormat26 mm
- genProfileCompatibilityFlagsMain Still Picture, Main 10, Main
- generalLevelIdc90 (level 3.0)
- generalProfileIdcMain Still Picture
- generalProfileSpaceConforming
- generalTierFlagMain Tier

00026

- gpsAltitude6.5 m Above Sea Level
- gpsAltitudeRefAbove Sea Level
- gpsDestBearing
- gpsDestBearingRefTrue North
- gpsHorizontalPositioningError4.740932147 m
- gpsImgDirection
- gpsImgDirectionRefTrue North
- gpsLatitude
- gpsLatitudeRefNorth
- gpsLongitude
- gpsLongitudeRefWest
- gpsPosition
- gpsSpeed0
- gpsSpeedRefkm/h
- greenMatrixColumn0.29198 0.69225 0.04189
- greenToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- handlerTypePicture
- hdrGainMapVersion65536
- hevcConfigurationVersion1
- hostComputeriPhone 13 Pro Max
- hyperfocalDistance3.29 m
- imageHeight3024
- imagePixelDepth8
- imageSize4032x3024
- imageSpatialExtent4032x3024
- imageWidth4032
- iso125
- lensIdiPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lensInfo1.570000052-9mm f/1.5-2.8
- lensMakeApple
- lensModeliPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lightValue7.5
- majorBrandHigh Efficiency Image Format HEVC still image (.HEIC)
- makeApple
- mediaDataOffset3630
- mediaDataSize2015671
- mediaGroupUuid26A9990C-B12E-487B-92D7-4D4779015B8E
- mediaWhitePoint0.96419 1 0.82489
- megapixels12.2
- metaImageSize4032x3024
- meteringModeMulti-segment
- mimeTypeimage/heic
- minSpatialSegmentationIdc0
- minorVersion0.0.0
- modifyDate2022:11:16 06:45:37-08:00
- numTemporalLayers1
- offsetTime-08:00
- offsetTimeDigitized-08:00
- offsetTimeOriginal-08:00
- orientationRotate 90 CW
- parallelismType0

- primaryItemReference49
- primaryPlatformApple Computer Inc.
- profileClassDisplay Device Profile
- profileCmmTypeApple Computer Inc.
- profileConnectionSpaceXYZ
- profileCopyrightCopyright Apple Inc., 2022
- profileCreatorApple Computer Inc.
- profileDateTime2022:01:01 00:00:00
- profileDescriptionDisplay P3
- profileFileSignatureacsp
- profileId
- profileVersion4.0.0
- redMatrixColumn0.51512 0.2412 -0.00105
- redToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- renderingIntentPerceptual
- resolutionUnitinches
- rotation270
- runTimeEpoch0
- runTimeFlagsValid
- runTimeScale1000000000
- runTimeSincePowerUp14 days 19:56:40
- runTimeValue1281400127122166
- scaleFactorTo35MmEquivalent4.6
- sceneTypeDirectly photographed
- sensingMethodOne-chip color area
- shutterSpeed1/100
- shutterSpeedValue1/100
- software15.6.1
- subSecTimeDigitized664
- subSecTimeOriginal664
- subjectArea2009 1506 2208 1327
- temporalIdNestedNo
- tileLength512
- tileWidth512
- whiteBalanceAuto
- xResolution72
- xmpToolkitXMP Core 6.0.0
- yResolution72

00028



- clientNameMN-PGR-iOS-FNOL
- originalFileName
- originalFileSize2423133
- accelerationVector-0.06507712603 -0.9859117867 -0.0614661537
- aperture1.5
- apertureValue1.5
- auxiliaryImageTypeurn:com:apple:photo:2020:aux:hdrgainmap
- averageFrameRate0
- bitDepthChroma8
- bitDepthLuma8
- blueMatrixColumn0.1571 0.06657 0.78407
- blueToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- brightnessValue4.396384026
- cameraModelNameiPhone 13 Pro Max
- chromaFormat4:2:0
- chromaticAdaptation1.04788 0.02292 -0.0502 0.02959 0.99048 -0.01706 -0.00923 0.01508 0.75168
- circleOfConfusion0.007 mm
- cmmFlagsNot Embedded, Independent
- colorSpaceUncalibrated
- colorSpaceDataRGB
- compatibleBrandsmif1, MiHE, miaf, MiHB, heic
- compositeImageGeneral Composite Image
- connectionSpaceIlluminant0.9642 1 0.82491
- constantFrameRateUnknown
- constraintIndicatorFlags176 0 0 0 0 0
- createDate2022:11:16 06:45:26.323-08:00
- creatorTool15.6.1
- date/TimeOriginal2022:11:16 06:45:26.323-08:00
- dateCreated2022:11:16 06:45:26
- deviceAttributesReflective, Glossy, Positive, Color
- deviceManufacturerApple Computer Inc.
- exifByteOrderBig-endian (Motorola, MM)
- exifImageHeight3024
- exifImageWidth4032
- exifToolVersionNumber12.42
- exifVersion0232
- exposureCompensation0
- exposureModeAuto
- exposureProgramProgram AE
- exposureTime1/121
- fNumber1.5
- fieldOfView69.4 deg
- flashOff, Did not fire
- focalLength5.7 mm (35 mm equivalent: 26.0 mm)
- focalLengthIn35mmFormat26 mm
- genProfileCompatibilityFlagsMain Still Picture, Main 10, Main
- generalLevelIdc90 (level 3.0)
- generalProfileIdcMain Still Picture
- generalProfileSpaceConforming
- generalTierFlagMain Tier

00030

- gpsAltitude6.5 m Above Sea Level
- gpsAltitudeRefAbove Sea Level
- gpsDestBearing
- gpsDestBearingRefTrue North
- gpsHorizontalPositioningError4.738352273 m
- gpsImgDirection
- gpsImgDirectionRefTrue North
- gpsLatitude
- gpsLatitudeRefNorth
- gpsLongitude
- gpsLongitudeRefWest
- gpsPosition
- gpsSpeed0
- gpsSpeedRefkm/h
- greenMatrixColumn0.29198 0.69225 0.04189
- greenToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- handlerTypePicture
- hdrGainMapVersion65536
- hevcConfigurationVersion1
- hostComputeriPhone 13 Pro Max
- hyperfocalDistance3.29 m
- imageHeight3024
- imagePixelDepth8
- imageSize4032x3024
- imageSpatialExtent4032x3024
- imageWidth4032
- iso64
- lensIdiPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lensInfo1.570000052-9mm f/1.5-2.8
- lensMakeApple
- lensModeliPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lightValue8.7
- majorBrandHigh Efficiency Image Format HEVC still image (.HEIC)
- makeApple
- mediaDataOffset3630
- mediaDataSize2419503
- mediaGroupUuid5ACD6AA6-82D7-4525-9276-B58BFBC01E83
- mediaWhitePoint0.96419 1 0.82489
- megapixels12.2
- metaImageSize4032x3024
- meteringModeMulti-segment
- mimeTypeimage/heic
- minSpatialSegmentationIdc0
- minorVersion0.0.0
- modifyDate2022:11:16 06:45:26-08:00
- numTemporalLayers1
- offsetTime-08:00
- offsetTimeDigitized-08:00
- offsetTimeOriginal-08:00
- orientationRotate 90 CW
- parallelismType0

- primaryItemReference49
- primaryPlatformApple Computer Inc.
- profileClassDisplay Device Profile
- profileCmmTypeApple Computer Inc.
- profileConnectionSpaceXYZ
- profileCopyrightCopyright Apple Inc., 2022
- profileCreatorApple Computer Inc.
- profileDateTime2022:01:01 00:00:00
- profileDescriptionDisplay P3
- profileFileSignatureacsp
- profileIdecfda38e388547c36db4bd4f7ada182f
- profileVersion4.0.0
- redMatrixColumn0.51512 0.2412 -0.00105
- redToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- renderingIntentPerceptual
- resolutionUnitinches
- rotation270
- runTimeEpoch0
- runTimeFlagsValid
- runTimeScale1000000000
- runTimeSincePowerUp14 days 19:56:29
- runTimeValue1281388710753666
- scaleFactorTo35MmEquivalent4.6
- sceneTypeDirectly photographed
- sensingMethodOne-chip color area
- shutterSpeed1/121
- shutterSpeedValue1/121
- software15.6.1
- subSecTimeDigitized323
- subSecTimeOriginal323
- subjectArea2009 1506 2208 1327
- temporalIdNestedNo
- tileLength512
- tileWidth512
- whiteBalanceAuto
- xResolution72
- xmpToolkitXMP Core 6.0.0
- yResolution72

00032



- clientNameMN-PGR-iOS-FNOL
- originalFileName
- originalFileSize2498611
- accelerationVector-0.04196006802 -0.942502558 -0.3108114601
- aperture1.5
- apertureValue1.5
- auxiliaryImageTypeurn:com:apple:photo:2020:aux:hdrgainmap
- averageFrameRate0
- bitDepthChroma8
- bitDepthLuma8
- blueMatrixColumn0.1571 0.06657 0.78407
- blueToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- brightnessValue4.484094946
- cameraModelNameiPhone 13 Pro Max
- chromaFormat4:2:0
- chromaticAdaptation1.04788 0.02292 -0.0502 0.02959 0.99048 -0.01706 -0.00923 0.01508 0.75168
- circleOfConfusion0.007 mm
- cmmFlagsNot Embedded, Independent
- colorSpaceUncalibrated
- colorSpaceDataRGB
- compatibleBrandsmif1, MiHE, miaf, MiHB, heic
- compositeImageGeneral Composite Image
- connectionSpaceIlluminant0.9642 1 0.82491
- constantFrameRateUnknown
- constraintIndicatorFlags176 0 0 0 0 0
- createDate2022:11:16 06:45:10.279-08:00
- creatorTool15.6.1
- date/TimeOriginal2022:11:16 06:45:10.279-08:00
- dateCreated2022:11:16 06:45:10
- deviceAttributesReflective, Glossy, Positive, Color
- deviceManufacturerApple Computer Inc.
- exifByteOrderBig-endian (Motorola, MM)
- exifImageHeight3024
- exifImageWidth4032
- exifToolVersionNumber12.42
- exifVersion0232
- exposureCompensation0
- exposureModeAuto
- exposureProgramProgram AE
- exposureTime1/121
- fNumber1.5
- fieldOfView69.4 deg
- flashOff, Did not fire
- focalLength5.7 mm (35 mm equivalent: 26.0 mm)
- focalLengthIn35mmFormat26 mm
- genProfileCompatibilityFlagsMain Still Picture, Main 10, Main
- generalLevelIdc90 (level 3.0)
- generalProfileIdcMain Still Picture
- generalProfileSpaceConforming
- generalTierFlagMain Tier

- gpsAltitude3.7 m Above Sea Level
- gpsAltitudeRefAbove Sea Level
- gpsDestBearing
- gpsDestBearingRefTrue North
- gpsHorizontalPositioningError4.570799397 m
- gpsImgDirection
- gpsImgDirectionRefTrue North
- gpsLatitude
- gpsLatitudeRefNorth
- gpsLongitude
- gpsLongitudeRefWest
- gpsPosition
- gpsSpeed0
- gpsSpeedRefkm/h
- greenMatrixColumn0.29198 0.69225 0.04189
- greenToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- handlerTypePicture
- hdrGainMapVersion65536
- hevcConfigurationVersion1
- hostComputeriPhone 13 Pro Max
- hyperfocalDistance3.29 m
- imageHeight3024
- imagePixelDepth8
- imageSize4032x3024
- imageSpatialExtent4032x3024
- imageWidth4032
- iso64
- lensIdiPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lensInfo1.570000052-9mm f/1.5-2.8
- lensMakeApple
- lensModeliPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lightValue8.7
- majorBrandHigh Efficiency Image Format HEVC still image (.HEIC)
- makeApple
- mediaDataOffset3630
- mediaDataSize2494981
- mediaGroupUuidE9EFC2BF-B1F7-4728-9E7E-E2B5CA95F8FB
- mediaWhitePoint0.96419 1 0.82489
- megapixels12.2
- metaImageSize4032x3024
- meteringModeMulti-segment
- mimeTypeimage/heic
- minSpatialSegmentationIdc0
- minorVersion0.0.0
- modifyDate2022:11:16 06:45:10-08:00
- numTemporalLayers1
- offsetTime-08:00
- offsetTimeDigitized-08:00
- offsetTimeOriginal-08:00
- orientationRotate 90 CW
- parallelismType0

- primaryItemReference49
- primaryPlatformApple Computer Inc.
- profileClassDisplay Device Profile
- profileCmmTypeApple Computer Inc.
- profileConnectionSpaceXYZ
- profileCopyrightCopyright Apple Inc., 2022
- profileCreatorApple Computer Inc.
- profileDateTime2022:01:01 00:00:00
- profileDescriptionDisplay P3
- profileFileSignatureacsp
- profileIdecfda38e388547c36db4bd4f7ada182f
- profileVersion4.0.0
- redMatrixColumn0.51512 0.2412 -0.00105
- redToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- renderingIntentPerceptual
- resolutionUnitinches
- rotation270
- runTimeEpoch0
- runTimeFlagsValid
- runTimeScale1000000000
- runTimeSincePowerUp14 days 19:56:13
- runTimeValue1281372511352708
- scaleFactorTo35MmEquivalent4.6
- sceneTypeDirectly photographed
- sensingMethodOne-chip color area
- shutterSpeed1/121
- shutterSpeedValue1/121
- software15.6.1
- subSecTimeDigitized279
- subSecTimeOriginal279
- subjectArea2009 1506 2208 1327
- temporalIdNestedNo
- tileLength512
- tileWidth512
- whiteBalanceAuto
- xResolution72
- xmpToolkitXMP Core 6.0.0
- yResolution72

00036

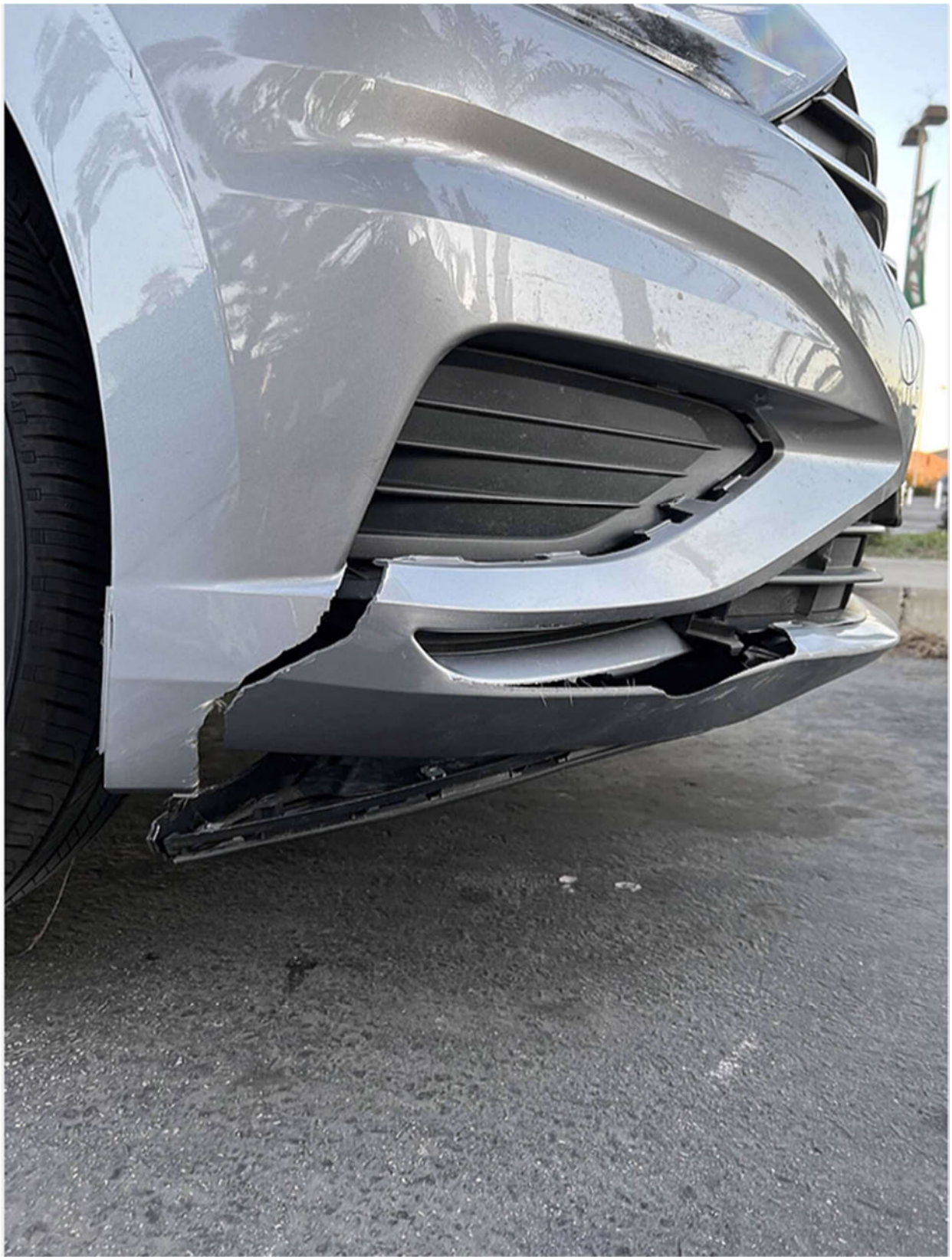


- clientNameMN-PGR-iOS-FNOL
- originalFileName
- originalFileSize2564604
- accelerationVector-0.0892720893 -0.9380773901 -0.3029700814
- aperture1.5
- apertureValue1.5
- auxiliaryImageTypeurn:com:apple:photo:2020:aux:hdrgainmap
- averageFrameRate0
- bitDepthChroma8
- bitDepthLuma8
- blueMatrixColumn0.1571 0.06657 0.78407
- blueToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- brightnessValue4.588982466
- cameraModelNameiPhone 13 Pro Max
- chromaFormat4:2:0
- chromaticAdaptation1.04788 0.02292 -0.0502 0.02959 0.99048 -0.01706 -0.00923 0.01508 0.75168
- circleOfConfusion0.007 mm
- cmmFlagsNot Embedded, Independent
- colorSpaceUncalibrated
- colorSpaceDataRGB
- compatibleBrandsmif1, MiHE, miaf, MiHB, heic
- compositeImageGeneral Composite Image
- connectionSpaceIlluminant0.9642 1 0.82491
- constantFrameRateUnknown
- constraintIndicatorFlags176 0 0 0 0 0
- createDate2022:11:16 06:45:29.787-08:00
- creatorTool15.6.1
- date/TimeOriginal2022:11:16 06:45:29.787-08:00
- dateCreated2022:11:16 06:45:29
- deviceAttributesReflective, Glossy, Positive, Color
- deviceManufacturerApple Computer Inc.
- exifByteOrderBig-endian (Motorola, MM)
- exifImageHeight3024
- exifImageWidth4032
- exifToolVersionNumber12.42
- exifVersion0232
- exposureCompensation0
- exposureModeAuto
- exposureProgramProgram AE
- exposureTime1/121
- fNumber1.5
- fieldOfView69.4 deg
- flashOff, Did not fire
- focalLength5.7 mm (35 mm equivalent: 26.0 mm)
- focalLengthIn35mmFormat26 mm
- genProfileCompatibilityFlagsMain Still Picture, Main 10, Main
- generalLevelIdc90 (level 3.0)
- generalProfileIdcMain Still Picture
- generalProfileSpaceConforming
- generalTierFlagMain Tier

00038

- gpsAltitude6.7 m Above Sea Level
- gpsAltitudeRefAbove Sea Level
- gpsDestBearing
- gpsDestBearingRefTrue North
- gpsHorizontalPositioningError4.74473712 m
- gpsImgDirection .
- gpsImgDirectionRefTrue North
- gpsLatitude
- gpsLatitudeRefNorth
- gpsLongitude
- gpsLongitudeRefWest
- gpsPosition
- gpsSpeed0
- gpsSpeedRefkm/h
- greenMatrixColumn0.29198 0.69225 0.04189
- greenToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- handlerTypePicture
- hdrGainMapVersion65536
- hevcConfigurationVersion1
- hostComputeriPhone 13 Pro Max
- hyperfocalDistance3.29 m
- imageHeight3024
- imagePixelDepth8
- imageSize4032x3024
- imageSpatialExtent4032x3024
- imageWidth4032
- iso64
- lensIdiPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lensInfo1.570000052-9mm f/1.5-2.8
- lensMakeApple
- lensModeliPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lightValue8.7
- majorBrandHigh Efficiency Image Format HEVC still image (.HEIC)
- makeApple
- mediaDataOffset3630
- mediaDataSize2560974
- mediaGroupUuid9C4D594C-B169-4F5F-80B9-5D95248C8834
- mediaWhitePoint0.96419 1 0.82489
- megapixels12.2
- metaImageSize4032x3024
- meteringModeMulti-segment
- mimeTypeimage/heic
- minSpatialSegmentationIdc0
- minorVersion0.0.0
- modifyDate2022:11:16 06:45:29-08:00
- numTemporalLayers1
- offsetTime-08:00
- offsetTimeDigitized-08:00
- offsetTimeOriginal-08:00
- orientationRotate 90 CW
- parallelismType0

- primaryItemReference49
- primaryPlatformApple Computer Inc.
- profileClassDisplay Device Profile
- profileCmmTypeApple Computer Inc.
- profileConnectionSpaceXYZ
- profileCopyrightCopyright Apple Inc., 2022
- profileCreatorApple Computer Inc.
- profileDateTime2022:01:01 00:00:00
- profileDescriptionDisplay P3
- profileFileSignatureacsp
- profileIdecfda38e388547c36db4bd4f7ada182f
- profileVersion4.0.0
- redMatrixColumn0.51512 0.2412 -0.00105
- redToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- renderingIntentPerceptual
- resolutionUnitinches
- rotation270
- runTimeEpoch0
- runTimeFlagsValid
- runTimeScale1000000000
- runTimeSincePowerUp14 days 19:56:32
- runTimeValue1281392185306583
- scaleFactorTo35MmEquivalent4.6
- sceneTypeDirectly photographed
- sensingMethodOne-chip color area
- shutterSpeed1/121
- shutterSpeedValue1/121
- software15.6.1
- subSecTimeDigitized787
- subSecTimeOriginal787
- subjectArea2009 1506 2208 1327
- temporalIdNestedNo
- tileLength512
- tileWidth512
- whiteBalanceAuto
- xResolution72
- xmpToolkitXMP Core 6.0.0
- yResolution72



