

How To Make Sure You And Your Loved Ones Will Still Be Able To Live Your Present Lifestyle In Case Of A Serious Automobile Accident!

**A Special Report
Compliments Of...**



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How To Make Sure You And Your Loved Ones Will Still Be Able To Live Your Present Lifestyle In Case Of A Serious Automobile Accident!

In the United States, there are about 18,000 vehicle accidents every day, 750 every hour, or about 13 every minute!

According to the National Highway Traffic Safety Administration, in 2002, 42,815 people were killed in motor vehicle crashes and 2,926,000 people were injured. This makes deaths from motor vehicle accidents the leading cause of death for people aged 2 to 33.

Also, in the same year, drinking and driving caused 17,419 traffic deaths, representing 41% of total traffic fatalities. (Experts estimate 1 out of 3 Americans will be involved in an alcohol-related automobile accident in their lifetime.)

In addition, in 2002, 4,808 pedestrians were killed and 71,000 pedestrians were injured in vehicle accidents. On average, a pedestrian is killed in a traffic accident every 109 minutes and one is injured every 7 minutes.

What's more, in 2002, in vehicle accidents where nobody was injured or killed, 4,348,000 of them involved property damage. The economic cost of motor vehicle accidents to our society was more than \$40.4 billion for that year.

These statistics are frightening, wouldn't you agree?

Like some drivers, perhaps you haven't had a car accident since the first day you started driving.

If so, congratulations!

Unfortunately, even if you do have a perfect driving record, statistics shows your chance of being involved in a vehicle accident over the next six years is a staggering 51%.

Now, while there's a chance that you or someone you know might never be involved in a car accident in your lifetime, no one can guarantee that.

Some states also realize the chance of being in a vehicle accident is very high, so they enact laws to make you carry a minimum amount of auto insurance to protect the other drivers in case you're involved in a traffic accident in which you were at fault.

Like most people, your vehicle may be your main means of transportation. You probably use your car, van, or truck several times a day. So the more time you spend on the road, the greater your chance of being involved in a traffic accident.

Besides your home, your vehicle might be the next most expensive asset you own. You probably have worked for years to save the money to buy your car, van, or truck. So you want to protect it with the right kind of auto insurance, right?

Please listen closely, while your vehicle can be an extremely useful piece of machinery, it can also pose an enormous risk to you... even when you use it properly.

You see, although you're confident you won't cause any accidents, you have no control over the other drivers. So it's better to protect yourself, your passengers, and your vehicle (as well as your other valuable possessions) with the right type of auto insurance.

Otherwise, if you or your loved ones got in a traffic crash (whether it's your fault or the other driver's), you may have to suffer financial hardships.

Imagine what would happen if, while driving one day, you lost control of your vehicle and it hit a pedestrian, injuring, or worse, killing him or her.

First, you probably would feel terrible about the accident even though your car just skidded off the road and you had no control over it, wouldn't you?

Second, the injured or killed individual (or his or her family) probably would sue you for millions of dollars.

Unfortunately, because we're living in such a litigious society today, even if this person has suffered only minor injuries, he or she probably would take advantage of the situation and sue you for a fortune. So if you don't have the proper auto insurance coverage, even a minor vehicle accident could cause you to lose everything you now own.

Worse, in some cases, besides losing all your valuables, you might even have to work for the next ten or twenty years to pay for the damages, injuries, or deaths that you "accidentally" caused to others. If so, this will destroy your family's dreams and future, won't it?

Let's now look at the situation from the other side.

What would happen if you were the victim of a vehicle crash, and you didn't have the proper auto insurance protection?

Well, you probably won't get enough money from your insurance company to pay for the injuries or damages done to you, your passengers, and your vehicle.

If you got hospitalized for an extended period, this may cause a major financial burden on you and your family members. You might not even have the money to pay for the medical and hospital bills, let alone the mortgage, car payment, and other living expenses.

Your only option may be to sue the individual who caused the accident for payments. But if he or she didn't have enough (or any) auto insurance and also had no assets, you might end up

getting nothing.

Please pay close attention. Even though most states require vehicle owners to carry minimum auto insurance coverage, many drivers can't afford to (or don't buy any) auto insurance at all.

The Insurance Research Council (IRC) estimated 1 in 10 households with vehicles have cars that aren't insured. And other experts put the number even higher, stating up to 20% of vehicles on the road have no insurance. (Exact figures are hard to get since few people want to admit to driving without insurance.)

If you include the number of vehicles that don't have enough insurance, these figures will increase substantially.

So, to fully protect you, your loved ones, and your valuable assets, in addition to having enough insurance to cover the damages you may do to other people and their properties, you also need to buy enough insurance to pay for the damages others might cause you, your passengers, and your properties.

Let's now discuss...

Why Are So Many Vehicle Owners Taking Such A Big Risk By Not Having Enough (Or Any) Auto Insurance?

First, as human beings, we have the tendency to think bad things (like car accidents) would only happen to somebody else.

Second, because some people believe they're good drivers and probably never will cause any traffic accidents, they purchase (or can afford to buy) only the minimums required by their state, or worse, no insurance at all.

Third, like every other type of insurance, the real benefits of auto insurance aren't fully realized and appreciated until after they've suffered a loss, often, a major one. So they incorrectly think insurance is a cost to be avoided.

Here's an important fact you need to understand about auto (and every other kind of) insurance...

Insurance Is NOT A Cost... Only Not Having It Is A Cost!

Listen to what Winston Churchill, the late British Prime Minister, once said about insurance...

"If I had my way, I would write the word insurance over the door of every house, because I'm convinced, for sacrifices that are inconceivably small, families can be secured against catastrophes which otherwise would smash them up forever."

Thanks to the miracle of insurance products, you have the opportunity to use a small

percentage of your assets, like 2%, to protect the other 98%!

When you buy auto insurance, you may pay only several hundred dollars a year to protect your vehicle that's worth tens of thousands of dollars. More importantly, if you're sued in an accident in which you were at fault, your insurance policy could cover you for hundreds of thousands or even millions of dollars.

As I've shared with you earlier, since no one can guarantee that you or one of your loved ones won't ever get involved in a traffic accident while driving your vehicle, it's better for you to protect yourself, your family members, and your precious possessions with the right kind of auto insurance.

The two main financial reasons for purchasing auto insurance are:

1. To pay for the loss or damage that may happen to you, your passengers, or your vehicle, or all three, whether it's your fault or the other driver's.
2. To pay for the loss or damage that you may cause to other people, their vehicle, or other properties, or all three.

Perhaps the best reason to buy the right auto insurance... is so you can sleep better at night.

That's right, when you know you have the optimal insurance protection for your vehicle and assets, you can sleep more soundly. Because you know, if you or a family member should get into an accident while driving your vehicle, you won't have to suffer financial hardships.

The Key To Buying Auto Insurance

The key to purchasing the right kind of auto insurance is to make sure you buy enough to protect you, your passengers, your vehicle, and your other valuable assets, instead of just getting the minimums required by your state.

If you buy only the minimums required by your state, you may be taking an enormous risk. Because, if you should get into an accident in which you were at fault, you may not have enough insurance to cover the damages you caused to others. So if you're being sued, you could end up losing your home, life savings, investments, and everything you now own.

On the other hand, when you carry the optimal auto insurance, even if the accident was 100% the other driver's fault, if he or she doesn't have enough (or any) insurance to cover the damages done to you, your vehicle, or both, you may not get the compensation you deserve and need.

Like many people, you probably also find buying auto insurance to be a frustrating process. This happens probably because you aren't familiar with the rules of the auto insurance game.

The good news is, after you've finished reading this report, you'll know the different parts of an auto insurance policy and how to buy the right one for your individual situation. Let's look at...

The Basic Parts Of An Automobile Insurance Policy

Liability Insurance

Liability insurance is what most states require if a vehicle is licensed to be driven on public roads. It protects you and your assets if you cause injuries or damages to other people or their property in an auto accident in which you were at fault. There are two types of liability insurance:

- (1) Bodily-injury liability
- (2) Property-damage liability

Bodily-injury liability pays for the injuries you cause to other people, such as medical expenses, rehabilitative care, lost income, as well as the pain and suffering of the injured person(s). In addition, it pays for the medical expenses, lost wages, and pain and suffering of any passengers in your vehicle. And it also pays for your legal expenses in case of a lawsuit.

Property-damage liability covers the damages you cause to someone else's property, such as their car, their home, a store, or anything else you may run into or over.

Together, the two types of liability coverages: bodily-injury and property-damage make up about 40 to 50% of your total auto insurance premium.

The liability coverage is usually sold as "split limits," such as 100/300/50. The first two figures refer to bodily-injury liability limits and the third indicates the property damage liability limit.

For example: A policy with 100/300/50 split limits would pay each injured person as much as \$100,000, up to a maximum of \$300,000 in total payment per accident, and up to \$50,000 in property damage.

At a minimum, I recommend you buy liability coverage of 100/300/50. But for your added security and peace of mind, you may consider getting more bodily-injury coverage like 250/500. Perhaps you might even take out an umbrella policy that boosts that amount to \$1 million.