- clientNameMN-PGR-iOS-FNOL
- originalFileNam
- originalFileSize2519886
- accelerationVector-0.04256929458 -0.9893495441 -0.1442599297
- aperture1.5
- apertureValue1.5
- auxiliaryImageTypeurn:com:apple:photo:2020:aux:hdrgainmap
- averageFrameRate0
- bitDepthChroma8
- bitDepthLuma8
- blueMatrixColumn0.1571 0.06657 0.78407
- blueToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- brightnessValue4.361951254
- cameraModelNameiPhone 13 Pro Max
- chromaFormat4:2:0
- chromaticAdaptation1.04788 0.02292 -0.0502 0.02959 0.99048 -0.01706 -0.00923 0.01508 0.75168
- circleOfConfusion0.007 mm
- cmmFlagsNot Embedded, Independent
- colorSpaceUncalibrated
- colorSpaceDataRGB
- compatibleBrandsmif1, MiHE, miaf, MiHB, heic
- compositeImageGeneral Composite Image
- connectionSpaceIlluminant0.9642 1 0.82491
- constantFrameRateUnknown
- constraintIndicatorFlags176 0 0 0 0 0
- createDate2022:11:16 06:45:14.615-08:00
- creatorTool15.6.1
- date/TimeOriginal2022:11:16 06:45:14.615-08:00
- dateCreated2022:11:16 06:45:14
- deviceAttributesReflective, Glossy, Positive, Color
- deviceManufacturerApple Computer Inc.
- exifByteOrderBig-endian (Motorola, MM)
- exifImageHeight3024
- exifImageWidth4032
- exifToolVersionNumber12.42
- exifVersion0232
- exposureCompensation0
- exposureModeAuto
- exposureProgramProgram AE
- exposureTime1/121
- fNumber1.5
- fieldOfView69.4 deg
- flashOff, Did not fire
- focalLength5.7 mm (35 mm equivalent: 26.0 mm)
- focalLengthIn35mmFormat26 mm
- genProfileCompatibilityFlagsMain Still Picture, Main 10, Main
- generalLevelIdc90 (level 3.0)
- generalProfileIdcMain Still Picture
- generalProfileSpaceConforming
- generalTierFlagMain Tier

00042

- gpsAltitude3.9 m Above Sea Level
- gpsAltitudeRefAbove Sea Level
- gpsDestBearing300.7995607
- gpsDestBearingRefTrue North
- gpsHorizontalPositioningError4.570799392 m
- gpsImgDirection
- gpsImgDirectionRefTrue North
- gpsLatitude
- gpsLatitudeRefNorth
- gpsLongitude 9
- gpsLongitudeRefWest
- gpsPosition
- gpsSpeed0
- gpsSpeedRefkm/h
- greenMatrixColumn0.29198 0.69225 0.04189
- greenToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- handlerTypePicture
- hdrGainMapVersion65536
- hevcConfigurationVersion1
- hostComputeriPhone 13 Pro Max
- hyperfocalDistance3.29 m
- imageHeight3024
- imagePixelDepth8
- imageSize4032x3024
- imageSpatialExtent4032x3024
- imageWidth4032
- iso80
- lensIdiPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lensInfo1.570000052-9mm f/1.5-2.8
- lensMakeApple
- lensModeliPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lightValue8.4
- majorBrandHigh Efficiency Image Format HEVC still image (.HEIC)
- makeApple
- mediaDataOffset3630
- mediaDataSize2516256
- mediaGroupUuid412F64A9-9E50-4424-9BCC-D365178558AB
- mediaWhitePoint0.96419 1 0.82489
- megapixels12.2
- metaImageSize4032x3024
- meteringModeMulti-segment
- mimeTypeimage/heic
- minSpatialSegmentationIdc0
- minorVersion0.0.0
- modifyDate2022:11:16 06:45:14-08:00
- numTemporalLayers1
- offsetTime-08:00
- offsetTimeDigitized-08:00
- offsetTimeOriginal-08:00
- orientationRotate 90 CW
- parallelismType0

- primaryItemReference49
- primaryPlatformApple Computer Inc.
- profileClassDisplay Device Profile
- profileCmmTypeApple Computer Inc.
- profileConnectionSpaceXYZ
- profileCopyrightCopyright Apple Inc., 2022
- profileCreatorApple Computer Inc.
- profileDateTime2022:01:01 00:00:00
- profileDescriptionDisplay P3
- profileFileSignatureacsp
- profileIdecfda38e388547c36db4bd4f7ada182f
- profileVersion4.0.0
- redMatrixColumn0.51512 0.2412 -0.00105
- redToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- renderingIntentPerceptual
- resolutionUnitinches
- rotation270
- runTimeEpoch0
- runTimeFlagsValid
- runTimeScale1000000000
- runTimeSincePowerUp14 days 19:56:17
- runTimeValue1281377019394916
- scaleFactorTo35MmEquivalent4.6
- sceneTypeDirectly photographed
- sensingMethodOne-chip color area
- shutterSpeed1/121
- shutterSpeedValue1/121
- software15.6.1
- subSecTimeDigitized615
- subSecTimeOriginal615
- subjectArea2009 1506 2208 1327
- temporalIdNestedNo
- tileLength512
- tileWidth512
- whiteBalanceAuto
- xResolution72
- xmpToolkitXMP Core 6.0.0
- yResolution72

00044


RADIAL TUBELESS
M+S


00046


Kontrol




00049

Policy History Details

Summary of the policy change(s)

Transaction:	**Policy change**
Confirmation number:	
Processed date and time:	11/18/2022 02:46 p.m. ET
Processed by:	Named Insured
Effective date:	11/23/2022
Notification date:	11/18/2022
Notification time:	2:38 p.m. ET
Requester:	[redacted]
Total effect on rate/fees:	$50.82 increase

Details of the policy change(s)

Coverages	**From**	**To**
Policy Coverage		
Bodily Injury & Property Damage Liability:	$100,000 each person/$300,000 each accident/$100,000 each accident	$100,000 each person/$300,000 each accident/$100,000 each accident
Uninsured/Underinsured Motorist:	$100,000 each person/$300,000 each accident	$100,000 each person/$300,000 each accident
Medical Payments:	No Coverage	No Coverage
Vehicle Coverage		
2014 MINI COOPER COUNTRYMAN		
Collision:	$2,000 deductible	$1,000 deductible
2016 CHEVROLET TRAVERSE		
Comprehensive:	$2,500 deductible	$1,000 deductible
Collision:	$2,000 deductible	$1,000 deductible
2020 RAM RAM 1500		
Comprehensive:	$2,500 deductible	$1,000 deductible
Collision:	$2,000 deductible	$1,000 deductible
2021 VOLKSWAGEN ATLAS		
Comprehensive:	$2,500 deductible	$1,000 deductible
Collision:	$2,000 deductible	$1,000 deductible
Purchase date:	07/06/2021	07/06/2021
2021 VOLKSWAGEN JETTA		
Comprehensive:	$2,000 deductible	$500 deductible
Collision:	$2,000 deductible	$1,000 deductible
Purchase date:	01/30/2022	01/30/2022
2019 TOYOTA TACOMA		
Comprehensive:	$2,500 deductible	$1,000 deductible
Collision:	$2,000 deductible	$1,000 deductible



00258

- clientNameMN-PGR-iOS-FNOL
- originalFileName7962E7EC-5E6C-40FC-88C6-744518AFBA4D.heic
- originalFileSize2019301
- accelerationVector-0.07805983724 -0.9566607475 -0.2811505198
- aperture1.5
- apertureValue1.5
- auxiliaryImageTypeurn:com:apple:photo:2020:aux:hdrgainmap
- averageFrameRate0
- bitDepthChroma8
- bitDepthLuma8
- blueMatrixColumn0.1571 0.06657 0.78407
- blueToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- brightnessValue2.971197053
- cameraModelNameiPhone 13 Pro Max
- chromaFormat4:2:0
- chromaticAdaptation1.04788 0.02292 -0.0502 0.02959 0.99048 -0.01706 -0.00923 0.01508 0.75168
- circleOfConfusion0.007 mm
- cmmFlagsNot Embedded, Independent
- colorSpaceUncalibrated
- colorSpaceDataRGB
- compatibleBrandsmif1, MiHE, miaf, MiHB, heic
- compositeImageGeneral Composite Image
- connectionSpaceIlluminant0.9642 1 0.82491
- constantFrameRateUnknown
- constraintIndicatorFlags176 0 0 0 0 0
- createDate2022:11:16 06:45:37.664-08:00
- creatorTool15.6.1
- dateTimeOriginal2022:11:16 06:45:37.664-08:00
- dateCreated2022:11:16 06:45:37
- deviceAttributesReflective, Glossy, Positive, Color
- deviceManufacturerApple Computer Inc.
- exifByteOrderBig-endian (Motorola, MM)
- exifImageHeight3024
- exifImageWidth4032
- exifToolVersionNumber12.42
- exifVersion0232
- exposureCompensation0
- exposureModeAuto
- exposureProgramProgram AE
- exposureTime1/100
- fNumber1.5
- fieldOfView69.4 deg
- flashOff, Did not fire
- focalLength5.7 mm (35 mm equivalent: 26.0 mm)
- focalLengthIn35mmFormat26 mm
- genProfileCompatibilityFlagsMain Still Picture, Main 10, Main
- generalLevelIdc90 (level 3.0)
- generalProfileIdcMain Still Picture
- generalProfileSpaceConforming
- generalTierFlagMain Tier

00259

- gpsAltitude6.5 m Above Sea Level
- gpsAltitudeRefAbove Sea Level
- gpsDestBearing
- gpsDestBearingRefTrue North
- gpsHorizontalPositioningError4.740932147 m
- gpsImgDirection
- gpsImgDirectionRefTrue North
- gpsLatitude
- gpsLatitudeRefNorth
- gpsLongitude
- gpsLongitudeRefWest
- gpsPosition
- gpsSpeed0
- gpsSpeedRefkm/h
- greenMatrixColumn0.29198 0.69225 0.04189
- greenToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- handlerTypePicture
- hdrGainMapVersion65536
- hevcConfigurationVersion1
- hostComputeriPhone 13 Pro Max
- hyperfocalDistance3.29 m
- imageHeight3024
- ImagePixelDepth8
- imageSize4032x3024
- imageSpatialExtent4032x3024
- imageWidth4032
- iso125
- lensIdiPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lensInfo1.570000052-9mm f/1.5-2.8
- lensMakeApple
- lensModeliPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lightValue7.5
- majorBrandHigh Efficiency Image Format HEVC still image (.HEIC)
- makeApple
- mediaDataOffset3630
- mediaDataSize2015671
- mediaGroupUuid26A9990C-B12E-487B-92D7-4D4779015B8E
- mediaWhitePoint0.96419 1 0.82489
- megapixels12.2
- metaImageSize4032x3024
- meteringModeMulti-segment
- mimeTypeimage/heic
- minSpatialSegmentationIdc0
- minorVersion0.0.0
- modifyDate2022:11:16 06:45:37-08:00
- numTemporalLayers1
- offsetTime-08:00
- offsetTimeDigitized-08:00
- offsetTimeOriginal-08:00
- orientationRotate 90 CW
- parallelismType0

- primaryItemReference49
- primaryPlatformApple Computer Inc.
- profileClassDisplay Device Profile
- profileCmmTypeApple Computer Inc.
- profileConnectionSpaceXYZ
- profileCopyrightCopyright Apple Inc., 2022
- profileCreatorApple Computer Inc.
- profileDateTime2022:01:01 00:00:00
- profileDescriptionDisplay P3
- profileFileSignatureacsp
- profileIdecfda38e388547c36db4bd4f7ada182f
- profileVersion4.0.0
- redMatrixColumn0.51512 0.2412 -0.00105
- redToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- renderingIntentPerceptual
- resolutionUnitInches
- rotation270
- runTimeEpoch0
- runTimeFlagsValid
- runTimeScale1000000000
- runTimeSincePowerUp14 days 19:56:40
- runTimeValue1281400127122166
- scaleFactorTo35MmEquivalent4.6
- sceneTypeDirectly photographed
- sensingMethodOne-chip color area
- shutterSpeed1/100
- shutterSpeedValue1/100
- software15.6.1
- subSecTimeDigitized664
- subSecTimeOriginal664
- subjectArea2009 1506 2208 1327
- temporalIdNestedNo
- tileLength512
- tileWidth512
- whiteBalanceAuto
- xResolution72
- xmpToolkitXMP Core 6.0.0
- yResolution72

00261



- clientNameMN-PGR-iOS-FNOL
- originalFileNameFB7766C5-3C59-4AF1-93BA-E72AC7EAEAAE.heic
- originalFileSize2423133
- accelerationVector-0.06507712603 -0.9859117867 -0.0614661537
- aperture1.5
- apertureValue1.5
- auxiliaryImageTypeurn:com:apple:photo:2020:aux:hdrgainmap
- averageFrameRate0
- bitDepthChroma8
- bitDepthLuma8
- blueMatrixColumn0.1571 0.06657 0.78407
- blueToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- brightnessValue4.396384026
- cameraModelNameiPhone 13 Pro Max
- chromaFormat4:2:0
- chromaticAdaptation1.04788 0.02292 -0.0502 0.02959 0.99048 -0.01706 -0.00923 0.01508 0.75168
- circleOfConfusion0.007 mm
- cmmFlagsNot Embedded, Independent
- colorSpaceUncalibrated
- colorSpaceDataRGB
- compatibleBrandsmif1, MiHE, miaf, MiHB, heic
- compositeImageGeneral Composite Image
- connectionSpaceIlluminant0.9642 1 0.82491
- constantFrameRateUnknown
- constraintIndicatorFlags176 0 0 0 0 0
- createDate2022:11:16 06:45:26.323-08:00
- creatorTool15.6.1
- dateTimeOriginal2022:11:16 06:45:26.323-08:00
- dateCreated2022:11:16 06:45:26
- deviceAttributesReflective, Glossy, Positive, Color
- deviceManufacturerApple Computer Inc.
- exifByteOrderBig-endian (Motorola, MM)
- exifImageHeight3024
- exifImageWidth4032
- exifToolVersionNumber12.42
- exifVersion0232
- exposureCompensation0
- exposureModeAuto
- exposureProgramProgram AE
- exposureTime1/121
- fNumber1.5
- fieldOfView69.4 deg
- flashOff, Did not fire
- focalLength5.7 mm (35 mm equivalent: 26.0 mm)
- focalLengthIn35mmFormat26 mm
- genProfileCompatibilityFlagsMain Still Picture, Main 10, Main
- generalLevelIdc90 (level 3.0)
- generalProfileIdcMain Still Picture
- generalProfileSpaceConforming
- generalTierFlagMain Tier

00263

- gpsAltitude6.5 m Above Sea Level
- gpsAltitudeRefAbove Sea Level
- gpsDestBearing
- gpsDestBearingRefTrue North
- gpsHorizontalPositioningError4.738352273 m
- gpsImgDirection
- gpsImgDirectionRefTrue North
- gpsLatitude
- gpsLatitudeRefNorth
- gpsLongitude
- gpsLongitudeRefWest
- gpsPosition
- gpsSpeed0
- gpsSpeedRefkm/h
- greenMatrixColumn0.29198 0.69225 0.04189
- greenToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- handlerTypePicture
- hdrGainMapVersion65536
- hevcConfigurationVersion1
- hostComputeriPhone 13 Pro Max
- hyperfocalDistance3.29 m
- imageHeight3024
- imagePixelDepth8
- imageSize4032x3024
- imageSpatialExtent4032x3024
- imageWidth4032
- iso64
- lensIdiPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lensInfo1.570000052-9mm f/1.5-2.8
- lensMakeApple
- lensModeliPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lightValue8.7
- majorBrandHigh Efficiency Image Format HEVC still image (.HEIC)
- makeApple
- mediaDataOffset3630
- mediaDataSize2419503
- mediaGroupUuid5ACD6AA6-82D7-4525-9276-B58BFBC01E83
- mediaWhitePoint0.96419 1 0.82489
- megapixels12.2
- metaImageSize4032x3024
- meteringModeMulti-segment
- mimeTypeimage/heic
- minSpatialSegmentationIdc0
- minorVersion0.0.0
- modifyDate2022:11:16 06:45:26-08:00
- numTemporalLayers1
- offsetTime-08:00
- offsetTimeDigitized-08:00
- offsetTimeOriginal-08:00
- orientationRotate 90 CW
- parallelismType0

00264

- primaryItemReference49
- primaryPlatformApple Computer Inc.
- profileClassDisplay Device Profile
- profileCmmTypeApple Computer Inc.
- profileConnectionSpaceXYZ
- profileCopyrightCopyright Apple Inc., 2022
- profileCreatorApple Computer Inc.
- profileDateTime2022:01:01 00:00:00
- profileDescriptionDisplay P3
- profileFileSignatureacsp
- profileIdecfda38e388547c36db4bd4f7ada182f
- profileVersion4.0.0
- redMatrixColumn0.51512 0.2412 -0.00105
- redToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- renderingIntentPerceptual
- resolutionUnitinches
- rotation270
- runTimeEpoch0
- runTimeFlagsValid
- runTimeScale1000000000
- runTimeSincePowerUp14 days 19:56:29
- runTimeValue1281388710753666
- scaleFactorTo35MmEquivalent4.6
- sceneTypeDirectly photographed
- sensingMethodOne-chip color area
- shutterSpeed1/121
- shutterSpeedValue1/121
- software15.6.1
- subSecTimeDigitized323
- subSecTimeOriginal323
- subjectArea2009 1506 2208 1327
- temporalIdNestedNo
- tileLength512
- tileWidth512
- whiteBalanceAuto
- xResolution72
- xmpToolkitXMP Core 6.0.0
- yResolution72

00265



- clientNameMN-PGR-iOS-FNOL
- originalFileNameFB8E9B77-870B-4DB8-A44F-BF93B476591C.heic
- originalFileSize2498611
- accelerationVector-0.04196006802 -0.942502558 -0.3108114601
- aperture1.5
- apertureValue1.5
- auxiliaryImageTypeurn:com:apple:photo:2020:aux:hdrgainmap
- averageFrameRate0
- bitDepthChroma8
- bitDepthLuma8
- blueMatrixColumn0.1571 0.06657 0.78407
- blueToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- brightnessValue4.484094946
- cameraModelNameiPhone 13 Pro Max
- chromaFormat4:2:0
- chromaticAdaptation1.04788 0.02292 -0.0502 0.02959 0.99048 -0.01706 -0.00923 0.01508 0.75168
- circleOfConfusion0.007 mm
- cmmFlagsNot Embedded, Independent
- colorSpaceUncalibrated
- colorSpaceDataRGB
- compatibleBrandsmif1, MiHE, miaf, MiHB, heic
- compositeImageGeneral Composite Image
- connectionSpaceIlluminant0.9642 1 0.82491
- constantFrameRateUnknown
- constraintIndicatorFlags176 0 0 0 0 0
- createDate2022:11:16 06:45:10.279-08:00
- creatorTool15.6.1
- dateTimeOriginal2022:11:16 06:45:10.279-08:00
- dateCreated2022:11:16 06:45:10
- deviceAttributesReflective, Glossy, Positive, Color
- deviceManufacturerApple Computer Inc.
- exifByteOrderBig-endian (Motorola, MM)
- exifImageHeight3024
- exifImageWidth4032
- exifToolVersionNumber12.42
- exifVersion0232
- exposureCompensation0
- exposureModeAuto
- exposureProgramProgram AE
- exposureTime1/121
- fNumber1.5
- fieldOfView69.4 deg
- flashOff, Did not fire
- focalLength5.7 mm (35 mm equivalent: 26.0 mm)
- focalLengthIn35mmFormat26 mm
- genProfileCompatibilityFlagsMain Still Picture, Main 10, Main
- generalLevelIdc90 (level 3.0)
- generalProfileIdcMain Still Picture
- generalProfileSpaceConforming
- generalTierFlagMain Tier

- gpsAltitude3.7 m Above Sea Level
- gpsAltitudeRefAbove Sea Level
- gpsDestBearing:
- gpsDestBearingRefTrue North
- gpsHorizontalPositioningError4.570799397 m
- gpsImgDirection
- gpsImgDirectionRefTrue North
- gpsLatitude
- gpsLatitudeRefNorth
- gpsLongitude
- gpsLongitudeRefWest
- gpsPosition:
- gpsSpeed0
- gpsSpeedRefkm/h
- greenMatrixColumn0.29198 0.69225 0.04189
- greenToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- handlerTypePicture
- hdrGainMapVersion65536
- hevcConfigurationVersion1
- hostComputeriPhone 13 Pro Max
- hyperfocalDistance3.29 m
- imageHeight3024
- imagePixelDepth8
- imageSize4032x3024
- imageSpatialExtent4032x3024
- imageWidth4032
- iso64
- lensIdiPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lensInfo1.570000052-9mm f/1.5-2.8
- lensMakeApple
- lensModeliPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lightValue8.7
- majorBrandHigh Efficiency Image Format HEVC still image (.HEIC)
- makeApple
- mediaDataOffset3630
- mediaDataSize2494981
- mediaGroupUuidE9EFC2BF-B1F7-4728-9E7E-E2B5CA95F8FB
- mediaWhitePoint0.96419 1 0.82489
- megapixels12.2
- metaImageSize4032x3024
- meteringModeMulti-segment
- mimeTypeimage/heic
- minSpatialSegmentationIdc0
- minorVersion0.0.0
- modifyDate2022:11:16 06:45:10-08:00
- numTemporalLayers1
- offsetTime-08:00
- offsetTimeDigitized-08:00
- offsetTimeOriginal-08:00
- orientationRotate 90 CW
- parallelismType0

00268

- primaryItemReference49
- primaryPlatformApple Computer Inc.
- profileClassDisplay Device Profile
- profileCmmTypeApple Computer Inc.
- profileConnectionSpaceXYZ
- profileCopyrightCopyright Apple Inc., 2022
- profileCreatorApple Computer Inc.
- profileDateTime2022:01:01 00:00:00
- profileDescriptionDisplay P3
- profileFileSignatureacsp
- profileIdecfda38e388547c36db4bd4f7ada182f
- profileVersion4.0.0
- redMatrixColumn0.51512 0.2412 -0.00105
- redToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- renderingIntentPerceptual
- resolutionUnitInches
- rotation270
- runTimeEpoch0
- runTimeFlagsValid
- runTimeScale1000000000
- runTimeSincePowerUp14 days 19:56:13
- runTimeValue1281372511352708
- scaleFactorTo35MmEquivalent4.6
- sceneTypeDirectly photographed
- sensingMethodOne-chip color area
- shutterSpeed1/121
- shutterSpeedValue1/121
- software15.6.1
- subSecTimeDigitized279
- subSecTimeOriginal279
- subjectArea2009 1506 2208 1327
- temporalIdNestedNo
- tileLength512
- tileWidth512
- whiteBalanceAuto
- xResolution72
- xmpToolkitXMP Core 6.0.0
- yResolution72

00269



- clientNameMN-PGR-iOS-FNOL
- originalFileNameD18A991C-4255-495E-B88E-E8AFE2CC7882.heic
- originalFileSize2564604
- accelerationVector-0.0892720893 -0.9380773901 -0.3029700814
- aperture1.5
- apertureValue1.5
- auxiliaryImageTypeurn:com:apple:photo:2020:aux:hdrgainmap
- averageFrameRate0
- bitDepthChroma8
- bitDepthLuma8
- blueMatrixColumn0.1571 0.06657 0.78407
- blueToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- brightnessValue4.588982466
- cameraModelNameiPhone 13 Pro Max
- chromaFormat4:2:0
- chromaticAdaptation1.04788 0.02292 -0.0502 0.02959 0.99048 -0.01706 -0.00923 0.01508 0.75168
- circleOfConfusion0.007 mm
- cmmFlagsNot Embedded, Independent
- colorSpaceUncalibrated
- colorSpaceDataRGB
- compatibleBrandsmif1, MiHE, miaf, MiHB, heic
- compositeImageGeneral Composite Image
- connectionSpaceIlluminant0.9642 1 0.82491
- constantFrameRateUnknown
- constraintIndicatorFlags176 0 0 0 0 0
- createDate2022:11:16 06:45:29.787-08:00
- creatorTool15.6.1
- dateTimeOriginal2022:11:16 06:45:29.787-08:00
- dateCreated2022:11:16 06:45:29
- deviceAttributesReflective, Glossy, Positive, Color
- deviceManufacturerApple Computer Inc.
- exifByteOrderBig-endian (Motorola, MM)
- exifImageHeight3024
- exifImageWidth4032
- exifToolVersionNumber12.42
- exifVersion0232
- exposureCompensation0
- exposureModeAuto
- exposureProgramProgram AE
- exposureTime1/121
- fNumber1.5
- fieldOfView69.4 deg
- flashOff, Did not fire
- focalLength5.7 mm (35 mm equivalent: 26.0 mm)
- focalLengthIn35mmFormat26 mm
- genProfileCompatibilityFlagsMain Still Picture, Main 10, Main
- generalLevelIdc90 (level 3.0)
- generalProfileIdcMain Still Picture
- generalProfileSpaceConforming
- generalTierFlagMain Tier

00271

- gpsAltitude6.7 m Above Sea Level
- gpsAltitudeRefAbove Sea Level
- gpsDestBearing
- gpsDestBearingRefTrue North
- gpsHorizontalPositioningError4.74473712 m
- gpsImgDirection
- gpsImgDirectionRefTrue North
- gpsLatitude
- gpsLatitudeRefNorth
- gpsLongitude
- gpsLongitudeRefWest
- gpsPosition
- gpsSpeed0
- gpsSpeedRefkm/h
- greenMatrixColumn0.29198 0.69225 0.04189
- greenToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- handlerTypePicture
- hdrGainMapVersion65536
- hevcConfigurationVersion1
- hostComputeriPhone 13 Pro Max
- hyperfocalDistance3.29 m
- imageHeight3024
- imagePixelDepth8
- imageSize4032x3024
- imageSpatialExtent4032x3024
- imageWidth4032
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- lensIdiPhone 13 Pro Max back triple camera 5.7mm f/1.5
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- lensMakeApple
- lensModeliPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lightValue8.7
- majorBrandHigh Efficiency Image Format HEVC still image (.HEIC)
- makeApple
- mediaDataOffset3630
- mediaDataSize2560974
- mediaGroupUuid9C4D594C-B169-4F5F-80B9-5D95248C8834
- mediaWhitePoint0.96419 1 0.82489
- megapixels12.2
- metaImageSize4032x3024
- meteringModeMulti-segment
- mimeTypeimage/heic
- minSpatialSegmentationIdc0
- minorVersion0.0.0
- modifyDate2022:11:16 06:45:29-08:00
- numTemporalLayers1
- offsetTime-08:00
- offsetTimeDigitized-08:00
- offsetTimeOriginal-08:00
- orientationRotate 90 CW
- parallelismType0

00272

- primaryItemReference49
- primaryPlatformApple Computer Inc.
- profileClassDisplay Device Profile
- profileCmmTypeApple Computer Inc.
- profileConnectionSpaceXYZ
- profileCopyrightCopyright Apple Inc., 2022
- profileCreatorApple Computer Inc.
- profileDateTime2022:01:01 00:00:00
- profileDescriptionDisplay P3
- profileFileSignatureacsp
- profileIdecfda38e388547c36db4bd4f7ada182f
- profileVersion4.0.0
- redMatrixColumn0.51512 0.2412 -0.00105
- redToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- renderingIntentPerceptual
- resolutionUnitinches
- rotation270
- runTimeEpoch0
- runTimeFlagsValid
- runTimeScale1000000000
- runTimeSincePowerUp14 days 19:56:32
- runTimeValue1281392185306583
- scaleFactorTo35MmEquivalent4.6
- sceneTypeDirectly photographed
- sensingMethodOne-chip color area
- shutterSpeed1/121
- shutterSpeedValue1/121
- software15.6.1
- subSecTimeDigitized787
- subSecTimeOriginal787
- subjectArea2009 1506 2208 1327
- temporalIdNestedNo
- tileLength512
- tileWidth512
- whiteBalanceAuto
- xResolution72
- xmpToolkitXMP Core 6.0.0
- yResolution72

00273



- clientNameMN-PGR-iOS-FNOL
- originalFileName34089F26-D585-43DE-AC6E-F0DD65F2D8DD.heic
- originalFileSize2519886
- accelerationVector-0.04256929458 -0.9893495441 -0.1442599297
- aperture1.5
- apertureValue1.5
- auxiliaryImageTypeurn:com:apple:photo:2020:aux:hdrgainmap
- averageFrameRate0
- bitDepthChroma8
- bitDepthLuma8
- blueMatrixColumn0.1571 0.06657 0.78407
- blueToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- brightnessValue4.361951254
- cameraModelNameiPhone 13 Pro Max
- chromaFormat4:2:0
- chromaticAdaptation1.04788 0.02292 -0.0502 0.02959 0.99048 -0.01706 -0.00923 0.01508 0.75168
- circleOfConfusion0.007 mm
- cmmFlagsNot Embedded, Independent
- colorSpaceUncalibrated
- colorSpaceDataRGB
- compatibleBrandsmif1, MiHE, miaf, MiHB, heic
- compositeImageGeneral Composite Image
- connectionSpaceIlluminant0.9642 1 0.82491
- constantFrameRateUnknown
- constraintIndicatorFlags176 0 0 0 0 0
- createDate2022:11:16 06:45:14.615-08:00
- creatorTool15.6.1
- dateTimeOriginal2022:11:16 06:45:14.615-08:00
- dateCreated2022:11:16 06:45:14
- deviceAttributesReflective, Glossy, Positive, Color
- deviceManufacturerApple Computer Inc.
- exifByteOrderBig-endian (Motorola, MM)
- exifImageHeight3024
- exifImageWidth4032
- exifToolVersionNumber12.42
- exifVersion0232
- exposureCompensation0
- exposureModeAuto
- exposureProgramProgram AE
- exposureTime1/121
- fNumber1.5
- fieldOfView69.4 deg
- flashOff, Did not fire
- focalLength5.7 mm (35 mm equivalent: 26.0 mm)
- focalLengthIn35mmFormat26 mm
- genProfileCompatibilityFlagsMain Still Picture, Main 10, Main
- generalLevelIdc90 (level 3.0)
- generalProfileIdcMain Still Picture
- generalProfileSpaceConforming
- generalTierFlagMain Tier

- gpsAltitude3.9 m Above Sea Level
- gpsAltitudeRefAbove Sea Level
- gpsDestBearing
- gpsDestBearingRefTrue North
- gpsHorizontalPositioningError4.570799392 m
- gpsImgDirectior
- gpsImgDirectionRefTrue North
- gpsLatitude
- gpsLatitudeRefNorth
- gpsLongitude
- gpsLongitudeRefWest
- gpsPosition
- gpsSpeed0
- gpsSpeedRefkm/h
- greenMatrixColumn0.29198 0.69225 0.04189
- greenToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
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- hdrGainMapVersion65536
- hevcConfigurationVersion1
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- hyperfocalDistance3.29 m
- imageHeight3024
- imagePixelDepth8
- imageSize4032x3024
- imageSpatialExtent4032x3024
- imageWidth4032
- iso80
- lensIdiPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lensInfo1.570000052-9mm f/1.5-2.8
- lensMakeApple
- lensModeliPhone 13 Pro Max back triple camera 5.7mm f/1.5
- lightValue8.4
- majorBrandHigh Efficiency Image Format HEVC still image (.HEIC)
- makeApple
- mediaDataOffset3630
- mediaDataSize2516256
- mediaGroupUuid412F64A9-9E50-4424-9BCC-D365178558AB
- mediaWhitePoint0.96419 1 0.82489
- megapixels12.2
- metaImageSize4032x3024
- meteringModeMulti-segment
- mimeTypeimage/heic
- minSpatialSegmentationIdc0
- minorVersion0.0.0
- modifyDate2022:11:16 06:45:14-08:00
- numTemporalLayers1
- offsetTime-08:00
- offsetTimeDigitized-08:00
- offsetTimeOriginal-08:00
- orientationRotate 90 CW
- parallelismType0

00276

- primaryItemReference49
- primaryPlatformApple Computer Inc.
- profileClassDisplay Device Profile
- profileCmmTypeApple Computer Inc.
- profileConnectionSpaceXYZ
- profileCopyrightCopyright Apple Inc., 2022
- profileCreatorApple Computer Inc.
- profileDateTime2022:01:01 00:00:00
- profileDescriptionDisplay P3
- profileFileSignatureacsp
- profileIdecfda38e388547c36db4bd4f7ada182f
- profileVersion4.0.0
- redMatrixColumn0.51512 0.2412 -0.00105
- redToneReproductionCurve(Binary data 32 bytes, use -b option to extract)
- renderingIntentPerceptual
- resolutionUnitinches
- rotation270
- runTimeEpoch0
- runTimeFlagsValid
- runTimeScale1000000000
- runTimeSincePowerUp14 days 19:56:17
- runTimeValue1281377019394916
- scaleFactorTo35MmEquivalent4.6
- sceneTypeDirectly photographed
- sensingMethodOne-chip color area
- shutterSpeed1/121
- shutterSpeedValue1/121
- software15.6.1
- subSecTimeDigitized615
- subSecTimeOriginal615
- subjectArea2009 1506 2208 1327
- temporalIdNestedNo
- tileLength512
- tileWidth512
- whiteBalanceAuto
- xResolution72
- xmpToolkitXMP Core 6.0.0
- yResolution72

00277

Property Receipt For Tracking # 49124
Department of Insurance
Enforcement Branch
Sacramento, CA 95834

EVIDENCE PMI TRACKER

Tuesday, October 24, 2023

Case #	22JA018666	Case Name= Emerson Mercado	
Booking #		SW Item # X-X-X	
Tracking #	49124	Street Address	27200 Tourney Road #375, Valencia, CA 91355
Item #	5 Of 5	Search Warrant County	N/A Ventura
Date and Time Entered Into PMI	10/24/2023 at 0900 hours.	Case Investigator	Caballero, M. #723
Victim / Complainant		Receipt Prepared By	Caballero, M. #723
Recovery Date	10/23/2023 3:39:34 PM	Finder/Submitted By	Caballero, M. #723
Property Taken From	Apple iCloud SW Return	Case Status	Active
Evidence Room Location	J-212	Disposition	
Temp Locker # 002		Disposition Date	

Evidence Description

One (1) evidence bag containg one (1) desktop hard drive labeled as DOICFT11050.
Contains Emerson Mercado Results Apple iCloud SW Return:

- Apple iCloud SW Return 108 GPG Files
-Unzipped Files from 108 GPG Files

I the undersigned, acknowledge the receipt of the above listed property.

Received By: [signature] Date/Time: 10/25/2023 @ 1612 hrs

Officer Witness: [signature] #723 Date/Time: 10/24/23 900 hours

02458

CALIFORNIA DEPARTMENT OF INSURANCE
ENFORCEMENT BRANCH

EVIDENCE AND PROPERTY CORRECTION NOTICE

Date: 10/25/23

To: Robyn Wellerstein

From: Martin Caballero

Case Number: 22JA018666

PMI Tracking Number(s): 49124

Evidence/property submitted requires the following correction(s):

- ☐ Property receipt does not match with evidence/property submitted.
- ☐ Evidence is not properly packaged per Evidence Packaging Manual.
- ☐ Evidence tape is missing or is not initialed & dated.
- ☐ Signed PMI Property Receipt was not received with the evidence.
- ☐ Handwritten Property receipt used instead of PMI Receipt.
- ☐ Evidence was not booked into the evidence room prior to CFT working on the evidence.
- ☐ Other:

Requests(s) for PMI corrections by Detective / Investigator:

☐ Case number correction
Incorrect case number:
Tracking number(s):
Correct case number:

☑ Update/Correct Field(s): Reason Taken; Search Warrant #; Search Warrant County
Correction:
Search Warrant; TBD; Ventura

Comments:

Evidence Description: change to "...Contains Emerson Mercado Apple iCloud SW Results..."

Detective/Investigator Signature: #737 **Date:** 10/25/2023

Completed: EC Signature: Robyn Wellerstein **Date:** 10/25/2023

SW No. _____

STATE OF CALIFORNIA - COUNTY OF VENTURA

SEARCH WARRANT AND AFFIDAVIT
(AFFIDAVIT)

MARTIN CABALLERO #723 swears under oath that the facts expressed
[Name of Affiant]
by him/her in this Search Warrant and Affidavit and in the attached and incorporated statement of probable cause are true and that based thereon he/she has probable cause to believe and does believe that the property and/or person described below is lawfully seizable pursuant to Penal Code Section 1524, as indicated below, and is now located at the location(s) set forth below. Wherefore, affiant requests that this Search Warrant be issued.

MCaballero
[Signature of Affiant]

The issuing magistrate has confirmed the affiant's signature, digital signature, or electronic signature is acknowledged as genuine.

HOBBS SEALING REQUESTED: ☐ YES ☒ NO

NIGHT SEARCH REQUESTED: ☐ YES ☒ NO

(SEARCH WARRANT) 02-13-2024 08:38:40

THE PEOPLE OF THE STATE OF CALIFORNIA TO ANY PEACE OFFICER IN THE COUNTY OF VENTURA: proof by affidavit and having been sworn to this day before me by MARTIN CABALLERO
[Name of Affiant]
that there is probable cause for believing that the property and/or person described herein may be found at the location(s) set forth herein and is lawfully seizable pursuant to Penal Code Section 1524 as indicated below by "x"(s) in that:

_____ it was stolen or embezzled
X it was used as the means of committing a felony
_____ it is possessed by a person with the intent to use it as a means of committing a public offense or is possessed by another to whom he or she may have delivered it for the purpose of concealing it or preventing its discovery,
X it tends to show that a felony has been committed or that a particular person has committed a felony,
_____ it tends to show that sexual exploitation of a child in violation of Penal Code section 311.3, or possession of material depicting sexual conduct of a person under the age of 18 years, in violation of Penal Code section 311.11, has occurred or is occurring
_____ there is a warrant to arrest the person;

YOU ARE THEREFORE COMMANDED TO SEARCH:

SEE LOCATIONS AND PERSON TO BE SEARCHED

FOR THE FOLLOWING PROPERTY/PERSON:

SEE PROPERTY TO BE SEIZED

AND TO SEIZE IT/THEM IF FOUND and bring it/them forthwith before me, or this court, at the courthouse of this court. This Search Warrant incorporates the Affidavit upon which it is based. Wherefore, I find probable cause for the issuance of this Search Warrant and do issue it **02-13-2024 08:39:07**

(Signature of Magistrate)

HOBBS SEALING APPROVED: ☐ YES ☒ NO

NIGHT SEARCH APPROVED: ☐ YES ☒ NO

Judge of the **Superior/Municipal** Court, Ventura County Judicial District

YOU ARE THEREFORE COMMANDED TO SEARCH

LOCATIONS TO BE SEARCHED:

Location #1

Ventura Police Department
1425 Dowell Drive
Ventura, CA 93003

The location is further described as a one-story building, brown in color, and with the words "CITY OF SAN BUENAVENTURA POLICE/FIRE HEADQUARTERS" in block lettering just left of the main entrance.



The search shall include Emerson Mercado's patrol locker, patrol bag, and assigned patrol vehicle and/or motorcycle located at 1425 Dowell Drive, Ventura, California 93003.

PERSONS TO BE SEARCHED:

The search shall include the following person(s) and any container(s) found in their care, custody, and/or control:



The person of **Emerson Mercado** born on [redacted], and issued California Driver License (CDL) [redacted] is further described as male, 32 years of age, 6 feet 2 inches tall, 250 pounds, black hair, and brown eyes.

VEHICLES TO BE SEARCHED:

The search shall extend to any vehicles registered to, owned by or under the control of, or occupied by SUSPECT that are at or in close proximity to the search location. This includes, but not limited to, the following vehicles:

Make & Model	VIN	License Plate	Registered Owner
2020 Dodge Ram 1500	[redacted]		Mercado, Emerson

2021 Volkswagen Jetta	[redacted]	Mercado, Emerson
2019 Harley Davidson		Mercado, Emerson
2022 Ford Edge		Mercado, Emerson

FOR THE FOLLOWING PROPERTY:

Cellular communication devices owned by or under the control of **EMERSON MERCADO**, including the cellular device having the phone number, [redacted] with their contents contained therein, which are capable of storing, generating, or transmitting electronic information in any form, along with any peripheral devices and cables necessary for physical access to these devices. In compliance with California Electronic Communications Privacy Act referenced by Penal Code § 1546.1(d)(1), each of the types of records specified below shall be for the period of **10/01/2022** to **02/14/2024** unless specifically referenced below by item number.

1. Data that may identify the owner or user of the above-described cellular communication device(s);
2. Audio and video recordings related to the below-described criminal investigation, and reasonably believed to have been accessed, created, deleted, or modified, during the above-stated time frame.
3. Address books, calendars, call histories, and call logs related to the below-described criminal investigation during the above-stated time frame.
4. Photographs and associated metadata related to the below-described criminal investigation and reasonably believed to have been accessed, created, deleted, or modified.
5. Text messages (SMS), multimedia messages (MMS), recorded messages, and subscriber information modules [SIM cards] sent to or received by **EMERSON MERCADO** and co-conspirators involved in the below-described criminal investigation during the above-stated time frame.
6. E-mail messages and attachments, whether read or unread and sent to or received by **EMERSON MERCADO** during the below-described criminal investigation and reasonably believed to have been accessed, created, deleted or modified, during the above-stated time frame.
7. Internet World Wide Web (WWW) browser files including, but not limited to, browser history, browser cache, stored cookies; browser favorites, auto-complete form history, and stored passwords related to the above-described criminal investigation during the above-stated time frame.
8. Global position system (GPS) data including, but not limited to coordinates, way points and tracks related to the above-stated time frame.
9. Documents and other text-based files related to the below-described criminal investigation, and more particularly described below.
10. All associated metadata related to the above-listed items.

Electronic Devices and Electronic Information seized will be searched for the items described above that constitute evidence and instrumentalities of Penal Code § 550 (a) (1) (Knowingly present or cause to be presented any false or fraudulent claim under a contract of insurance) occurring between **10/01/2022 – 02/14/2024**, including communications referring or relating to this investigation involving any or all of the persons/entities identified as Persons to be Searched.

As required by Penal Code Section 1546.1 (d) (2); items and information from electronic devices that are within the scope of this warrant will be copied and retained by investigative agents. Investigating agents will then seal any information obtained that is unrelated to the objective of the warrant and will not further review, use or disclose the information without further order from the Court or to comply with discovery as required by Penal Code § 1054.1 and § 1054.7.

ATTACHMENT LIST

CASE NUMBER: 22JA018666

1. **Mercado's Suspected Fraudulent Claim (SFC) Referral Form (FD-1)**
2. **Compact Disk:**
   - **Claim File**
3. **Photographs with Metadata Submitted by Mercado to**
4. **Special Investigations Unit Investigator Interview Report**
5. **Claims Adjuster Interview Report**
6. **Claims Supervisor Interview Report**
7. **Suspect Emerson Mercado Interview Report**
8. **Mercado's AT&T Cell Phone Records Search Warrant**
9. **Mercado's AT&T Cell Phone Records Search Warrant Return**
10. **LA Clear Analyst [redacted] Cell Site Maps and Call Reports Packet**
11. **LA Clear Analyst [redacted] Interview Report**
12. **AT&T Cell Records Evidence Review Report**
13. **Mercado's Apple iCloud Search Warrant**
14. **Mercado Apple iCloud Evidence Review Report**
15. **Emerson Mercado Cell Phone and Apple iCloud Search Warrant**
16. **Mercado Cell Phone Seizure Report**
17. **CDI CFT Detective Chris Moon Cell Phone Seizure Report**

[redacted]

Underwritten By:

Insurance Company

Claim Number: [redacted]
Loss Date: November 30, 2022
Loss State:
Document Date: December 2, 2022

Track the status and details of your claim, e-mail your representative or report a new claim.

Important information about your repairs

Auto Body Repair Consumer Bill of Rights

You have the right to select the repair facility of your choice for the repairs to your vehicle. network of repair facilities provide high quality, priority service, hassle-free customer service, and lifetime guarantee. Vehicle repairs completed within the network are covered by a written guarantee, backed by and the collision repairer, for as long as you own or lease the vehicle. Please ask your Claims Representative about the nearest repair facility.

AUTO BODY REPAIR CONSUMER BILL OF RIGHTS

A CONSUMER IS ENTITLED TO:

1. SELECT THE AUTO BODY REPAIR SHOP TO REPAIR AUTO BODY DAMAGE COVERED BY THE INSURANCE COMPANY. AN INSURANCE COMPANY SHALL NOT REQUIRE THE REPAIRS TO BE DONE AT A SPECIFIC AUTO BODY REPAIR SHOP.
2. AN ITEMIZED WRITTEN ESTIMATE FOR AUTO BODY REPAIRS AND, UPON COMPLETION OF REPAIRS, A DETAILED INVOICE. THE ESTIMATE AND THE INVOICE MUST INCLUDE AN ITEMIZED LIST OF PARTS AND LABOR ALONG WITH THE TOTAL PRICE FOR THE WORK PERFORMED. THE ESTIMATE AND INVOICE MUST ALSO IDENTIFY ALL PARTS AS NEW, USED, AFTERMARKET, RECONDITIONED, OR REBUILT.
3. BE INFORMED ABOUT COVERAGE FOR TOWING AND STORAGE SERVICES.
4. BE INFORMED ABOUT THE EXTENT OF COVERAGE, IF ANY, FOR A REPLACEMENT RENTAL VEHICLE WHILE A DAMAGED VEHICLE IS BEING REPAIRED.
5. BE INFORMED OF WHERE TO REPORT SUSPECTED FRAUD OR OTHER COMPLAINTS AND CONCERNS ABOUT AUTO BODY REPAIRS.
6. SEEK AND OBTAIN AN INDEPENDENT REPAIR ESTIMATE DIRECTLY FROM A REGISTERED AUTO BODY REPAIR SHOP FOR REPAIR OF A DAMAGED VEHICLE, EVEN WHEN PURSUING AN INSURANCE CLAIM FOR REPAIR OF THE VEHICLE.