Choosing greater bodily-injury coverage, say 250/500 instead of 100/300, may cost you an extra \$150 a year. But the additional protection you'll have will let you sleep more soundly.

Please understand, having \$300,000, \$500,000, or even \$1,000,000 of bodily-injury coverage doesn't mean you can't be sued for more than this amount. It only means that's all your insurance company will pay. Any extra amount will have to come out of your own pocket. So if you're sued and found negligent or guilty, you could lose all your valuable assets, and much more!

Medical Payments Insurance (Med-Pay)

Medical payments insurance pays for the cost of medical expenses for you and the passengers riding in your vehicle, regardless of who is at fault. It also protects you when you drive somebody else's vehicle (with permission)... or if you're hit by another vehicle as a pedestrian.

Medical payments insurance is relatively inexpensive and is usually available with limits between \$1,000 and \$100,000. If your health insurance already protects you and your family members sufficiently, you may not need to buy it. Medical payments insurance usually isn't required by most states.

back to normal as quickly as possible.

Just as there's a big disadvantage with the "fault" system, there's also a big disadvantage with the "no-fault" system.

You see, because your insurance company is paying you instead of the at-fault driver, your premium may increase because of the claim (a request to recover losses covered by an insurance policy). This means you and the at-fault party are being held equally responsible for the accident. So your auto insurance premium may increase.

Also, under the no-fault system, if you're the innocent party, you can only sue the at-fault person for the amount beyond what your insurance company pays you... only if you endure a "serious injury" (as defined in the Insurance Law of your state).

Now, this doesn't seem fair to you, does it?

No, it doesn't. But if you're the at-fault driver, it's a different story, isn't it?

Anyway, since there are advantages and disadvantages to the fault and no-fault systems, proponents for each one are constantly trying to convince the others their system is better.

In some states, such as Kentucky, New Jersey, and Pennsylvania, drivers can choose between the fault and no-fault system. Fault drivers maintain full fault rights against all other drivers, and no-fault drivers may seek payments for economic and non-economic losses (such as pain and suffering) from other drivers if the threshold is met.

Collision Insurance

Collision coverage pays for the damage to your vehicle (or the replacement of it) resulting from collision with another vehicle or fixed object, or from a vehicle rollover. Your vehicle is covered regardless of who caused the accident.

Comprehensive Insurance

Comprehensive coverage pays for damage to your vehicle caused by something other than a collision. This includes theft and vandalism, and disasters such as tornado, fire, flood, wind, and so on. If a tree falls on your vehicle, then comprehensive insurance will pay you for the damage.

Because collision and comprehensive coverages usually don't pay for the total loss, you have to pay a deductible (an amount you must pay out of your own pocket before your insurance payment kicks in).

For instance, if you have a \$250 deductible for collision, then, on a loss of \$1,000, you would pay the first \$250 and your insurance company would cover the remaining \$750. (By the way, you can choose a different deductible for collision and comprehensive.)

Uninsured Motorist Protection

If you're involved in an accident with an uninsured driver, your chance of collecting payment for your damages from him or her is slim to none. So you need to protect you and your passengers with uninsured motorist protection, which pays for medical expenses, lost wages, as well as non-economic losses like pain and suffering.

Earlier, you learned the number of uninsured vehicles on the road could be 20% or more. So your chance of getting involved in a traffic accident with an uninsured driver is very high.

Underinsured Motorist Protection

In the same way as uninsured motorist protection, underinsured motorist protection pays for your damages if the other driver doesn't have enough insurance. Since many drivers are carrying only the minimum amount of insurance that their state requires, you need to protect yourself and your passengers with underinsured motorist protection.

I recommend you buy both uninsured and underinsured motorist protection in the same limits as you purchase the liability coverage on your own vehicle, at least 100/300/50.

Miscellaneous Coverages

You can also get miscellaneous coverages like rental-reimbursement and towing reimbursement. Rental reimbursement pays you about \$30 to \$50 a day while your vehicle is being repaired. If you can afford to rent a car, can do without one for a few days, or can borrow one, then you don't need to buy rental-reimbursement coverage.

With towing-reimbursement coverage, your insurance company pays about \$50 to \$75 toward the towing or the roadside assistance expense. Since the amount of payment is so small, you don't need to buy towing-reimbursement coverage if you can afford to pay it yourself. Or if you belong to an auto club and it's included with your membership, you certainly don't need to purchase it.