COMPLAINTS WITHIN THE JURISDICTION OF THE BUREAU OF AUTOMOTIVE REPAIR

Complaints concerning the repair of a vehicle by an auto body repair shop should be directed to:
Toll Free (866) 799-3811
Bureau of Automotive Repair
10949 North Mather Blvd.
Rancho Cordova, CA 95670

The Bureau of Automotive Repair can also accept complaints over its Web site at: **www.autorepair.ca.gov**

Continued

Claim number: [redacted]
Date of loss: November 30, 2022

COMPLAINTS WITHIN THE JURISDICTION OF THE CALIFORNIA INSURANCE COMMISSIONER

Any concerns regarding how an auto insurance claim is being handled should be submitted to the California Department of Insurance at:

(800) 927-4357 or (213) 897-8921
California Department of Insurance
Consumer Services Division
300 South Spring Street
Los Angeles, CA 90013

The California Department of Insurance can also accept complaints over its Web site at:

www.insurance.ca.gov

If you have any questions or concerns, please contact me at the number below.

Claims Department

Form Z507 CA (04/21)

[redacted]

Underwritten By:

Insurance Company

Claim Number: [redacted]
Loss Date: November 30, 2022
Loss State:
Document Date: December 2, 2022

Track the status and details of your claim, e-mail your representative or report a new claim.

Explanation of Coverages
Information regarding limits and deductibles

This form is for informational purposes only and is not intended as confirmation of coverages.

BODILY INJURY: $100,000 EACH PERSON-$300,000 EACH ACCIDENT
LOAN/LEASE PAYOFF COVERAGE: 25% ACTUAL CASH VALUE $0 DEDUCTIBLE
PHYS DAM - COLLISION: ACV LESS $1,000 DEDUCTIBLE
PHYS DAM - COMPREHENSIVE: ACV LESS $500 DEDUCTIBLE
PROPERTY DAMAGE: $100,000 EACH ACCIDENT NO DEDUCTIBLE
UNINSURED/UNDERINSURED MOTORIST: $100,000 EACH PERSON-$300,000 EACH ACCIDENT
* See Auto Body Repair Consumer Bill of Rights for more information.

The above information is provided to assist you in understanding the possible coverages that may apply. I will be able to advise you which coverages apply to the facts of this claim.

The California Department of Motor Vehicles requires that you report a motor vehicle accident within 10 days if it resulted in damage greater than $1,000 to the property of any one person or bodily injury or death of any person. If your accident meets the criteria, please visit: https://www.dmv.ca.gov/portal/dmv-virtual-office/accident-reporting/ for further instructions. Your policy number, policy period and NAIC number are located on your insurance identification card.

Claims Department

INTERNAL INVESTIGATION 2023-INT-0006

CONFIDENTIAL

Officer Emerson Mercado

CITY OF VENTURA

POLICE DEPARTMENT

Date:09/06/2024

To: **Case File**

From: **Sergeant Trenner Marchetti**

Subject: 2023-INT-0006-**Investigation**

On October 10, 2023, after Emerson Mercado reported that he was being investigated criminally by the Department of Insurance (DOI), I notified Commander Heard, and an internal investigation was initiated. That investigation included an interview with Mercado.

After Mercado was interviewed and his statement recorded, the investigation was tolled pursuant to an ongoing criminal investigation by an outside agency.

I made a request for a copy of the DOI report to be provided when possible and awaited the results of their investigation.

Part of their investigation included coming to the Ventura Police Department to contact Mercado and serve a search warrant on his cellular telephone. That action was completed and several months went by.

On 5/31/24 our department was notified that charges were going to be filed by the Ventura County District Attorney's Office. That day Mercado was contacted and relieved of his peace officer powers. Mercado was assigned to administrative, non-law enforcement duties pending further investigation.

On 6/3/24 Mercado resigned from Ventura PD.

On 7/9/24 Mercado plead guilty and was convicted on 8/14/24.

Due to the thorough investigation completed by the DOI and Mercado's resignation prior to the completion of our investigation, we adopted the DOI investigation for the purposes of completing our internal investigation.

Upon reviewing the investigation by DOI, Mercado gave false and misleading statements during his internal investigations interview. This is in addition to the fact he was convicted of the crime of insurance fraud.

Of particular significance in the DOI investigation is the report documenting text message communications between Mercado and another party regarding the insurance fraud. The following is a brief excerpt from that portion of the investigation.

12/5/2022 at 9:29:10 PM (UTC +0)

Mercado to [redacted]:

"I f[redacted] *up. The insurance found out I lied about when* [redacted] *car got messed up. Apparently photos have date and time stamp and the photos* [redacted] *sent me were before I reported the collision. I'm f*[redacted]*"*

12/5/2022 at 9:29:46 PM (UTC +0)

[redacted] *to Mercado:*

"Why did you lie about the time? What's going to happen?

12/5/2022 at 9:30:06 PM (UTC +0)

Mercado to [redacted]:

"Because I changed the policy so [redacted] *would have to pay so much"*

12/5/2022 at 9:30:16 PM (UTC +0)

Mercado to [redacted]:

"They'll probably deny the claim"

12/5/2022 at 9:30:22 PM (UTC +0)

[redacted] *to Mercado:*

"What does that mean?"

12/5/2022 at 9:30:36 PM (UTC +0)

Mercado to [redacted]:

"They'll probably deny the claim is my guess"

12/5/2022 at 9:30:46 PM (UTC +0)

Mercado to [redacted]:

"I'm not sure to be honest"

12/5/2022 at 9:42:32 PM (UTC +0)

[redacted] *to Mercado:*

"F[redacted]"

12/5/2022 at 9:42:49 PM (UTC +0)

Mercado to [redacted]:

"Yeah I f[redacted]up"

12/5/2022 at 9:45:29 PM (UTC +0)

[redacted] *to Mercado:*

"Can't you just say you messed up the dates"

12/5/2022 at 9:45:41 PM (UTC +0)

Mercado to [redacted]:

"Idk what I'm going to do"

12/5/2022 at 9:47:15 PM (UTC +0)

[redacted] *to Mercado:*

"Just say you messed up on the dates."

12/5/2022 at 9:47:24 PM (UTC +0)

[redacted] *to Mercado:*

"That you didn't intentionally lie"

12/5/2022 at 9:50:50 PM (UTC +0)

Mercado to [redacted]:

"I'm just going to close the claim I don't want to get in trouble"

12/5/2022 at 9:51:09 PM (UTC +0)

[redacted] *to Mercado:*

"What about her car?"

12/5/2022 at 9:57:38 PM (UTC +0)

Mercado to [redacted]

"She'll have to pay for it herself probably"

12/5/2022 at 9:57:57 PM (UTC +0)

[redacted] *to Mercado:*

"Why did you lie in the first place?"

12/5/2022 at 10:01:29 PM (UTC +0)

Mercado to [redacted]

"Doesn't matter at this point"

12/5/2022 at 10:02:21 PM (UTC +0)

Mercado to [redacted]

"I f[redacted]*up"*

After a review of the DOI report, our investigation into this matter is complete.

CITY OF VENTURA

POLICE DEPARTMENT

Date: 09/06/2024

To: **Case File**

From: **Sergeant Trenner Marchetti**

Subject: 2023-INT-0006 **– Officer Emerson Mercado**

Opinions and Conclusions:

Summary of Allegations

Allegation #1: Violation of Department Manual Section 340.5.5(z): Violating any misdemeanor or felony statute

Finding: **Sustained.**

The facts that support a sustained allegation are as follows:

The Department of Insurance conducted a criminal investigation into allegations of insurance fraud by Emerson Mercado against The months-long investigation was thorough and concluded that probable cause existed for multiple acts of insurance fraud.

At the end of their investigation, the Department of Insurance submitted their case to the Ventura County District Attorney's Office. After reviewing the Department of Insurance's Investigation, on 5/31/24 Ventura County District Attorney's Office filed 5 counts of Penal Code Section 550 (b)(1), Insurance Fraud, under VCJIS # 2024010430 against Mercado.

After the case was filed, Mercado elected to plead guilty in the early stages of proceedings and was convicted of one count of PC 550 (b)(1), Insurance Fraud. Mercado has since been sentenced in that case, and therefore clearly violated the above policy section.

NOTE: Mercado was no longer employed by the department at the time of his conviction, as he had resigned of his own volition on 6/3/24.

Allegation #2: Violation of Department Manual Section 340.3.5 (a)(d) – Giving false or misleading statements, or misrepresenting or omitting material information to a

supervisor, or other person in a position of authority, in connection with any investigation or in the reporting of any department-related business.

Finding: Sustained.

The facts that support a sustained allegation are as follows:

Mercado advised the Professional Standards Unit in October of 2023 of the criminal investigation by the Department of Insurance and as a result, an internal investigation ensued. Mercado was served with a notice of intent to interview that included his rights and an explanation of the interview.

Mercado attended his interview with an attorney. He exercised his right to remain silent and obeyed direct orders to cooperate after a Lybarger admonition. During the interview, Mercado gave his account of the facts and circumstances surrounding the allegations. In summary, Mercado denied committing insurance fraud or other related criminal acts.

After Mercado's statement was taken, his internal investigation was tolled pending the criminal investigation by the Department of Insurance.

On 5/31/24 the Ventura County District Attorney's Office filed charges against Mercado, and he was removed from field duties by the Ventura Police Department. On 6/3/24 Mercado resigned from his position as a police officer for the Ventura Police Department. On 7/9/24 Mercado pleaded guilty to one count of PC 550(b)(1) Insurance Fraud and was later sentenced for that crime on 8/14/24.

A review of the investigation by the Department of Insurance and the resulting filing on and conviction of Mercado indicates that Mercado did commit insurance fraud. This contradicted with Mercado's statements during his internal investigation. Mercado gave false or misleading statements while the Ventura PD Professional Standards Unit was interviewing him in the formal, recorded interview into his alleged misconduct.

This includes but is not limited to when, during a formal internal affairs interview, Mercado described the date, time, location, and circumstances of his statement of personally being involved in a collision in early December 2022, a month after Mercado said his sister was reportedly involved in a collision in November 2022. That second collision in December 2022 appears to have never occurred and was apparently fabricated to support paying a lower deductible for the collision repairs. Mercado's providing of false and misleading statements is also shown when Mercado stated he did not commit insurance fraud when asked directly by Commander Heard.

As a result, Mercado violated the above policy by giving false or misleading statements, or misrepresenting or omitting material information to a supervisor, or other person in a position of authority, in connection with any investigation or in the reporting of any department-related business.

CITY OF VENTURA

POLICE DEPARTMENT

Date:10/10/2023

To: **Case File**

From: **Sergeant Trenner Marchetti**

Subject: 2023-INT-0006 **– Summary**

On October 10, 2023, I was informed by Officer Emerson Mercado that he was being investigated by the California Department of Insurance for insurance fraud. I notified Commander Heard and we began an administrative investigation.

Fraud Division - California Department of Insurance

Suspect Information Report

CASE NO: 22JA018666

FRAUD TYPE: Other Auto Property-290

SUSPECT INFORMATION:

NAME (LAST, FIRST, MIDDLE)					DRIVER'S LICENSE / STATE	
Mercado, Emerson					/ California	
RESIDENCE ADDRESS (#s, STREET, CITY, STATE ZIP)					RESIDENCE PHONE	CELL PHONE
[redacted]						[redacted]
AKAs: NAME (LAST, FIRST MIDDLE)						
SEX	RACE	DOB	POB	HEIGHT	WEIGHT	HAIR / EYES
Male	Hispanic/Latin/Mexican	[redacted]		6 ft 2 in	250	Black / Brown
SSN			CII		FBI	
EMPLOYER/BUSINESS ADDRESS (#s, STREET, CITY, STATE, ZIP)						BUSINESS PHONE
Ventura Police Department						
OCCUPATION			LICENSED PROFESSIONAL ☐	TYPE OF LICENSE/CERT		LICENSE/CERTIFICATE NUMBER
Police Officer						
REPORTING INVESTIGATOR			BADGE NUMBER	SUPERVISOR APPROVING		BADGE NUMBER
Caballero, Martin			723	Alvarado, Jorge		455
SIGNATURE #723			DATE 4/15/24	SIGNATURE		DATE 4/15/24

Department of Motor Vehicles Image - CAL-PHOTO

CALIFORNIA DEPARTMENT OF MOTOR VEHICLES
IMAGE RECORD FOR:

MERCADO EMERSON ALFREDO

This photograph is a true copy of the photograph that is contained on the Department of Motor Vehicles photo database and delivered over the Department of Justice Cal-Photo communications network.

Date:_____ /s/_____

For Law Enforcement Use Only
Do Not Duplicate





For Law Enforcement Use Only
Do Not Duplicate





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Do Not Duplicate

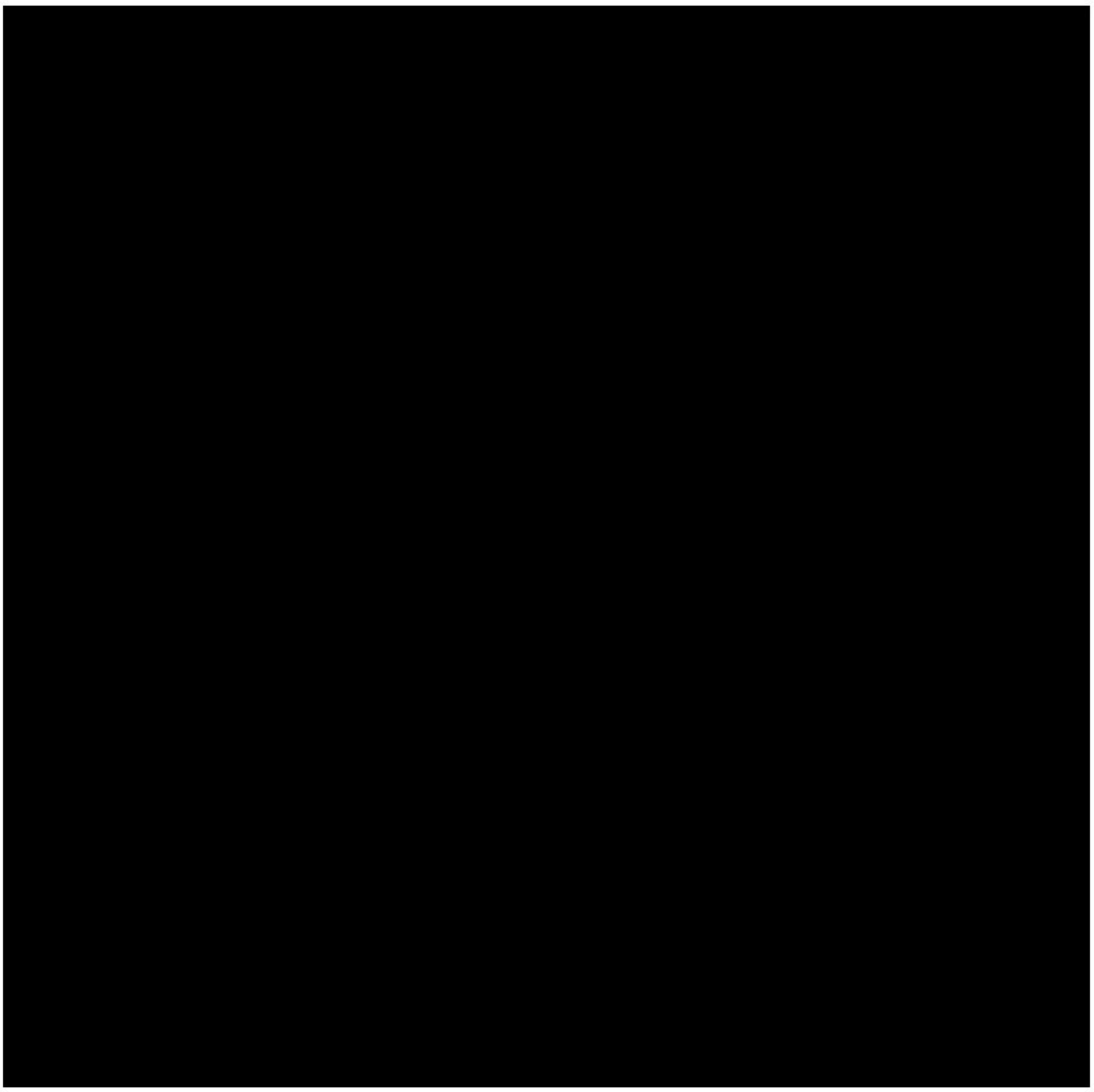






Law Enforcement Use Only
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Fraud Division - California Department of Insurance

Witness List

CASE NUMBER: 22JA018666

NAME (LAST, FIRST)	DOB
Caballero, Martin	
RESIDENCE ADDRESS	RESIDENCE PHONE
BUSINESS ADDRESS	BUSINESS PHONE
	CELLULAR PHONE
OCCUPATION / COMPANY NAME Detective / California Department of Insurance	DRIVER LIC / STATE
THIS WITNESS HAS KNOWLEDGE OF: Investigated Emerson Mercado's Insurance Claim.	

NAME (LAST, FIRST) [redacted]	DOB [redacted]
RESIDENCE ADDRESS	RESIDENCE PHONE
BUSINESS ADDRESS	BUSINESS PHONE [redacted]
	CELLULAR PHONE
OCCUPATION / COMPANY NAME Claims Adjuster / Insurance	DRIVER LIC / STATE
THIS WITNESS HAS KNOWLEDGE OF: Can testify to speaking with Emerson Mercado and taking his statement on a recorded line.	

NAME (LAST, FIRST)	DOB [redacted]
RESIDENCE ADDRESS	RESIDENCE PHONE
BUSINESS ADDRESS	BUSINESS PHONE
	CELLULAR PHONE
OCCUPATION / COMPANY NAME SIU Investigator / Insurance	DRIVER LIC / STATE
THIS WITNESS HAS KNOWLEDGE OF: Can testify to discovering the metadata on the photographs sent in by Mercado and confronting him with the misrepresentations.	

Witness List

CASE NUMBER: 22JA018666

NAME (LAST, FIRST)	DOB
RESIDENCE ADDRESS	RESIDENCE PHONE
BUSINESS ADDRESS	BUSINESS PHONE
	CELLULAR PHONE
OCCUPATION / COMPANY NAME Crime Analyst / LA Clear	DRIVER LIC / STATE
THIS WITNESS HAS KNOWLEDGE OF: Can testify to analyzing Mercado's cell phone data search warrant return and creating a cell site maps and call reports packet.	

NAME (LAST, FIRST) [redacted]	DOB [redacted]
RESIDENCE ADDRESS	RESIDENCE PHONE
BUSINESS ADDRESS	BUSINESS PHONE [redacted]
	CELLULAR PHONE
CCUPATION / COMPANY NAME Claims Supervisor / . Insurance	DRIVER LIC / STATE
THIS WITNESS HAS KNOWLEDGE OF: Can testify to supervising and mentoring Claims Adjuster while she was in training and handling Mercado's claim.	

Initial Claim Report

FNOL Summary

Claim Number	
Policy Number	
Date Of Loss	11/30/2022
Time Of Loss	10:30 PM PT
Facts Of Loss	ACCIDENT | SINGLE VEHICLE | IV STRUCK ANIMAL
Report Date	12/01/2022
Report Time	08:28 PM ET
Reported By	INSURED
Caller Name	[redacted]
Caller Phone	[redacted] HOME
Loss Location	EASTBOUND 126 CA
Loss State	CA
Loss Country	USA
Insured Cited	N
Claimant Cited	N

Insured Info

Insured Vehicle

Year	21
Make	VOLKSWAGEN
Model	JETTA
Vehicle Type	PASSENGER AUTO
VIN	[redacted]
Occupants	1
Injuries	0
Driveable	Y
Damage Description	DRIVEABLE
Added Date Time	12/1/2022, 8:28:27 PM -05:00
Prior Damage	FALSE

Is Already Repaired	FALSE
Glass Damage Dollar Bill	FALSE
Property Relation Code	I

Insured Occupant

Last Name	MERCADO
First Name	EMERSON
Injured	N
Resident Relative	N
Owner	N
Birth Date	[redacted]
Minor Indicator	N
Marital Status	U
Sex	M
Added Date Time	12/1/2022, 8:28:27 PM -05:00
Relationship	DRIVER
Named Insured	N
Address	[redacted]
Country	USA
Email Address	[redacted]
Home Phone	[redacted]
Party Type	I INSURED

Claimant Info

There is no Claimant Info available for this claim.

Other Party

Last Name	[redacted]
First Name	[redacted]
Injured	N
Resident Relative	N
Owner	N
Birth Date	[redacted]
Minor Indicator	N
Marital Status	U

Sex	F
Added Date Time	12/1/2022, 8:28:27 PM -05:00
Named Insured	Y
Address	[redacted]
Country	USA
Email Address	[redacted]
Home Phone	[redacted]
Other Phone	[redacted] OT
Text Opt In	Y
Text Phone	[redacted]
Party Type	N NAMED - INSURED

Policy Info

Policy Number	
Product Category Code Type	AU
Policy State	CA

Search Warrant No.

SW#
097-24

STATE OF CALIFORNIA – COUNTY OF VENTURA

RETURN OF SEARCH WARRANT

VENTURA
SUPERIOR COURT
FILED
JAN 09 2024
BRENDA L. McCORMICK
Executive Officer and Clerk
By:_____, Deputy

Caballero, Martin #723, being sworn, says that he conducted a search pursuant to the below described warrant:

Issuing Magistrate: Honorable Judge Maureen Houska
Magistrate's Court: Superior Court, County of Ventura
Date of Issuance: September 18, 2023
Date of Service: September 19, 2023

And searched the following location(s), vehicle(s), person(s):

- See Attached Property Receipt

And seized the items:

- See Attached Property Receipt

#723
_____
(Signature of Affiant)

Sworn to and subscribed before me this 9 day of January 2024.

_____
(Signature of ~~Magistrate~~ CLERK MC)
Judge of the Superior Court, Ventura County

Search Warrant No.

VENTURA
SUPERIOR COURT
FILED
JAN 09 2024
BRENDA L. McCORMICK
Executive Officer and Clerk
By: _____, Deput

SW#098-24

STATE OF CALIFORNIA – COUNTY OF VENTURA

RETURN OF SEARCH WARRANT

Caballero, Martin #723, being sworn, says that he conducted a search pursuant to the below described warrant:

Issuing Magistrate: Honorable Judge Bruce Young
Magistrate's Court: Superior Court, County of Ventura
Date of Issuance: October 9, 2023
Date of Service: October 9, 2023

And searched the following location(s), vehicle(s), person(s):

- See Attached Property Receipt

And seized the items:

- See Attached Property Receipt

#723
(Signature of Affiant)

Sworn to and subscribed before me this 9 day of January 2024.

(Signature of ~~Magistrate~~ Clerk MC)

Judge of the Superior Court, Ventura County

Search Warrant No. 636-24

VENTURA
SUPERIOR COURT
FILED
MAR 14 2024
BRENDA L. McCORMICK
Executive Officer and Clerk
By:_____, Deput

STATE OF CALIFORNIA – COUNTY OF VENTURA
RETURN OF SEARCH WARRANT

Caballero, Martin #723, being sworn, says that he conducted a search pursuant to the below described warrant:

Issuing Magistrate: Honorable Judge Maureen Houska
Magistrate's Court: Superior Court, County of Ventura
Date of Issuance: February 13, 2024
Date of Service: February 13, 2024 & February 14, 2024

And searched the following location(s), vehicle(s), person(s):

- See Attached Search Warrant

And seized the items:

- See Attached Property Receipt

#723
(Signature of Affiant)

Sworn to and subscribed before me this ___14___ day of March 2024.

(Signature of Clerk)

Judge of the Superior Court, Ventura County

OFFICE OF THE DISTRICT ATTORNEY

COUNTY OF VENTURA, STATE OF CALIFORNIA

ERIK NASARENKO
District Attorney

June 5, 2024

David Dickey, Assistant Chief
Ventura Police Department
1425 Dowell Drive
Ventura, CA 93003

Re: Officer Emerson Mercado
County Superior Court case 2024010430

Dear Assistant David Dickey,

Per your agency's request, enclosed is a thumb drive containing the non-privileged contents of our case file. This material and information contained therein is provided to your agency for official law enforcement/government purposes only and should be protected as such.

The thumb drive does not contain the responsive material CDI investigators received from AT&T and Apple pursuant to its search warrants. Although the warrants are not sealed and contained on the thumb drive, per Senior Deputy District Attorney Mike Frawley, the assigned prosecutor, the materials received from AT&T and Apple should not be disclosed absent a court order. Also, per SDDA Frawley, the AT&T records constitute about two thousand pages of records that in his opinion would not be useful to your agency. The Apple records are even more voluminous and require an external hard drive to obtain them. Again, per SDDA Frawley, the Apple records are likely superfluous to your agency, absent the highly relevant texts between Mercardo and his wife, which are included in the arrest warrant declaration.

If you have any questions or concerns, feel free to contact me at

Sincerely,

K Drescher

KEVIN DRESCHER
Chief Deputy District Attorney

KD:mk

Enclosure

CITY OF
VENTURA
POLICE DEPARTMENT

CHIEPS OFFICE
JUN 04 2024
VENTURA POLICE DEPARTMENT

Date: 06/03/24

To: Sgt T. Marchetti

From: Officer Emerson Mercado

Subject: Letter of Resignation

I am writing this letter to serve as a formal notice of my resignation as an officer from the Ventura Police Department as of 06/03/24.

After careful consideration I have made the decision to resign due to personal reasons. My last day will be 06/07/24.

I would like to take this chance to thank you and the Ventura Police Department for the opportunity you have given me as well as for the support provided to me during my time working here. It has been a wonderful experience that has afforded me many valuable opportunities to learn and grow, and I am very grateful to have been a part of this organization.

Respectfully,

Emerson A Mercado

CITY OF VENTURA

POLICE DEPARTMENT

To: **Officer Emerson Mercado**

From: **Commander Sarah Heard**

Subject: **Administrative Investigation**

Date: **October 10, 2023**

This is notice that the Ventura Police Department is currently conducting an administrative investigation, which lists you as the subject. The investigation pertains to allegations of possible insurance fraud.

Possible violations of the following Department policy sections including, but not limited to, are being alleged:

Department Policy 340.5.5(z): Violating any misdemeanor or felony statute.

The interview shall be conducted during reasonable hours. If you are off duty, you will be compensated for that time in accordance with regular department procedures. I will be conducting the investigative interview. Sergeant Trenner Marchetti, will also be present during the interview. You or your representative should contact me to schedule the interview.

The investigative interview will be audio recorded. You will have access to the recording if any further proceedings are contemplated or prior to any further investigative interview at a subsequent time. You have the right to bring your own recording device and record any and all aspects of the investigative interview.

You have the right to be represented by a representative of your choice who may be present at all times during the investigative interview. This representative shall not be a person subject to the same investigation. Your representative shall not be required to disclose, nor be subject to any punitive action for refusing to disclose, any information received from you while under investigation in non-criminal matters.

You are ordered not to discuss this investigation or its subject matter with potential witnesses to this investigation, except for me or your representatives.

Failure to comply fully with the provisions of this notice shall be deemed an act of insubordination, and may result in discipline up to, and including, termination from employment.

You are advised that your rights are fully outlined in the Public Safety Officers' Procedural Bill of Rights Act, Government Code sections 3300-3311. If you have any questions prior to the investigation, please do not hesitate to call.

Received by: _____ Date: 10-10-23

Served by: _____ Date: 10-10-23

CITY OF VENTURA

POLICE DEPARTMENT

Notice of Complaint Submission to POST

6/3/24

Officer Emerson Mercado #501,

We received notice of a filed criminal complaint from The Department of Insurance related to your involvement in an insurance claim on 12/1/2022. The complaint alleged that you committed five acts of insurance fraud per 550(b)(1) PC, as documented under Ventura Court# 2024010430.

Since this complaint alleged serious misconduct as defined in the California Code of Regulations (CCR), Title 11 §1205, Law Enforcement agencies are required to submit such complaints of serious misconduct to the Peace Officer Standards and Accountability Division Professional Conduct Bureau regardless of our findings or the status of the investigation within ten (10) days of receiving such a complaint. 11 CCR § 1205 defines serious misconduct as nine (9) areas of concern:

- Dishonesty,
- Abuse of Power,
- Physical Abuse – Excessive or Unnecessary Force,
- Sexual Assault (Sexual misconduct),
- Demonstrating Bias,
- Acts that Violate the Law,
- Participation in LE Gang,
- Failure to Cooperate with an IA Investigation,
- Failure to intercede.

This complaint was submitted to POST on 6/3/24 as required by law.

Please let me know if you have any questions or concerns.

MARCHETTI 380

Sergeant Trenner Marchetti #380

Note: Penal Code § 832.5(b) requires Law Enforcement Agencies to retain all complaints and any reports or findings relating to these complaints, including all complaints and any reports currently in possession of the department or agency, for a period of no less than 5 years for records where there was not a sustained finding of misconduct and for not less than 15 years where there was a sustained finding of misconduct.

CITY OF VENTURA

POLICE DEPARTMENT

PERSONNEL ORDER

Date: **May 31, 2024**

To: **Officer Emerson Mercado**

From: **Commander Matt Cain**

Subject: **Suspension of Peace Officer Powers**

Emerson,

Based upon information learned regarding an active criminal matter, your peace officer powers, as described in California Penal Code Section 830, are suspended effective immediately. You shall relinquish all badges, department identification, and assigned weapon(s) to the department immediately. Futhermore, you are ordered to immediately refrain from taking any action as a police officer in an official capacity. You are required to continue to comply with all policies and lawful orders of a supervisor.

You are ordered to show up for duty in an administrative capacity, working Monday through Friday from 0800-1700 hours at the Ventura Police Department, beginning Monday June 3, 2024. You will be assigned administrative duties within the traffic unit; however, based upon the needs of the department, you may be assigned to work adminstrative assignments within other units of the department. You shall wear business attire and remain unarmed while on duty, due to the fact that your peace officer powers are suspended.

Your immediate supervisor will be Sergeant Mark Knackstedt.

Officer Emerson Mercado — 05-31-24 Date

Commander Matt Cain #311 — 5/31/24 Date

CDI USE ONLY Received: 12/9/2022

Suspected Fraudulent Claim (SFC) Referral Form (FD-1)

Working Copy FD-1

Case #: 22JA018666 **County Code: 56** **SFC #: 1419139**

[X] AUTOMOBILE [ ] WORKERS' COMPENSATION [ ] SPECIAL OPS

[ ] URBAN AUTO FRAUD PROGRAM [ ] OTHER [ ] HEALTHCARE

REPORTING REQUIREMENTS: Please print legibly or type. California Insurance Code (CIC) section1872.4 requires companies licensed to write insurance in California to submit this form WITHIN 60 DAYS after determining that a claim appears to be fraudulent. CIC § 1877.3 further requires reporting of suspected fraudulent Workers' Compensation claims to BOTH the CDI Fraud Division and the local District Attorney's Office WITHIN 60 DAYS.

SECTION I. REPORTING PARTY INFORMATION CODE

FRAUD TYPE : OTHER AUTO PROPERTY-290 REPORTING PARTY CODE: 01 CHECK ONE: [ ] NEW REFERRAL [X] AMENDED REFERRAL

REPORTING PARTY: CA #: 2028-9 SI/TPA #:

ADDRESS: CITY: HTS STATE: ZIP:

E-MAIL ADDRESS (IF APPLICABLE):

SECTION II. LOSS/INJURY INFORMATION

ALLEGED VICTIM: Insurance Company CA #: SI/TPA #:

ADDRESS: CITY: STATE: ZIP:

CLAIM #: POLICY #: DATE OF LOSS OR INJURY: 11/30/2022

ADDRESS OR LOCATION WHERE LOSS / INJURY OCCURRED:

ADDRESS: EASTBOUND 126 CITY: FILLMORE STATE: California ZIP: 93015

PREMIUM LOSS: POTENTIAL LOSS: $3,932.00 ACTUAL PAID TO DATE: $0.00 SUSPECTED FRAUDULENT LOSS TO DATE: $0.00

SECTION III. SUSPECTED FRAUDULENT CLAIM ACTIVITY

SYNOPSIS: State the facts (who, what, when, where, how, why) that support your suspicion of fraudulent claim activity including any material misrepresentation(s). Provide details regarding any prior history of fraudulent insurance claim activity by any of the parties. If known, include relevant claim numbers. Attach additional summary sheets if needed.

What facts caused the reporting party to believe insurance fraud occurred or may have occurred? The insured Emerson Mercado lowered his deductible after a loss had occurred and then misrepresented the date of loss in an effort to gain coverage.
What are the suspected misrepresentations and who it was that allegedly made them? The insured Emerson Mercado lowered his deductible from two thousand dollars to five hundred dollars effective 11/23/22. On 12/1/22 he filed a claim for damages he stated occurred on 11/30/22 when he struck a coyote. The insured sent photos of the damage that SIU confirmed with him during a recorded statement were taken two days after the accident. The metadata on the photos showed they were taken 11/16/22 prior to the coverage change. When confronted with the evidence of the prior damage the insured was not able to provide any proof to substantiate his claim.
How is the alleged misrepresentation(s) material, how do they affect the claim or transaction? The insured Emerson Mercado lowered his deductible after a loss had occurred and then misrepresented the date of loss in an effort to gain coverage.
Who are the pertinent witnesses to the alleged misrepresentation and what documentation exists? Emerson Mercado
Photos with metadata
Include a statement as to whether or not the investigation is complete. The investigation is complete, and the claim is pending denial.

You may include attachments documenting the suspected fraudulent activity. If a complete copy of the claim file has been submitted to the District Attorney's Office, please attach a complete copy to this Form FD-1. Otherwise, a complete copy of your claim file is not required.

DISASTER CLAIMS: If this suspicious activity is related to a major natural or non-natural disaster, check the box below that best describes the related event:

☐ EARTHQUAKE ☐ FLOOD ☐ FIRESTORM ☐ WIND ☐ OTHER NATURAL ☐ NON - NATURAL (MAN - MADE)

SECTION IV. REPORTS TO OTHER AGENCIES

☐ OTHER LAW ENFORCEMENT AGENCY: _____

☐ DISTRICT ATTORNEY'S OFFICE: _____

☒ NICB ☒ OTHER: NICB

SECTION V. CONTACT INFORMATION

CONTACT:)ESKTOP INVESTIGATOR SIU PHONE: _____

FILE HANDLER (if different): [redacted] PHONE: [redacted] DATE FORM COMPLETED:

COMPLETED BY (if different): _____ PHONE: _____ 12/9/2022

SECTION VI. INSURED/EMPLOYER INFORMATION (Party A)

PARTY A ☒ INSURED ☐ EMPLOYER (CHECK ONE/ If Workers' Compensation, must show employer here.)

NAME: MERCADO, EMERSON PHONE: [redacted]

ADDRESS: [redacted] CITY: [redacted] STATE: [redacted] ZIP: [redacted]

DOB/AGE: [redacted] SSN: _____ TAX ID #: _____

DL #: [redacted] STATE: [redacted] LICENSE PLATE #: _____ STATE: [redacted] VIN #: [redacted]

DBAs/MULTIPLE NUMBERS/AKAs:

PARTY CLAIMING INJURY: ☒ NO ☐ YES

SECTION VII. OTHER PARTIES TO THE LOSS/INJURY (Additional Parties)

(Enter party code in box) **PARTY** 00-Insured

NAME: [redacted] PHONE:

ADDRESS: [redacted] CITY: [redacted] STATE: [redacted] ZIP: [redacted]

DOB/AGE: [redacted] SSN: TAX ID #:

DL #: [redacted] STATE: [redacted] LICENSE PLATE #: STATE: VIN #:

DBAs/MULTIPLE NUMBERS/AKAs: PARTY CLAIMING INJURY: [X] NO [ ] YES

Ins Co

Estimate ID
22-6196150-01
Original
Claim Number

Owner
EMERSON MERCADO

Insured
[redacted]

Appraiser
[redacted]

Underwriter

Claim Number

Adjuster
[redacted]

Deductible
500.00 - Not Waived

Reported Date
12/01/2022

Loss Date
11/30/2022

Inspection Site
[redacted]

2021 Volkswagen Jetta SE 4 Door Sedan 1.4L 4 Cyl Gas Injected Turbocharged 8 Speed Auto Trans FWD

License | VIN | Drivable | Mitchell Service Code
[redacted]

Primary Point of Impact
Front (12)

Secondary Point(s) of Impact
Right Front Corner (1)

Options

Air Conditioning	Alum/Alloy Wheels	AM-FM Stereo	Anti-Lock Brake Sys. (ABS)	Auto Air Condition
Automatic Headlights	Auxiliary Input	Bluetooth Wireless Connectivity	Cruise Control	Daytime Running Lights
Driver Seat With Power Lumbar Support	Driver-Front Air Bag	Dual A/C	Electric Defogger	Electronic Stability Control
First Row Bucket Seat	Front Heated Seats	Heated Mirror	Keyless Entry System	Left-Curtain Air Bag
Manual Sunroof	MP3 Player	Panoramic Sunroof/Moonroof	Passenger-Front Air Bag	Power Door Locks
Power Driver Seat	Power Remote Mirror	Power Steering	Power Windows	Rear Bench Seat
Rearview Camera	Second Row Side Airbag With Head Protection	Side Airbags	Side Blind Zone Alert	Smart Key System
Steering Wheel Mounted Audio Control	Telematic Systems	Tilt Steering Wheel	Tire Pressure Monitoring System	Traction Control/Electronic Trip Computer

[redacted] | **2021 Volkswagen Jetta SE**

Parts Profile
VENT ALL PART TYPES

Parts Profile Version
2.0

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			LABOR			PART				
Line #		Description	Operation	Type	Total Units	Type	Number	Qty	Total Price	Tax
Front Bumper										
1	AUTO	Frt Bumper Cover Assy	Overhaul	Body	3.2#	Existing				
2	201300	Frt Bumper Cover	Remove / Replace	Body	INC#	Aftermarket Certified	VW1000239C	1	$496.00	Yes
3	AUTO	Frt Bumper Cover	Refinish Only	Refinish	2.5 C					
4	201302	Frt Bumper License Plate Bracket	Remove / Install	Body	INCr	Existing				
5	201305	R Frt Otr Bumper Grille	Remove / Replace	Body	INC	New	17A 853 666 9B9	1	$99.92	Yes
6	201306	L Frt Otr Bumper Grille	Remove / Install	Body	INCr	Existing				
7	201307	Frt Lwr Bumper Grille	Remove / Replace	Body	INC	Aftermarket Certified	VW1036147C	1	$98.00	Yes
8	201310	R Frt Bumper Cover Grille	Remove / Install	Body	INCr	Existing				
9	201309	L Frt Bumper Cover Grille	Remove / Install	Body	INCr	Existing				
10	201308	Frt Lwr Bumper Retainer	Remove / Replace	Body	INC#	Aftermarket Certified	VW1091100C	1	$140.00	Yes
11	AUTO	Frt Bumper Cover	Remove / Install	Body	INC					
12	201312	R Frt Bumper Cover Support	Remove / Install	Body	INCr#	Existing				
13	201313	L Frt Bumper Cover Support	Remove / Install	Body	INCr#	Existing				
Grille										
14	200725	Grille Assy	Remove / Install	Body	INC#	Existing				
Additional Costs & Materials										
15	AUTO	Paint/Materials	Additional Cost						$168.00*	Yes
16	936012	Hazardous Waste Disposal	Additional Cost						$4.00*	
Additional Operations										
17	AUTO	Clear Coat	Additional Operation	Refinish	1.0				$0.00	

***** Judgment Item
T Included in Two Tone Calculation
Labor Note Applies
d Discontinued by Manufacturer
C Included in Clear Coat Calculation
A Included in Clear Coat and Two Tone Calculation
r CEG R&R Time Used for this Labor Operation
[ ] Verify the part number and price before ordering

Parts Vendors

Line	Part #	Total Price
2	VW1000239C	**$496.00**

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Line	Part #	Total Price
Supplier Notes: APU, Quote#: 111670153939822 Stock Number: VW1000239C / AM		
7	VW1036147C	**$98.00**
Supplier Notes: APU, Quote#: 111670153939819 Stock Number: VW1036147C / AM		
10	VW1091100C	**$140.00**
Supplier Notes: APU, Quote#: 111670153939820 Stock Number: VW1091100C / AM		

Disclaimer: This estimate has been prepared based on the use of crash parts supplied by a source other than the manufacturer of your motor vehicle. Any warranties applicable to these replacement parts are provided by the manufacturer or distributor of the parts, rather than by the original manufacturer of your vehicle.

Estimate Totals

Labor	Units	Rate	Sublet Add'l Amount		Totals
Body Labor	3.2	$75.00			**$240.00**
Refinish Labor	3.5	$75.00			**$262.50**
Total Labor	6.7				**$502.50**
				Taxable	$0.00
				Tax 0.0000%	$0.00
				Non-Taxable	$502.50
				Labor Total	$502.50

Parts	Amount		
Taxable Parts	$833.92		**$833.92**
		Parts Adjustments	$0.00
		Tax 7.2500%	$60.46
		Non-Taxable	$0.00
		Parts Total	$894.38

Costs	Amount		
Other Additional Costs	$4.00		**$4.00**
Paint Materials	$168.00		**$168.00**
		Taxable	$168.00
Paint Materials Rate: $48.00		Tax 7.2500%	$12.18
Rate Max: 99.9 units		Non-Taxable	$4.00
Additional Rate: $0.00		**Costs Total**	$184.18

Gross Totals	Amount		
Gross Total	$1,581.06		$1,581.06
		Taxable	$1,001.92
		Tax	$72.64
		Non-Taxable	$506.50
		Gross Total	$1,581.06

Adjustments	Amount	
Deductible	-$500.00	**-$500.00**

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Estimate Totals

Total Customer Responsibility	**-$500.00**
Net Estimate Total	**$1,081.06**

Shop agrees to perform the specified repairs at the price indicated.

_____

Repair Facility Authorized Signature

All manufacturers requirements regarding seat belt and supplemental restraint system replacement must be adhered to. If additional parts or operations are necessary to properly accomplish this, please contact the estimating claims rep.

THIS APPRAISAL HAS BEEN PREPARED BASED ON THE USE OF CRASH PARTS SUPPLIED BY A SOURCE OTHER THAN THE MANUFACTURER OF YOUR MOTOR VEHICLE. ANY WARRANTIES APPLICABLE TO THESE REPLACEMENT PARTS ARE PROVIDED BY THE MANUFACTURER OR DISTRIBUTOR OF THE PARTS, RATHER THAN BY THE ORIGINAL MANUFACTURER OF YOUR VEHICLE. WE WARRANT THE PARTS ARE AT LEAST EQUAL TO THE ORIGINAL MANUFACTURER PARTS IN TERMS OF KIND, QUALITY, SAFETY, FIT, AND PERFORMANCE.

********** IMPORTANT INFORMATION: READ CAREFULLY **********
The customer has the right to select the repair shop. Pursuant to CA Code of Regulations sec 2695.8(e) does not require you to have your vehicle repaired at a specific repair shop. The customer has the right to select a repair shop of their choice. This is a damage appraisal only based on damage visible or certain at the time it was written. Per Business & Professions Code section 9884.9 the customer, not must give authorization for the repairs before they can begin. This appraisal is not an authorization for repairs. If frame or unibody repair is included on this appraisal, the amount shown includes time or allowance for measuring before, during and after those repairs.

To ensure proper and prompt payment for additional damage discovered during the course of repairs, contact for supplement procedures. payments will not exceed the prevailing labor market rate in the area where the property is to be repaired. Contact us if you choose a shop with rates higher than those reflected on this appraisal to determine whether an adjustment is appropriate. If you choose a shop that charges in excess of prevailing labor market rates, you will be responsible for the difference.

Lifetime guarantee for sheet metal and plastic parts. The replacement parts written on this appraisal are intended to return your vehicle to its pre-loss condition with proper installation. After repair, if any sheet metal or plastic body part included in this appraisal fails to return your vehicle to its pre-loss condition (assuming proper installation), in terms of form, fit, finish, durability or functionality, will arrange and pay for the replacement of the part, to the extent not covered by a manufacturer's or other warranty. This service will be performed at no cost to you (including associated repair and rental car costs). To obtain service under this Guarantee, call . This Guarantee applies as long as you own or lease the vehicle. This Guarantee is not transferable and terminates if you sell or otherwise transfer your vehicle.

THIS GUARANTEE DOES NOT COVER NORMAL WEAR AND TEAR OR DAMAGE CAUSED BY IMPROPER MAINTENANCE, NEGLECT, ABUSE OR SUBSEQUENT ACCIDENT. THIS GUARANTEE IS LIMITED TO ARRANGING FOR THE SELECTION OF REPAIR PARTS THAT WILL RETURN YOUR VEHICLE TO ITS PRE-LOSS CONDITION. ACCORDINGLY, WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL

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DAMAGES THAT RESULT FROM THE INSTALLATION OR USE OF THESE PARTS.

California Residents: As required by California regulations, the legend below should be used to identify whether replacement parts listed on this appraisal are "new", "used", "rebuilt", or "reconditioned" and whether the crash parts described on this appraisal are "original equipment manufacturer" (OEM) parts or "non-original equipment manufacturer aftermarket crash" parts:
New, OEM or part number displayed = New, original equipment manufacturer part
Aftermarket New, nonOEM aftermarket = New, non-original equipment manufacturer aftermarket crash part
Remanufactured = Rebuilt used OEM part
Used, Quality Recycled Part = Used OEM part
Re-cored = Reconditioned used OEM part
Re-chromed = Reconditioned used OEM part
Sublet = Repair work assigned to third party
Existing = Part is already on the vehicle

Lifetime Guarantee does not cover repairs you request the shop to make that are not related to this accident, including but not exclusive to unrelated prior damage and pre-existing damage.

Disclaimer: For your protection California law requires the following statement to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Cycle Time Information

Due In	12/5/2022

Estimate Event Log

Job Created	12/5/2022 02:29 PM
Estimate Started	12/5/2022 02:32 PM
Estimate Printed	12/5/2022 02:42 PM
Estimate Committed	12/5/2022 02:42 PM
Estimate Version	0

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Insured: [redacted]
Claim #:

Documents

Policy Docs
Claim Notes
Customer Submitted Photos and Video
Photo Metadata
Estimate
Correspondence
Reservation of Rights
Denial
Recordings (EST):
Statement (4 segments)

Full Name	Segment Start Time △	Segment Stop Time	Segment Duration	RouterCallKeyCallID	Direction Type Description	ANI	DialedNumber
[redacted]	12/2/2022 12:33:21 PM	12/2/2022 12:37:35 PM	00:04:15		Outgoing		
	12/2/2022 12:38:03 PM	12/2/2022 12:52:01 PM	00:13:58		Outgoing		
	12/2/2022 12:52:01 PM	12/2/2022 12:52:53 PM	00:00:52		Outgoing		
	12/2/2022 12:52:53 PM	12/2/2022 12:55:40 PM	00:02:47		Outgoing		

Follow-up

Full Name △	Segment Start Time	Segment Stop Time	Segment Duration	RouterCallKeyCallID	Direction Type Description	ANI	DialedNumber
[redacted]	12/2/2022 2:31:07 PM	12/2/2022 2:32:39 PM	00:01:33		Outgoing		

Claim Notes for

Claims Processor
MOBILE **12/01/2022 08:28 PM ET**

ACCIDENT INFORMATION:
REPORTING APPLICATION: IOS
WHERE DID IT HAPPEN? EASTBOUND 126
IN WHAT STATE OR PROVINCE? CA
WHEN DID IT HAPPEN? 11/30/2022 - 10:30:00 PM PT
IS THE DAMAGE ONLY TO WINDSHIELD OR WINDOW GLASS? NO
WAS SOMEONE DRIVING OR WAS THE VEHICLE PARKED? DRIVING
WHO WAS DRIVING? EMERSON MERCADO
WHAT DESCRIPTION BEST MATCHES THE INCIDENT? COLLISION WITH AN ANIMAL
WAS ANYONE INJURED? NO
DTE SCORE: 0
DTE RESULT: PROBABLE REPAIRABLE

Claims Processor
MOBILE **12/01/2022 08:28 PM ET**
ADDITIONAL INFORMATION:
CUSTOMER TEXT OPT IN? Y
CUSTOMER TEXT PHONE NUMBER: [redacted]

Claims Processor
MOBILE **12/01/2022 08:28 PM ET**
CALLBACK EXPECTATIONS: NEXT BUSINESS DAY BY 5:00 PM
PREFERRED CONTACT INFO: [redacted]

Claims Processor
MOBILE **12/01/2022 08:28 PM ET**
MOBILE XFERRED TO CARS RECOMMENDED ORG 34518 AT 8:28:25 PM PT. ZIPCODE 93022
ENTERED FOR INSURED PARTY [redacted]

Claims Processor
CARS **12/01/2022 08:28 PM ET**
-->REPT BY: [redacted] INSURED NAMED [redacted] HOME.
-->REPT VIA: CLRU BY MOBILE.
-->FOL: ACCIDENT | SINGLE VEHICLE | IV STRUCK ANIMAL
-->VEH INFO: 21 VOLKSWAGEN JETTA
- VEHICLE TYPE: PASSENGER AUTO.
- VEHICLE DRIVEABLE: YES.

-->INJ INFO: NONE REPORTED.

Damages
Digital Text (DIGITAL) **12/01/2022 08:28 PM ET**
GUIDED PHOTO INVITATION SENT
METHOD: TEXT
TEXT PHONE: [redacted]
SENT TO: [redacted]
PROPERTY: 21 VOLKSWAGEN JETTA

Content Submission
SYSTEM **12/01/2022 08:28 PM ET**
CONTENT SUBMISSION INVITATION SENT VIA FNOL EMAIL
METHOD: EMAIL

EMAIL: [redacted]
SENT TO: [redacted]
ASSOCIATED PARTY: EMERSON MERCADO

Coverage
Zdsed01p Zdsed01p (ZDSED01P) 12/01/2022 09:25 PM ET
MANUAL CVQ ADDED: REFERRED TO SIU FOR POTENTIAL POLICY INVESTIGATION

Special Investigation Unit
Zdsed01p Zdsed01p (ZDSED01P) 12/01/2022 09:25 PM ET
REFERRED TO SIU FOR POTENTIAL POLICY INVESTIGATION

File Intervention
[redacted] **(A078004) 12/02/2022 08:07 AM ET**
REASON FOR TRANSFER: SIU
ELIGIBLE FOR CCU?: YES

File Intervention
[redacted] **(A134152) 12/02/2022 09:35 AM ET**
TRANSFERRED CLAIM TO ORG 34412 - CCU TRIAGE FLEX ASSIGN

File Intervention
[redacted] **(A134152) 12/02/2022 09:35 AM ET**
REVIEWED TRANSFER REQUEST
****
OK TO TRANSFER
TRANSFER TO BEST CHOICE REP

File Intervention
[redacted] **(A092028) 12/02/2022 09:44 AM ET**
ASSIGNED CLAIM TO A183726

Special Investigation Unit
[redacted] **(KXR0082) 12/02/2022 09:53 AM ET**
SIU CLA
ASSIGNED TO SI-
A025437-[redacted]

Damages
SYSTEM 12/02/2022 11:05 AM ET
GUIDED PHOTO REMINDER SENT
METHOD: TEXT
TEXT PHONE: [redacted]
SENT TO: [redacted]
PROPERTY: 21 VOLKSWAGEN JETTA

To Do
[redacted] **12/02/2022 11:24 AM ET**
C:
- COVERAGES:
PD
$100,000 EACH ACCIDENT NO DEDUCTIBLE
COMP
ACV LESS $500 DEDUCTIBLE
R/O:
- MOI/MOR SCHEDULED BY CLRU: NO
- IS A SECOND TOW NEEDED? NO

C:
- WAS 30-DAY POLICY REVIEW COMPLETED? YES
- IF CHANGE IMPACTED THE LOSS WAS A LEVEL 2 CVQ ADDED? YES
- STEPS NEEDED TO RESOLVE PENDING CVQS? 30 DAY CHANGE
S:
- STATE SPECIFICS:758.5 DISCLAIMER
AUTOMATED REGULATORY LETTER ERROR NOTIFICATIONS
CALIFORNIA CONSUMER PRIVACY ACT (CCPA)
CALIFORNIA PRINCIPALLY AT FAULT (PAF)
CAR/BOOSTER SEAT REPLACEMENT
DELAY LETTER REQUIREMENT (NO LATER THAN DAY 30)
FIELD INSPECTION REQUIREMENT
LIABILITY CODING AT FAULT PARTY
PROP 213
STATE SPECIFIC VERBIAGE FOR DENIALS
$5,000 PD LIMITS
==========
UMPD: IF COLLISION COVERAGE AND UM WAIVER COVERAGE ARE AVAILABLE, FOLLOW UM WAIVER OF COLLISION DEDUCTIBLE PROCESS.
CA ALLOWS UMPD LIMITS OF UP TO $3,500. IN CLAIMS INVOLVING UMPD COVERAGE, YOU MUST ADVISE MRR IN YOUR REFERRAL NOTE AND SET A MANUAL CVQ.

Content Submission
SYSTEM 12/02/2022 11:29 AM ET
CONTENT SUBMISSION PACKAGE RECEIVED
CUSTOMER INITIATED
NUMBER OF ITEMS RECEIVED IN PACKAGE: 5
PARTY WHO SUBMITTED CONTENT:
NAME: [redacted]
ADDITIONAL COMMENTS:

Coverage
[redacted] **(A183726) 12/02/2022 11:54 AM ET**
MANUAL CVQ ADDED: DO NOT PAY PEG

Liability
[redacted] **(A183726) 12/02/2022 12:46 PM ET**
INSURED RECORDED INTERVIEW
- INTERVIEW WITH: [redacted]
- INSURED/CLAIMANT R/O INJ: NO
- GUEST PASSENGER(S) R/O INJ: NO
- EMAIL ADDRESS/LINK ADV? [redacted]
- DATE AND TIME OF LOSS? 11/30/2022, 10:30 PM PT
- WEATHER CONDITIONS AT TOL? CLEAR
- (INSURED ONLY) WHAT WERE YOU DOING AT THE TIME OF THE LOSS? DRIVING HOME
- WERE YOU ON A RIDESHARE OR DELIVERY APPLICATION AT THE TIME OF THE INCIDENT? IF YES, WHICH ONE? NO
- FOL: I WAS DRIVING HOME AND A COYOTE OR BOBCAT RAN OUT IN THE ROAD I VEARED LEFT TO AVOID IT AND HIT IT
- IV POI: PASSENGER SIDE FRONT BUMPER
- FIXED PROPERTY? NO
- PRIOR DMG: NO
- PR:(IF APPLICABLE) NO
- CVQS & COV HANDLING: PLANS ON REISSUING POLICY THROUGH [redacted]
- LOSS COVERAGES: YES
- LIABILITY: AF
- STATE SPECIFICS: NO CARSEAT OR BOOSTER

- INSP/RPR OPTIONS: PLANS TO REPAIR
- LOYALTY ACKNOWLEDGED: THANKED
- ADDITIONAL INFO/EXPECTATIONS SET: PENDING SIU INFORMED MBR SOMEONE WILL BE IN CONTACT FOR FURTHER INFORMATION
-- DID YOU TAKE PICTURES OR VIDEOS OF THE SCENE OR YOUR DAMAGES? (IF YES, ASK THE CUSTOMER IF THEY CAN EMAIL THEM TO YOU) YES
========== DOL VERIFICATION ==========
NEW PURCHASE? IF SO, WHERE? IF NOT, PRIOR INSURANCE?
POLICE REPORT?: NO
-- WAS IT FILED AT THE SCENE OR AFTER THE INCIDENT?: NO
TOW BILL?: NO
WITNESS?: NO
WHERE WERE YOU GOING WHEN IT HAPPENED?: HOME
IF WORK, WHERE DO YOU WORK AND WHAT TIME WAS YOUR SHIFT?: N/A
WHEN DID YOU LEAVE (YOUR HOME, FRIEND'S, ETC.)?: LEFT MOTHERS HOUSE AT 9:30 PM
HOW MUCH LATER DID THE ACCIDENT OCCUR? 30 MINUTES OR SO
DID YOU STOP ANYWHERE ALONG THE WAY?: FUEL BY MY MOTHERS HOUSE
DID YOU PURCHASE ANYTHING?: GAS
-- HOW DID YOU PAY? RECEIPTS?: CASH/NO
DID YOU CALL ANYONE FROM THE SCENE? NO
-- IF YES, WHOM?: JUST TOLD WIFE WHEN I GOT HOME
DID YOU TAKE ANY PICTURES AT THE SCENE? NO IT WAS DARK
WAS ANYONE EXPECTING YOUR ARRIVAL? YES
-- WHOM? YES
DID YOU GET AN ESTIMATE FROM A BODY SHOP? NO
-- IF YES, WHEN/WHERE?: NO
HAS ANYONE ELSE SEEN YOUR VEHICLE RECENTLY?: WIFE MOTHER YOUNGER SISTER BROTHER
-- IF YES, WHOM AND PHONE #?: [redacted]
HAVE ANY NEIGHBORS SEEN THE VEHICLE? NO
HOW CAN YOU HELP US VERIFY THE CORRECT DATE OF THE ACCIDENT?: 11/30/2022
---------- >>> SET AN INSPECTION <<< ----------

Claims Processor
[redacted] **12/02/2022 12:54 PM ET**
REFERRAL CREATED USING THE REFERRAL HUB
REFERRAL DECISION MAKER: EMERSON MERCADO
CALLER ROLE: NAMED INSURED/SPOUSE
DTE: PROBABLE REPAIR
PEG ELIGIBLE: YES
INTENT: REPAIR
MOI PRESENTED: SWE
RECOMMENDED SHOP: CALIBER COLLISION - SIMI VALLEY (SWE)
2ND MOI PRESENTED: N/A
MOI ACCEPTED: SWE
REPAIR SHOP: J&C COLLISION CENTER (SWE)
REFERRAL STATUS: COMPLETED

Claims Processor
[redacted] **12/02/2022 12:54 PM ET**
- CLAIMS DETAILS
    - FACTS OF LOSS: ACCIDENT | SINGLE VEHICLE | IV STRUCK ANIMAL
    - LOCATION/DESCRIPTION OF DAMAGE: DRIVEABLE
    - OKAY TO PAY:
    - STATE SPECIFICS:
    EMERSON MERCADO, CA, SHOP CHOICE REQUIRED SCRIPT, REFERRAL
    EMERSON MERCADO, CA, 758.5 DISCLAIMER REQUIRED SCRIPT

- CONTACT PERSON:
- PHONE #:

- SHOP DETAILS
  - SHOP NAME: J&C COLLISION CENTER (SWE)
  - DROP OFF DATE: TUESDAY, DECEMBER 13TH, 2022
  - CONFIRMED WITH SHOP: YES
  - SHOP CONTACT: FELICIA
  - NOTES TO SHOP/ESTIMATOR:
  - SPECIFIC LOCATION/DESCRIPTION OF UPD:
- TOW DETAILS
  - TOW COMPANY:
  - TOW FROM:
  - TOW TO:
- RENTAL DETAILS
  - RENTAL COMPANY:
  - RES #:
  - PGR DIRECT BILL %:
  - LIMITS/VEHICLE CLASS:

PD Suite 2021 VOLKSWAGEN JETTA
EDIUSER **12/02/2022 12:54 PM ET**
- CLAIMS DETAILS
  - FACTS OF LOSS: ACCIDENT | SINGLE VEHICLE | IV STRUCK ANIMAL
  - LOCATION/DESCRIPTION OF DAMAGE: DRIVEABLE
  - OKAY TO PAY:
  - STATE SPECIFICS:
  EMERSON MERCADO, CA, SHOP CHOICE REQUIRED SCRIPT, REFERRAL
  EMERSON MERCADO, CA, 758.5 DISCLAIMER REQUIRED SCRIPT
  - CONTACT PERSON:
  - PHONE #:
- SHOP DETAILS
  - SHOP NAME: J&C COLLISION CENTER (SWE)
  - DROP OFF DATE: TUESDAY, DECEMBER 13TH, 2022
  - CONFIRMED WITH SHOP: YES
  - SHOP CONTACT:
  - NOTES TO SHOP/ESTIMATOR:
  - SPECIFIC LOCATION/DESCRIPTION OF UPD:
- TOW DETAILS
  - TOW COMPANY:
  - TOW FROM:
  - TOW TO:
- RENTAL DETAILS
  - RENTAL COMPANY:
  - RES #:
  - PGR DIRECT BILL %:
  - LIMITS/VEHICLE CLASS:

Coverage
[redacted] **(12/02/2022 02:27 PM ET**
PENDING COVERAGE ISSUE: CA CAR/BOOSTER SEAT REPLACEMENT
IOD STATED THERE WAS NO CAR SEAT AT TOL

Coverage
[redacted] **(12/02/2022 04:09 PM ET**
RESOLVED COVERAGE ISSUE: CA CAR/BOOSTER SEAT REPLACEMENT
REVIEWED - F/O HANDLING IN LINE OK TO CLEAR

PD Suite 2021 VOLKSWAGEN JETTA
[redacted] **12/03/2022 12:33 PM ET**
- DROP OFF OR FIELD INSPECT DATE: 12/5/22 / SIU INVEST NEED INSPECT ASAP
- FACTS OF LOSS: IV HIT ANIMAL
- SPECIFIC LOCATION/DESCRIPTION OF DAMAGE: FRONT PASSENGER CORNER
- SPECIFIC LOCATION/DESCRIPTION OF UPD: NONE
- OK TO PAY? (IF NOT, SET FEATURE LEVEL 3 CVQ): NO
- RENTAL (Example: RATE/CLASS/POLICY LIMITS ETC.): NO
- STATE SPECIFICS: CA
- PREFERRED CONTACT PERSON/NUMBER: [redacted]
- ADDITIONAL NOTES/CUSTOMER CONCERNS: SIU INVEST
- IF NETWORK OR NON NETWORK: CONFERENCE CALL COMPLETED/WHO?: N/A
- IF PHOTO ESTIMATE INSPECTION: VEHICLE YEAR/MAKE/MODEL:
- VEHICLE/KEY LOCATION (IF NON-DRIVE): 2021 VOLKSWAGEN JETTA
- TOW RELEASE (IF NON-DRIVE): N/A

Coverage
[redacted] **(A025437) 12/05/2022 01:55 PM ET**
MANUAL CVQ ADDED: SIU- DO NOT PAY

Special Investigation Unit
[redacted] **(A025437) 12/05/2022 03:16 PM ET**
DESKTOP SIU INITIAL REVIEW / ACTION PLAN
==========
REASON FOR REFERRAL: POLICY INVESTIGATION

POLICY STATE: CA
AGENT/DIRECT: DIRECT
FOL: IV STRUCK ANIMAL
TERM: -014
CVQ: Y

TIMELINE:
>11/18/22 246PM INS LOWER COMP/COLL ON ALL VEH TO 1000 EXCEPT THIS ONE LOWERS TO 500
>11/23/22 COVG EFF
>11/30/22 DOL

PRIOR PGR CLAIMS: NO TRENDS

FINDINGS/DISCREPENCIES:
> METADATA ON PHOTO 11/16/22

SIU ACTION PLAN:
>DB RVW
>RS

FILE OWNER ACTION PLAN:
DY SET FOR: A183726
1. ARRANGE IV09
2. ISSUE ROR W/ F/M LANG

Special Investigation Unit
[redacted] **(A025437) 12/05/2022 03:31 PM ET**
SIU REVIEW
==========

DAMAGE REVIEW / EFF REVIEW
> HAIR VISIBLE IN PHOTOS
>METADATA :
CREATEDATE
2022:11:16 06:45:37.664-08:00

AUTOCHECK:
>NO SIGNIFICANT FINDINGS

TLO:
>NO RECENT SIGHTINGS

POLICY REVIEW:
>6/27/22 INS RAISE ALL COLL DED FROM 1000 TO 2000 / COMP SET AT 2500 ON ALL VEH
>11/18/22 LOWER ALL COLL FROM 2000 TO 1000
>LOWER COMP ON ALL OTHER VEH FROM 2500 TO 1000
>LOWER COMP ON THIS VEH FROM 2000 TO 500

CUSTOMER INTERACTIONS:
DIG:
>NO SIGNIFICANT FINDINGS

TRIPVIEWER:
>NO TRIPS

Special Investigation Unit
[redacted] **(A025437) 12/05/2022 03:34 PM ET**
****SIU****
==========
OBC: [redacted] / EMERSON MERCADO / LMTCB
TEXT SENT

Special Investigation Unit
[redacted] **A025437) 12/05/2022 03:52 PM ET**
****SIU****
==========

STATEMENT WITH: EMERSON MERCADO

>DO YOU UNDERSTAND THIS STATEMENT IS BEING RECORDED: Y
>DO I HAVE YOUR PERMISSION TO RECORD: Y

VERIFIED:
>FULL NAME AND SPELL LAST NAME: Y
>DOB: Y
>FULL SSN: Y
>ADDRESS: Y

>VEH GARAGING:
--[redacted] / MOTHERS HOUSE /
--KEEP VEH AT MOTHERS HOUSE

>CONFIRM YMM; Y
>REGISTERED OWNER: Y
>LIENHOLDER: CHASE
>HOW LONG OWNED: A YEAR

>RECENT SERVICE WORK: 4 MONTHS AGO
>ANY MECHANICAL ISSUES: NO
>SERVICE SHOP NORMALLY USED: VOLKSWAGON OF VENTURA
>ANY UPD: N
>ANY PRIOR LOSSES: N
>DAMAGE FROM LOSS: FRONT PS BUMPER CRACKED
>ESTIMATES? N
>SHOP PLANNING TO REPAIR: NO

FOL:
>DATE/TOL: 11/30/22 10-1030PM
>WHAT HAPPENED: HIT A COYOTE
>EXACT LOSS LOCATION: EASTBOUND ON 126 JUST WEST OF FILLMORE / ON WAY HOME FROM MOTHERS HOME
>ANY LANDMARKS/BUSINESSES NEAR LOSS LOCATION: CLOSEST MEJIAS NURSERY
>WHAT DID YOU DO IMMIEDIATLY AFTER IMPACT: SLOWED DOWN / IN THE NUMBER 1 LANE / LOOKED IN MIRRORS AND SAW AN ANIMAL ON THE ROAD
>CALLS/TEXT?
>WHAT HAPPENED TO THE DEER:
>PHOTOS? NO - DIDNT TAKE ANY PHOTOS TILL DAYS FOLLOWING THE COLL
--INITIAL PHOTOS SUBMITTED WERE TAKEN 2-3 DAYS AFTER / CONFIRMED W/ INS THOSE ARE PHOTOS HE SUBMITTED WHEN HE FILED THE CLAIM

DISCREPENCIES:
--WENT OVER METADATA FINDINGS W/ INS ON PHOTO / INS WAS NOT ABLE TO RECONCILE THE DATE DISCREPENCY
--INS STATED HE CHANGED HIS DED BECAUSE HE HAD ANOTHER LOSS HE IS NOT REPORTING A COLL A FEW MONTHS BACK AND DIDNT REPORT BECAUSE THE DMG IS LESS THAN THE DED / WENT OVER THE CHANGE AND ASKED WHY CHANGE COMP ONLY ON THIS VEH TO 500 / INS WAS NOT ABLE TO PROVIDE A VALID REASON

Special Investigation Unit

12/05/2022 04:08 PM ET

DESKTOP SIU CONCLUSION
==========
REASON FOR REFERRAL: POLICY INVESTIGATION

POLICY STATE: CA
AGENT/DIRECT: DIRECT
FOL: IV STRUCK ANIMAL
TERM: -014
CVQ: Y

TIMELINE:
>11/16/22 545PM PST METADATA ON DMG PHOTOS
>11/18/22 246PM INS LOWER COMP/COLL ON ALL VEH TO 1000 EXCEPT THIS ONE LOWERS TO 500
>11/23/22 COVG EFF
>11/30/22 DOL

INVESTIGATION FINDINGS:
DAMAGE REVIEW / EFF REVIEW
> HAIR VISIBLE IN PHOTOS
>METADATA :
CREATEDATE
2022:11:16 06:45:37.664-08:00

AUTOCHECK:
>NO SIGNIFICANT FINDINGS

TLO:
>NO RECENT SIGHTINGS

POLICY REVIEW:
>6/27/22 INS RAISE ALL COLL DED FROM 1000 TO 2000 / COMP SET AT 2500 ON ALL VEH
>11/18/22 LOWER ALL COLL FROM 2000 TO 1000
>LOWER COMP ON ALL OTHER VEH FROM 2500 TO 1000
>LOWER COMP ON THIS VEH FROM 2000 TO 500

CUSTOMER INTERACTIONS:
DIG:
>NO SIGNIFICANT FINDINGS

TRIPVIEWER:
>NO TRIPS

SUMMARY:
INS LOWER COMP ON VEH EFF 11/23/22 FROM 2000 TO 500. ON 11/30/22 INS STATES HE HIT A COYOTE AND CAUSED DMG TO HIS VEH. INS SENT PHOTOS OF DMG WITH METADATA OF 11/16/22 PRIOR TO COVG CHG. SIU CONDUCTED A RS W/ INS WHO CONFIRMED HE TOOK THE PHOTOS 2 DAYS AFTER THE DMG OCCURRED. WHEN CONFRONTED WITH THE EVIDENCE OF THE METADATA INS WAS NOT ABLE TO RECONCILE. SIU HAS CONCLUDED THAT INS LOWERED HIS DED AFTER A LOSS HAD OCCURRED AND THEN MISREPRESENTED THE DATE OF LOSS IN AN EFFORT TO GAIN COVERAGE. SIU RECCOMENDS CLAIMS ELEVATE FOR F/M DENIAL AND POLICY ACTION REVIEW. SIU WILL REQUEST AUTH FOR NICB REFERRAL.

1-WHAT FACTS CAUSED THE REPORTING PARTY TO BELIEVE INSURANCE FRAUD OCCURRED OR MAY HAVE OCCURRED?
THE INSURED EMERSON MERCADO LOWERED HIS DEDUCTIBLE AFTER A LOSS HAD OCCURRED AND THEN MISREPRESENTED THE DATE OF LOSS IN AN EFFORT TO GAIN COVERAGE.
2-WHAT ARE THE SUSPECTED MISREPRESENTATIONS AND WHO IT WAS THAT ALLEGEDLY MADE THEM?
THE INSURED EMERSON MERCADO LOWERED HIS DEDUCTIBLE FROM TWO THOUSAND DOLLARS TO FIVE HUNDRED DOLLARS EFFECTIVE 11/23/22. ON 12/1/22 HE FILED A CLAIM FOR DAMAGES HE STATED OCCURRED ON 11/30/22 WHEN HE STRUCK A COYOTE. THE INSURED SENT PHOTOS OF THE DAMAGE THAT SIU CONFIRMED WITH HIM DURING A RECORDED STATEMENT WERE TAKEN TWO DAYS AFTER THE ACCIDENT. THE METADATA ON THE PHOTOS SHOWED THEY WERE TAKEN 11/16/22 PRIOR TO THE COVERAGE CHANGE. WHEN CONFRONTED WITH THE EVIDENCE OF THE PRIOR DAMAGE THE INSURED WAS NOT ABLE TO PROVIDE ANY PROOF TO SUBSTANTIATE HIS CLAIM.
3-HOW IS THE ALLEGED MISREPRESENTATION(S) MATERIAL, HOW DO THEY AFFECT THE CLAIM OR TRANSACTION?
THE INSURED EMERSON MERCADO LOWERED HIS DEDUCTIBLE AFTER A LOSS HAD OCCURRED AND THEN MISREPRESENTED THE DATE OF LOSS IN AN EFFORT TO GAIN COVERAGE.
4-WHO ARE THE PERTINENT WITNESSES TO THE ALLEGED MISREPRESENTATION AND WHAT DOCUMENTATION EXISTS?
EMERSON MERCADO
PHOTOS WITH METADATA
5-INCLUDE A STATEMENT AS TO WHETHER OR NOT THE INVESTIGATION IS COMPLETE.
THE INVESTIGATION IS COMPLETE AND THE CLAIM IS PENDING DENIAL.
==========
CLOSING DESKTOP SIU INVESTIGATION AS : FRAUD CONCLUDED

==========
DATE CONSULTATION TERMINATED: 12/5/22
FINDINGS COMMUNICATED WITH FILE OWNER: DY
*REFERRAL VALIDATED: Y
*DOI/NICB: PENDING AUTH
*STATE: CA

SIU INVESTIGATION CONCLUDED

To Do
INTERNET 12/05/2022 04:53 PM ET
INTERNET MESSAGE FROM: [redacted] :
I'D LIKE TO CLOSE THIS CLAIM AND TAKE CARE OF THE MATTER MYSELF.

To Do
INTERNET 12/05/2022 05:01 PM ET
INTERNET MESSAGE FROM: [redacted] :
IT WAS BROUGHT TO MY ATTENTION THAT THE IN ADDITION TO MY COLLISION THE VEHICLE INVOLVED IN ANOTHER COLLISION IN THE BEGINNING OF NOVEMBER. THIS INFORMATION WAS PROVIDED TO ME AFTER SPEAKING WITH THE INSURANCE INVESTIGATOR TODAY. THIS INFORMATION WAS JUST BROUGHT TO LIGHT. GIVEN THIS INFORMATION ID LIKE TO CLOSE THIS CLAIM AND TAKE CARE OF THE MATTER MYSELF.
THANK YOU

PD Suite Managed Repair | 2021 VOLKSWAGEN JETTA
[redacted] **12/05/2022 05:39 PM ET**
*** DIF/FIELD INSPECTION SUMMARY ***
* Customer Concerns: unk VM left
* CU Note needed?: na
* Vehicle inspected: jetta
* Damages overview: rt lower front bumper
* Car seat in the vehicle at the time of loss?: unk
* Was the car seat occupied at the time of loss?: unk
* Was the unoccupied car seat damaged in the loss?: unk
* Theft recoveries: na
* Unrelated damages: none
* Any open items or supp: needs TD and view underside for poss further dmgs.
* Parts search/source: apu
    Vendor 1:
    Vendor 2:
    Vendor 3:
* Appraisal comments: bumper major crack need new, lower grille new and rt grille new, lower air guide new.
* 3 stage paint: na
* Other PIC created: na
* Rental: na
* Policy limits/std amt Issue: ded only
* Customer contact & expectations: na
* Contact preference: na
* Addressed 758.5: na
* How was the appraisal provided to the customer: pending SIU clearing, FO send out once done please.
* Depreciation/betterment notice provided?: na
* File Owner expectations/Notes: clear file

PD Suite Managed Repair | 2021 VOLKSWAGEN JETTA
[redacted] **12/05/2022 05:41 PM ET**
once file is clear, possible supplement would be for rt side front suspension, fender liner, rt side bumper brackets. Pre/Post scans from shops at .5-1hr each mech.

Special Investigation Unit
[redacted] **12/05/2022 05:52 PM ET**
SIU LEADER REVIEW:
==========
AGREE WITH SIU CONCLUSION AS OUTLINED. PHOTO METADATA PLACES LOSS PRIOR TO CVG. WHILE METADATA CAN BE CHANGED WHEN ADDRESSED WITH NI SAME DID NOT DISPUTE OR ALLEGE THE DATA WAS INCORRECT. NI HAS SINCE REQUESTED TO CLOSE THE CLAIM. AGREE SUSPECT CLAIM REPORTING IS WARRANTED. RECOMMEND CLAIMS ELEVATE FOR F/M DENIAL AND REVIEW FOR POLICY ACTION.

Contact Information
(A183726) 12/06/2022 10:14 AM ET
VM LEFT BY NOD STATING HE WOULD LIKE TO CLOSE CLAIM, CLAIM IS PENDING FURTHER INVESTIGATION.

To Do
INTERNET 12/08/2022 09:43 AM ET
INTERNET MESSAGE FROM: [redacted] :
GOOD MORNING, WAS LOOKING FOR AN UPDATE ON CLOSING THIS CLAIM. I NO LONGER WISH TO FILE THIS CLAIM. I SAW THE REPAIR COST AND WOULD PREFER TO HANDLE THIS MYSELF WITHOUT CLAIMING IT THROUGH MY INSURANCE. THANK YOU

Special Investigation Unit
[redacted] **(A025437) 12/08/2022 04:11 PM ET**
****SIU****
==========
SUPPORT TASK SUBMITTED FOR NICB REF

Liability
[redacted] **(A183726) 12/08/2022 04:30 PM ET**
LIABILITY COMPLETE
RESOLUTION SUMMARY: NAF

Liability
[redacted] **(A183726) 12/08/2022 04:30 PM ET**
INITIAL LIABILITY REVIEW
FOL: HIT ANIMAL

File Intervention
[redacted] **(A183726) 12/08/2022 05:01 PM ET**
-POLICY NUMBER: [redacted]
-ISSUE: SIU CONCLUDED F/M FOR DOL
-CANCEL/EXPIRATION DATE: CANCEL 6/4/2023
-DOL: 11/30/22
-STATE SPECIFICS? N/A
-GRACE PERIOD? N/A
-DRIVER FILING? N/A
-DOES NI DISPUTE THAT POLICY WAS NOT IN FORCE? N/A
-IF DISPUTED: N/A
-ROR SENT ON: 12/8/22
-REVIEWED CONNECT/OWB FOR ACTIVE POLICY: N/A
-HOW WAS DOL VERIFIED? SIU METADATA AND INTERVIEW
-AGENT CONTACTED? N/A
-REVIEWED ISO FOR RECENT CLAIMS? N/A
-RECOMMENDATION: DENY FOR F/M

File Intervention
[redacted] (A127575) **12/08/2022 05:01 PM ET**
F/M ROR OUT, DENIAL DRAFTED AND GOING FOR LVL 2 AUTH

File Intervention
[redacted] (A127575) **12/08/2022 05:06 PM ET**
2ND LEVEL AUTH
***
STATE CA
***
ISSUE/MAIN REASON FOR DENIAL: F/M DOL VERIFIED BY SIU
***
INVESTIGATION:
- POLICY NUMBER & EFFECTIVE DATES: [redacted] 6/4/22 - 12/4/22 (RENEWED)
- DATE POLICY CANCELED & WHY: NA
- WHO REPORTED LOSS:IOD
- HOW WAS DATE VERIFIED: SIU INTERVIEW AND METADATA
- DRIVER FILING: NA
- CANCEL NOTICE: NA
- GRACE PERIOD: NA
- OTHER POLICIES RULED OUT: NA
- ROR SENT: 12/8/22
- ADDITIONAL INVESTIGATION: NA
***
RECOMMENDATION: AGREE WITH FILE OWNER RECOMMENDATION FOR FRAUD AND MISREP BECAUSE METADATA SHOWS DOL WAS PRIOR TO POL CHANGE AND SIU CONCLUDED FRAUD AND MISREP AND REFERRED TO NICB

Special Investigation Unit
[redacted] (GME0001) **12/09/2022 10:19 AM ET**
SIU SUPPORT-
REFERRED EMERSON MERCADO TO NICB AND CA - FILE NUMBER: R2234300623
FRAUD REFERRAL SUCCESSFULLY SUBMITTED TO THE CALIFORNIA DEPARTMENT OF INSURANCE
YOU HAVE SUCCESSFULLY SUBMITTED THE FOLLOWING EFD-1:
DATE SUBMITTED: 12/9/2022
EFD-1 ID: :
CASE NUMBER: 22JA018666

File Intervention
(A127575) **12/14/2022 06:30 PM ET**
2ND LEVEL AUTH
***
STATE CA
***
ISSUE/MAIN REASON FOR DENIAL:
- SIU CONFIRMED ON 12/5/22 WITH METADATA THAT DOL WAS 11/16/22 OR EARLIER WHICH WAS PRIOR TO THE REPORTED DOL AND PRIOR TO POLICY CHANGE ON 11/23/22 WHERE INSURED LOWERED COMP DED FROM $2000 TO $500.
- SIU CONFRONTED INSURED ON 12/5/22 ABOUT METADATA AND INSURED DID NOT DISPUTE EVIDENCE SUPPORTS INSURED TOOK PICS AFTER LOSS WHICH WAS BEFORE POLICY CHANGE.
- INSURED MISREPPED DOL IN ORDER TO HAVE AFFORD LOWER DED COVERAGE
***
INVESTIGATION:
- POLICY NUMBER & EFFECTIVE DATES: [redacted]014 - 6/4/22 - 12/4/22 (RENEWED)

- DATE POLICY CANCELED & WHY: RENEWED WILL EXP 6/4/23
- WHO REPORTED LOSS: INSURED [redacted] VIA APP
- HOW WAS DATE VERIFIED: SIU AND METADATA
- DRIVER FILING: NA
- CANCEL NOTICE: NA
- GRACE PERIOD: NA
- OTHER POLICIES RULED OUT: NA
- ROR SENT: 12/8/22
- ADDITIONAL INVESTIGATION: SIU COMPLETED NICB REFERRAL

***

RECOMMENDATION: AGREE WITH FILE OWNER RECOMMENDATION FOR DENIAL BECAUSE METADATA VERIFIES THAT DOL WAS PRIOR TO POLICY CHANGE ON 11/23/22 WHEN INSURED LOWERED DEDUCTIBLE. INSURED FILED CLAIM WITH INTENTION TO GAIN COVERAGE WITH A LOWER DEDUCTIBLE. SIU HAS COMPLETED NICB REFERRAL

File Intervention

[redacted] **12/15/2022 05:56 PM ET**

REVIEWED
- 11/16/2022 - METADATA ON PHOTOS PROVIDED BY IOD
- 11/23/2022 - COMP DED LOWERED FROM $2,000 TO $500 (EFF DATE) BY NI
- 11/30/2022 - DOL AS CONFIRMED BY IOD DURING R/S
- PER POLICY, IOD HAS SAME RIGHTS AS NI
- NO DRIVER FILINGS
- ROR SENT 12/8

****

- DURING DTI INTERVIEW W/ IOD, SAME WAS AWARE OF DEDUCTIBLE CHANGE AND PROVIDED DOL OF 11/30/22. IOD ADV TOOK PHOTOS 2-3 DAYS AFTER LOSS AND DTI CONFIRMED THOSE WERE THE PHOTOS SUBMITTED. DTI DISCUSSED METADATA LOCATED ON PHOTOS SHOWING LOSS OCCURRED PRIOR TO COVG CHANGE. IOD COULD NOT PROVIDE A REASON FOR DISCREPANCY.

****

- AGREE W/ FO AND COACH RECOMMENDATION FOR DENIAL DUE TO IOD MISREPRESENTING THE DATE OF LOSS IN AN EFFORT TO GAIN COVERAGE
- REVIEWING DENIAL LETTER
- DY TO MXL FOR DENIAL AUTH

Special Investigation Unit

[redacted] (**12/17/2022 09:07 AM ET**

SIU SUPPORT-
RECD AND UPLOADED CA DOI REFERRAL STATUS LTR

Special Investigation Unit

[redacted] (**12/17/2022 09:41 AM ET**

SIU SUPPORT-
RECD CA DOI FILE REQ VIA SIU EMAIL, UPLOADED TO EFF
*SHAREPOINT TASK CREATED FOR SIU SUPPORT HANDLING

Contact Information

[redacted] (**12/21/2022 02:15 PM ET**

NEW PARTY ADDED TO CLAIM: CA DOI

Coverage

[redacted] (**12/21/2022 06:28 PM ET**

DY TO PTD0001, PLZ RVW
RECOMMENDING DENIAL FOR F/M AND POLICY ACTION/UIR. NI CHANGED DOL TO GAIN LOWER DEDUCTIBLE
- 11/16/2022 - METADATA ON PHOTOS PROVIDED BY IOD

- 11/23/2022 - COMP DED LOWERED FROM $2,000 TO $500 (EFF DATE) BY NI
- 11/30/2022 - DOL AS CONFIRMED BY IOD DURING R/S

- IOD ADVISED NO UPD, TOOK PHOTOS 2-3 DAYS AFTER LOSS.
- METADATA ON DAMAGE PHOTOS SHOW THEY WERE TAKEN BEFORE COMP DED CHANGED. NI DID NOT HAVE AN EXPLANATION.

File Intervention
[redacted] (**12/21/2022 07:59 PM ET**
*AGREE W/ MISREP DENIAL
META DATA SUPPORTS THAT DMGS OCCURRED PRIOR TO POLICY CHANGE
HIGHER DED WOULD APPLY IF INSURED WISHES TO RESET CLAIM FOR CORRECT DOL.

Underwriting
[redacted] (**12/21/2022 08:03 PM ET**
A MISREP POLICY ACTION UNDERWRITING MEMO HAS BEEN CREATED

Coverage
[redacted] (**12/22/2022 11:16 AM ET**
RVWD
OKAY TO DENY

File Intervention
[redacted] (**12/22/2022 11:49 AM ET**
SENT DENIAL LETTER

CITY OF VENTURA

POLICE DEPARTMENT

Date:11/9/2023

To: **Case File**

From: **Sergeant Trenner Marchetti**

Subject: 2023-INT-0006 **– Interview of Officer Emerson Mercado**

On November 9th, 2023, at 09:49 AM, Commander Heard and I interviewed Officer Emerson Mercado in the Professional Standards Conference Room. Mercado was accompanied by Attorney Robert Baumann. All parties will herein be referred to by their last name only.

The interview was recorded with the knowledge of all parties.

Heard advised Mercado of the name and rank of the investigators, and the nature of allegations against him as an accused employee as outlined in his notice.

Heard recounted that on October 10, 2023, Mercado reported to me that the California Department of Insurance was investigating him for suspected fraud. Based on potential criminal conduct, Heard read Mercado his Miranda rights. Mercado indicated that he understood each right as read to him and declined to provide a voluntary statement.

Heard then gave Mercado a Lybarger admonition ordering him to answer truthfully and accurately under threat of discipline up to and including termination. After this admonition, Mercado stated he understood the admonition. He then agreed to provide a statement as ordered.

Heard gave the standard admonitions about breaks and the right to record the interview. Heard then asked Mercado to explain the circumstances of his being under investigation for insurance fraud.

The following is a summary of the interview, refer to the recording for verbatim statements.

Mercado stated a month prior, on October 10 (2023) he received a voicemail from a detective with the Department of Insurance. The detective stated he was following up on an insurance claim that had been filed. Mercado called the detective back, who advised Mercado that Insurance had requested an investigation due to a discrepancy in Mercado's claim.

The detective asked if Mercado remembered the claim, to which Mercado said he did. The detective then went into his line of questioning instead of Mercado providing his own statement. The detective asked if Mercado remembered who he spoke with. Mercado remembered two names, and but did not know which adjuster was which.

The detective asked Mercado about his interactions with the adjusters. Mercado said he filed his claim through the application. Mercado did not know exactly when, but he thought he submitted the claim “a day or two later.” This, in the context of the interview, appeared to mean he submitted his claim 1-2 days after the collision that caused the damage. Mercado believes called him to confirm the claim and set up an appointment to be examined at a body shop.

The body shop called Mercado the same day or the next day. He took his vehicle in and received an estimate the next day. At that point, he received a call from who he believed was told Mercado that she was looking into the claim because of a discrepancy in the claim and the photographs that were submitted through the application.

Mercado said asked him if he knew what the discrepancy was, and he replied that he did not. Mercado continued to say that at the time he did not.

told Mercado that the timeline he had provided to the insurance company did not match the timestamps on the photographs submitted. The photographs were time-stamped before the reported collision. said she would follow up and call him back at a later time.

Mercado stated that the vehicle he was involved in the collision with is registered to him, but it is his sister’s car essentially. Mercado called his sister and asked why there would be a discrepancy. Mercado stated at that point his sister came forward and said she had crashed her car a month prior. Mercado said his sister said she did not say anything because she thought he would take away the car. The car was in his name, and he helped her buy it. Mercado said his sister told him the photos she sent were ones taken when she was involved in her collision.

Mercado stated that when he discovered this information, he called from the insurance company. She did not answer so he left a voicemail stating he knew what the discrepancy was. He asked that she call him back so he could explain. did not call him back, so he called again but was not able to get a hold of He left a second voicemail explaining that there was a second collision he was unaware of and that he desired to terminate his claim. Mercado did not hear anything back from

About two days passed and Mercado logged into his Insurance application. He saw that the claim had been closed. He did not hear anything else until he received a notice from that said his insurance was being canceled due to the discrepancy in his claim. The notice included an end date of coverage which as far as Mercado recalled was about two weeks after the end of his billing cycle. Mercado was not charged for his premium and he did not hear anything else until Mercado was contacted by Detective Caballero approximately one month prior (to the date of this interview).

Heard asked about Mercado's sister. Mercado stated she was 19 years old, and she lives with Mercado. Heard asked about the car involved and who drove it. Mercado indicated that his sister drives the car, but he drives it occasionally. Mercado stated if he rides his motorcycle to his mother's house, he may drive the car home because it is very dark in rural Fillmore, and he does not like riding at night.

Heard asked if by "at night" Mercado meant the night of the collision. Mercado replied "The night, the night that I had hit whatever it was I hit on the freeway. … I believe it to be an animal, but I don't, I don't know for sure."

Heard asked "so yeah, what happened on that? So, you're driving home and what happens?"

Mercado responded "Yeah, so I'm driving home. I'm like, um, I don't know, probably about three miles away from the city of Fillmore. So, kind of in the rural areas. Right before, um, number one lane, I'm probably going about 72, maybe 75. And I just hear a loud thud, and I feel something along the passenger, along the passenger side of the vehicle essentially, um, pulled off. I looked, I didn't see an animal or a person in the roadway. Um, looked around, didn't see anything. There was no other cars. So, I went home. Um, I went home, um, next day, next day, two days later. Uh, I don't recall which one, but I had driven back to my mom's. I took the car back, went to go pick up my motorcycle. I saw the damage of the car at that point."

Baumann asked, "Where was the damage to the car?

Mercado continued, "Oh, so the damage to the car was along the passenger side, up near the front bumper. Um, and it went back a little bit towards the front passenger wheel, uh, part of the bumper though, still the front bumper."

Heard asked if that was the first time Mercado noticed the damage and he replied, "That was the first time I had noticed the damage."

Heard asked, "You didn't notice the damage when you got out of the car?"

Mercado replied "No. Okay. It was, it was dark and I didn't really, like I said, I didn't really look. I was more looking for a body, what I hit more than anything was my concern. Um, at that point, um, I left the car there, I went back, went about my day. I don't know what I did after that, but I just went about my day back home. Um, uh, a few days later, um, well that same day I reached out to my sister. I said, Hey, you know what, you know, I'll file a claim with the insurance. Just send me photos of the damage so I can submit it in my app. She sends me photos. Um, I didn't think anything of it. I just took the photos. I saved 'em, uh, filed my claim, attached the photos. And then, like I said, after I filed the claim a few days later I was contacted and they confirmed, well, I previously said, they confirmed the claim that they got it, that they got the photos and then everything else kind of fell after that."

Heard asked if Mercado ever noticed any damage before he drove the car.

Mercado replied, "I didn't look."

Heard asked, "Do you not go on that side of the car or what?"

Mercado replied, “I backed the car in the driveway, so I get in on the driver's side. Um, so I didn't, I didn't bother to look.”

I asked about the collision Mercado reported that he was involved in. I asked about the date and Mercado replied, “Um, roughly beginning of December. I don't, I don't recall the exact date.”

Mercado clarified that it was “December of last year” which could have been December 2022.

I asked how much time passed before he filed the claim. Mercado replied, “Uh, I, I don't recall. It was, it was a few days. It wasn't more than a few days.”

Heard asked about recently reporting this incident to Professional Standards. Mercado stated, “It was almost, it was almost a year ago. and I hadn’t heard anything. Like I said, I saw that they had canceled the claim initially and I, I understood why they terminated my policy, but since I didn't hear any follow-up from either of them after leaving 'em a couple voicemails, I just, I didn't think anything of it at the time until I received the voicemail from the detective.”

I asked if Mercado had received any email or mail correspondence after his policy cancellation. Mercado stated the only thing he received was a notice of policy termination, but he did not hear anything after that.

Heard asked about the collision Mercado’s sister was involved in. Mercado stated his sister told him that she thought she hit a coyote on her way to work a month prior. He estimated that it was early November (2022).

Heard asked where Mercado’s sister lives versus where he lives. Mercado said she lived in Oak View and he lived in Fillmore.

Baumann asked about Mercado’s sister taking pictures of the damage in her collision. Mercado replied, “So the photos that she had sent me were actually photos that she had taken the morning of her collision. So, she, she was on her way to work. She works at, or she used to work at Starbucks Harbor. Um, on her way in, she was an opener. So, she was on her way. It was four, five o'clock in the morning, still dark out. Um, and she hit, well, she believed to be a coyote, but she doesn't know for sure. She just, she just hit an animal.”

I asked how long it was before Mercado’s collision occurred. Mercado replied that he believed it was three weeks to a month prior. I asked if she had spoken with the Department of Insurance. Mercado replied that she had not and added that he offered for them to contact her, but at the time the detective declined.

Heard recited that Mercado’s sister was on her way to work but she did not tell Mercado about the collision because she thought he would take the car away. Mercado confirmed this. Heard followed up by asking “But she did take photos?” Mercado replied that she did.

Heard asked when she took the photos and why she took the photos. Mercado stated his sister took the photos the same morning as her collision and shared the photographs with his mom. Mercado said, “But they never told me about it.”

Heard asked about the vehicle involved and the nature of the damage. Mercado stated it was a 2021 Volkswagen Jetta, dark gray in color. Regarding the damage, Mercado stated, “It was minor. It was just the bumper had where it attaches to the front quarter panel and fallen off. And then the black, like, uh, I guess like the grill part, it was plastic that cracked in half. That was it. It was very minor.”

Heard asked if the damage would be noticeable from a distance. Mercado replied, “Um, no, I don't think so. I mean, you'd have to really know where it's at to, to see it. The damage was, was pretty minor.”

I asked if Mercado thought of anything else that would corroborate his story and help conclude the investigation. Mercado stated the area he was driving was just orchards and farmland, so there would not be anything to place him somewhere. He has cameras at his home, but the footage is deleted every 30 days.

Heard asked about the time of Mercado’s collision. Mercado said it was relatively late, estimating a time of after 9 or 10 PM.

I asked what his sister’s response to this situation was. Mercado stated that she was afraid, upset, and knew that Mercado could get in trouble and potentially lose his job. Mercado stated she was 19 years old and did not know any better, but was “pretty shooken up about it.”

Heard asked Mercado the following questions, followed by the following responses,

Heard, “So just so that we have everything out on the table…did you commit insurance fraud?

Mercado, “No.”

Heard, “Did you make a claim, did you know the damage was there prior to your hitting something?”

Mercado, “No.”

Heard, “Okay. Um, I mean, you're a traffic investigator, so do you feel you committed any crime in this scenario?”

Mercado, “No, I don’t”

Heard stated that was the end of her questions. I asked if there was anything they wanted on the record. Baumann added the following comments which caused the following dialogue.

Baumann stated, “I think, yeah, as long as you guys are good on the timeline, because I know when I first talked it took me a second to kind of figure out the timeline on the photos. I, I didn't understand, I guess. Yeah, I, the photos were taken before and then when you,

when Officer Mercado requested the photos, she just automatically sent photos. But you assumed she had just taken…"

Mercado, "Just taken."

Baumann, "Brand new photos…"

Baumann, "Correct."

Heard, "So you asked her to take photos, but she just sent you the ones she already had on her phone."

Mercado, "I asked her to send me photos."

Heard, "Right."

Mercado, "But I didn't, again, I, I didn't think anything of it. I was just saying just send me photos of the damage…"

I asked, "You didn't go looking at the metadata before uploading it?"

Mercado, "Exactly. Just sent them and I just tagged them or uploaded them rather."

Heard, "And you might have said this, and I apologize if I just don't have it written down, but, um, about, you said it was about a month before. Is when she, she had her accident?"

Mercado, "Uh, yeah, it was, it was somewhere around there about three weeks, three to four weeks."

I asked, "How much is the estimate for, and did, did they separate the two areas of damage that look like it's probably her incident versus yours?"

Mercado, "No, they just, they gave me one estimate for it initially. Um, I don't recall the amount. I think it was somewhere about 1500, 1800, somewhere in there. Um, they had to replace pretty much the bumper and there was like a little bit of, um, paint transfer. Um, but I don't, I don't recall exactly which was it."

I asked, "I guess what I'm getting at too is, is there independent damage it's clearly from your sister's incident versus yours? Or is it all the same spot?"

Mercado replied, "No, it's all, it was all, well I, and that's the issue that I'm coming across is, I don't know, I just saw the damage there, bumper was hanging off and that it's cracked. So I don't know how much of it was from hers or how much of it was from mine. Um, like I said, I felt more mine along the passenger side, along the wheel. So, if the damage was there, it's likely that maybe I ran something, but I don't, I don't know for sure. I don't know for sure."

Heard, "I'm sure you've thought about this a lot. So now that you've thought about it, is, are you thinking it's more possible that you actually didn't strike anything when you hit that maybe you just ran something over?"

Mercado, “It's possible that I just ran something, but I don't, I don't know for sure. Like I said, I felt most of it in the front passenger side under the wheel. But again, I, I can't, I can't.”

Heard, “So you heard a thump, but you didn't, did you feel…”

Mercado, “No, I feel it. I felt it.”

Heard, “You felt it?”

Mercado, “I felt it, yeah.”

Heard, “Did you feel it? Like you can kind of tell if your car kind of raises, did that happen or you just felt…”

Mercado, “So I felt, I felt like an initial impact, and it was more just like a jerk of the wheel. It wasn't, like I said, it wasn't significant, um, to the point to where like the car had gone up or anything, but I did feel it.”

Heard, “But you never saw the animal or what it was?”

Mercado, “No, Never, I never saw anything.”

Heard, “And that occurred on the 126?”

Mercado, “So eastbound 126, like from the Ventura going towards Fillmore. So, I was going home.”

Heard further asked where the collision occurred. Mercado stated it was probably just past Mejia Nursery. He said it was in an area where it was an undivided highway, just past Santa Paula on the way to Fillmore.

Heard asked where Mercado’s sister’s collision occurred. Mercado stated that she lives in Oakview, so it was somewhere on the 33 freeway, but he did not know exactly where.

Heard asked further about Mercado’s collision. Mercado stated he was at his mom’s house for her birthday, and he went home after the rest of his family had left. His wife had taken the children home already in a separate car.

Heard asked if there was anyone else in the car with his sister during her collision. Mercado stated she was alone.

That concluded with the questions and comments. The interview concluded at 10:09 AM.

UNDERWRITTEN BY: Insurance Company
POLICYHOLDER: [redacted]
INSURED DRIVER: Mercado, Emerson
POLICY NUMBER:
CLAIM NUMBER:
DATE OF LOSS: 11/30/2022
TODAY'S DATE: 05/07/2024

Detective Martin Caballero
California Department of Insurance
Enforcement Branch - Fraud Division

Case Number: 22JA018666

Below please find the breakdown of costs associated with the handling of the above referenced claim.

INVESTIGATIVE COSTS $499.14

Send restitution payments to:
Subrogation Payment Processing Center

Chicago, IL 60673

Sincerely,

Claims Support Specialist SIU

On Behalf of Insurance Company,

CALIFORNIA DEPARTMENT OF INSURANCE
FRAUD DIVISION

INTERVIEW REPORT

CASE NUMBER	CASE NAME	CASE INVESTIGATOR	PHONE NUMBER
22JA018666	Emerson Mercado	Caballero, Martin	
EVENT DATE & TIME	LOCATION		
5/09/2024 @ 1100 hours	Telephonic		

INVOLVED PERSONS / PARTICIPATING PERSONNEL:

ROLE	NAME (Last / First / Middle)	DOB	ADDRESS & PHONE
Detective	Caballero, Martin	N/A	CDI 27200 Tourney Rd #375 Valencia, CA 91355
SIU Claims Support Specialist		N/A	

NARRATIVE:

On May 9, 2024, I (Detective Martin Caballero #723) contacted Special Investigations Unit (SIU) Claims Support Specialist regarding restitution for Emerson Mercado's (Mercado) automobile insurance claim. I identified myself as a Detective with the California Department of Insurance (CDI) and informed Deutsch that I was assigned to investigate allegations of insurance fraud.

stated she has worked for Insurance as an SIU Claims Support Specialist for approximately fifteen (15) years. advised her job duties include: referring potential fraud to CDI and the National Insurance Crime Bureau (NCIB), gathering information regarding claims, and assisting claims representatives with claim handling.

advised the claim files are dated and relied upon by to administer the claim. They are created, maintained, and received in the regular course of business at or near the time of the act they reflect. The business records are prepared electronically and are relied on by as true and accurate. stated she is the custodian of records for the claim files assigned to her.

During our conversation, was in possession of the claim file (claim # and referred to it when necessary during our conversation. verified Mercado by his full name, date of birth (DOB), and California Driver License (CDL/ .

On May 7, 2024, provided me with a restitution letter in which is requesting restitution of $499.14 for investigative costs **[Exhibit 1]**. Additionally, provided me with the first notice of loss claim summary **[Exhibit 2]**, a summary of policy changes made on December 5, 2022 (Increase in 2021 Jetta deductible) **[Exhibit 3]**, and claim messages between claims adjuster and Mercado in which Mercado submits additional photographs and videos of the 2021 Jetta to **[Exhibit 4]**. confirmed that all times listed in the documents are in Eastern Standard Time (EST).

advised that there have been no new updates to the claim since it was denied.

REPORTING INVESTIGATOR	BADGE NUMBER	SUPERVISOR APPROVING	BADGE NUMBER
Caballero, Martin	723	Alvarado, Tony	455
SIGNATURE	DATE	SIGNATURE	DATE
MCaballero	5/13/2024	Jorge Alvarado	05/13/24

CALIFORNIA DEPARTMENT OF INSURANCE
FRAUD DIVISION



EXHIBIT 01

02569

UNDERWRITTEN BY:
POLICYHOLDER: [redacted]
INSURED DRIVER: Mercado, Emerson
POLICY NUMBER:
CLAIM NUMBER:
DATE OF LOSS: 11/30/2022
TODAY'S DATE: 05/07/2024

Detective Martin Caballero
California Department of Insurance
Enforcement Branch - Fraud Division
Martin.Caballero@insurance.ca.gov

Case Number: 22JA018666

Below please find the breakdown of costs associated with the handling of the above referenced claim.

INVESTIGATIVE COSTS $499.14

Send restitution payments to:

Sincerely,

[redacted]
Claims Support Specialist SIU
[redacted]
On Behalf of I

CALIFORNIA DEPARTMENT OF INSURANCE
FRAUD DIVISION



EXHIBIT

02

Initial Claim Report

FNOL Summary

Claim Number	
Policy Number	
Date Of Loss	11/30/2022
Time Of Loss	10:30 PM PT
Facts Of Loss	ACCIDENT | SINGLE VEHICLE | IV STRUCK ANIMAL
Report Date	12/01/2022
Report Time	08:28 PM ET
Reported By	INSURED
Caller Name	[redacted]
Caller Phone	[redacted] HOME
Loss Location	EASTBOUND 126 CA
Loss State	CA
Loss Country	USA
Insured Cited	N
Claimant Cited	N

Insured Info

Insured Vehicle

Year	21
Make	VOLKSWAGEN
Model	JETTA
Vehicle Type	PASSENGER AUTO
VIN	[redacted]
Occupants	1
Injuries	0
Driveable	Y
Damage Description	DRIVEABLE
Added Date Time	12/1/2022, 8:28:27 PM -05:00
Prior Damage	FALSE

Is Already Repaired	FALSE
Glass Damage Dollar Bill	FALSE
Property Relation Code	I

Insured Occupant

Last Name	MERCADO
First Name	EMERSON
Injured	N
Resident Relative	N
Owner	N
Birth Date	[redacted]
Minor Indicator	N
Marital Status	U
Sex	M
Added Date Time	12/1/2022, 8:28:27 PM -05:00
Relationship	DRIVER
Named Insured	N
Address	[redacted]
Country	
Email Address	
Home Phone	
Party Type	I INSURED

Claimant Info

There is no Claimant Info available for this claim.

Other Party

Last Name	[redacted]
First Name	
Injured	N
Resident Relative	N
Owner	N
Birth Date	[redacted]
Minor Indicator	N
Marital Status	U

Sex	F
Added Date Time	12/1/2022, 8:28:27 PM -05:00
Named Insured	Y
Address	[redacted]
Country	USA
Email Address	[redacted]
Home Phone	
Other Phone	
Text Opt In	Y
Text Phone	[redacted]
Party Type	N NAMED - INSURED

Policy Info

Policy Number	60883425
Product Category Code Type	AU
Policy State	CA

CALIFORNIA DEPARTMENT OF INSURANCE
FRAUD DIVISION

EXHIBIT
03

Policy History Details

Summary of the policy change(s)

Transaction
Policy change

Notification date
12/05/2022

Processed date and time
12/05/2022 04:01 pm ET

Notification time
4:00 pm ET

Processed by
Named Insured

Requester
[redacted] (Named insured)

Effective date
12/05/2022

Total effect on rate/fees
$28.86 decrease

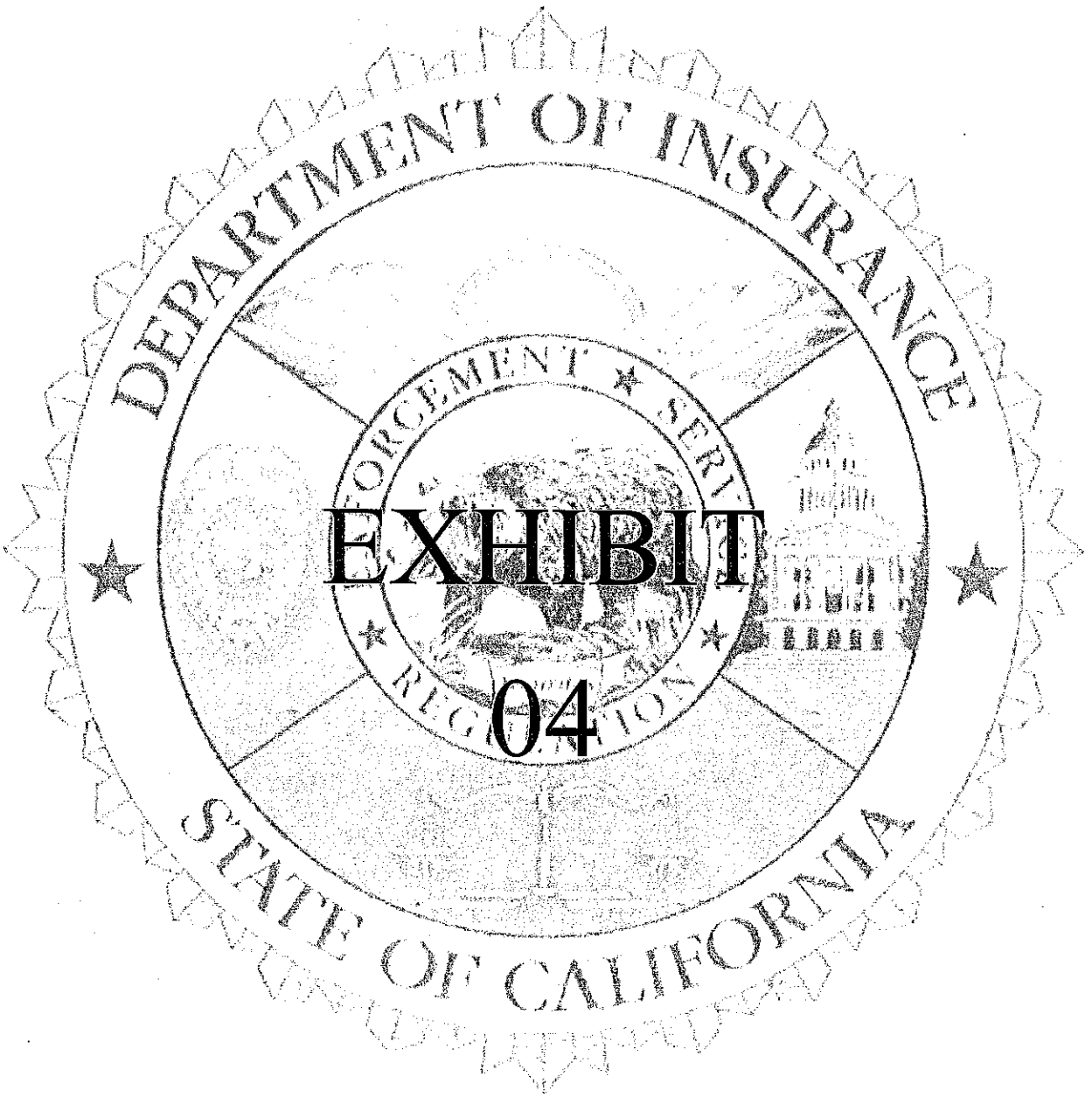
Details of the policy change(s)

Vehicle Coverages

2021 VOLKSWAGEN JETTA
VIN: [redacted]

Changed	Current	Requested
Comprehensive	$500 deductible	$1,000 deductible

CALIFORNIA DEPARTMENT OF INSURANCE
FRAUD DIVISION



EXHIBIT

04

02577

Claim Text Messages

Claim Number:	
Claim Party:	EMERSON MERCADO
Claims Rep:	All

CHEYENNE MCCANN
Ins Co Claim: Reply STOP to unsubscribe. Msg&Data rates may apply.
Rep: [redacted] Rep Phone Number: [redacted] Thanks for scheduling an inspection. See you then. Date: DEC 13 2022 @ 2:00PM Time: 2:00PM Shop: J&C Collision Center (SWE) Address:

December 02, 2022 1:00 PM DLVD

[redacted]
Hi! This is [redacted] I'm the estimator reviewing the damages to your vehicle. Before we complete your estimate, we need some additional photos to help clarify some of the damages. Here's what's left: Please send the following on the: - VIN number - license plate (must be readable) - odometer showing mileage - photos of the four sides of the vehicle (full front end, rear end, driver side and passenger side) - photos of the damage Please also take a short video showing the damage to your vehicle. *** AN ESTIMATE CANNOT BE COMPLETED WITHOUT THE REQUIRED PHOTOS REQUESTED ABOVE *** Thank you! Please reply directly to this message to upload the photos. If you have any questions, call me at

December 02, 2022 1:21 PM DLVD

EMERSON MERCADO
Media Only Text

December 02, 2022 2:46 PM RCVD

EMERSON MERCADO
Media Only Text

December 02, 2022 2:46 PM RCVD

EMERSON MERCADO
Media Only Text

December 02, 2022 2:47 PM RCVD

EMERSON MERCADO
Media Only Text

December 02, 2022 2:47 PM RCVD

EMERSON MERCADO
Media Only Text

December 02, 2022 2:54 PM RCVD

EMERSON MERCADO
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December 02, 2022 2:54 PM RCVD

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December 02, 2022 2:54 PM RCVD

EMERSON MERCADO
Media Only Text

December 02, 2022 2:54 PM RCVD

EMERSON MERCADO
Media Only Text

December 02, 2022 2:54 PM RCVD

Ins Co Claim: Reply STOP to unsubscribe. Msg&Data rates may apply.
Rep: I Rep Phone Number: Hello my name is and I am with Insurance Special Investigation Unit. I need to speak to you regarding claim
Please contact me as soon as possible in order to proceed with your claim. I am available M-F 8am-5pm EST.

December 05, 2022 3:34 PM DLVD

Please be sure my number is not blocked. Thank you.

December 05, 2022 3:36 PM DLVD

EMERSON MERCADO
Try again

December 05, 2022 3:36 PM RCVD

Claim Text Messages

Claim Number:	
Claim Party:	[redacted]
Claims Rep:	All

DIGITAL TEXT

Click here to submit your photos and files. l Reply STOP to unsubscribe. Msg&Data rates may apply.
If asked enter invite# FAQs:

December 01, 2022 8:28 PM DLVD

DIGITAL TEXT

Click here to submit your claim photos and files. l If asked enter invite
Reply STOP to unsubscribe. Msg&Data rates may apply.

December 02, 2022 11:05 AM DLVD

OFFICE OF THE DISTRICT ATTORNEY

COUNTY OF VENTURA, STATE OF CALIFORNIA

ERIK NASARENKO
District Attorney

June 5, 2024

David Dickey, Assistant Chief
Ventura Police Department
1425 Dowell Drive
Ventura, CA 93003

Re: Officer Emerson Mercado
County Superior Court case 2024010430

Dear Assistant David Dickey,

Per your agency's request, enclosed is a thumb drive containing the non-privileged contents of our case file. This material and information contained therein is provided to your agency for official law enforcement/government purposes only and should be protected as such.

The thumb drive does not contain the responsive material CDI investigators received from AT&T and Apple pursuant to its search warrants. Although the warrants are not sealed and contained on the thumb drive, per Senior Deputy District Attorney Mike Frawley, the assigned prosecutor, the materials received from AT&T and Apple should not be disclosed absent a court order. Also, per SDDA Frawley, the AT&T records constitute about two thousand pages of records that in his opinion would not be useful to your agency. The Apple records are even more voluminous and require an external hard drive to obtain them. Again, per SDDA Frawley, the Apple records are likely superfluous to your agency, absent the highly relevant texts between Mercardo and his wife, which are included in the arrest warrant declaration.

Sincerely,

K Drescher

KEVIN DRESCHER
Chief Deputy District Attorney

KD:mk

Enclosure