How Your Auto Insurance Rates Are Determined

Your insurance rates are determined by the following seven main factors:

1. Your driving record.
2. **Your age.**
3. Your gender.
4. **Your marital status.**
5. Your family members.
6. **Your place of residence.**
7. Your vehicle.

Let's talk about each one in more detail.

Your Driving Record

Your driving record plays an important role in determining your auto insurance premium. If you'd been involved in an accident that was 100% your fault, or if you've had one or more traffic violations or convictions, you'll pay a higher rate. (If you're buying insurance for the first time and don't have a clean driving record, some insurance companies may refuse to insure you.)

Even if you've had a clean driving record for several years, you must make sure you don't suddenly get several speeding tickets or other traffic violations within a short time. Otherwise, your insurance company may not renew your insurance when it expires.

For drivers with poor driving records who can't find an insurance company to insure them, they can get coverage from their state-regulated insurance programs. These may be called *joint underwriting associations*, *state-run pools*, *reinsurance companies* or *assigned risk pools*. Since their state requires them to be insured, they must also provide coverage to all applicants, including the "high-risk" drivers.

Your Age

If you're under age 25, you likely will have to pay a higher premium. This is because statistics have shown drivers in this age group have higher accident rates than their older counterparts.

On the other hand, if you're between 50 and 65 years old and have a clean driving record, you may receive a 5 to 10% discount, depending on the insurance company. This is because statistics have shown drivers in this age range have low accident rates.

With some insurance companies, if you're over 65, you may have to pay a higher premium, because of higher accident rates. And if you're older than 75, you may not even be able to find an insurance company to insure you at all. If so, you can call the American Association of Retired Persons (AARP) at 202-434-2277 to find out about the insurance programs they have for older drivers.

Your Gender

If you're a young man under age 25, you'll pay more for insurance than a woman of the same age and has a similar driving record. This is because statistics have shown young male drivers are involved in more accidents than young female drivers and have three times as many fatal accidents.

The premium gender differences usually level out as you age. For instance, a single male driver over the age 45 pays about the same premium as a single female driver of the same age.

Your Marital Status

If you're married, you may pay a lower premium. This is because statistics have shown married drivers usually have fewer accidents than single ones.

Your Family Members

Other licensed drivers in your household also affect your auto insurance premium. For example: If you have a teenage son, a daughter, or a spouse who has a poor driving record, you likely will have to pay a higher rate.

Your Place of Residence

If you live in a big city, your chance of getting into an auto accident or having your vehicle stolen is greater than if you reside in a rural area. So you pay a higher rate.

Now, if you do live in a big city but close to where you work (such as less than 10 miles), you usually qualify for a discount.

Your Vehicle

The kind of car you drive also affects your insurance premium. Rates on an economy car are lower than a sports or luxury car because the former costs less to repair or replace.

According to the Highway Loss Data Institute, the safer vehicles are four-door models, vans, and trucks. So if you drive one of these vehicles, you often pay a lower premium.

Conversely, if you drive a vehicle that's considered "high-theft," you'll pay a higher premium. According to the National Insurance Crime Bureau (NICB), here are:

The Top 10 Most Stolen Vehicles in the United States

- | | | |
|-------------------------------|---------------------------------|-------------------|
| 1. Toyota Camry | 2. Honda Accord | 3. Honda Civic |
| 4. Oldsmobile Cutlass | 5. Jeep Cherokee/Grand Cherokee | 6. Toyota Corolla |
| 7. Chevrolet Full Size Pickup | 8. Ford Taurus | |
| 9. Chevrolet Caprice | 10. Ford F150 Series Pickup | |

Believe it or not, an estimated 1.2 million vehicles were stolen in the U.S. in 2001?

This works out to be one theft every 22 seconds! In fact, vehicle theft costs our society about \$8.2 billion a year!

Okay. Now that you understand the seven main factors insurance companies use to calculate your auto insurance premium, let's examine:

How To Save On Your Auto Insurance Premiums

1. Keep your driving record clean.

As you've learned earlier, if you have a good driving record, you'll pay a lower premium than those who have poor ones. Here are some tips to help you drive more defensively:

- **Always wear your seatbelt.**
- Drive at or close to the speed limit.
- **Never drink and drive.**
- Avoid driving at night and in bad weather conditions, if possible.
- **Use your horn to get pedestrians' attention.**
- Use your horn and lights to get other drivers' attention.)
- **Pay attention when you hear other drivers' horns.**
- Confirm with visual check and use your mirrors and directional signals for all lane changes.
- **Use four-way flashers to warn drivers behind of slowed or blocked traffic to avoid being hit from behind.**
- Watch out for big trucks, buses, and vehicles that make wide turns.
- **Watch for cars that are pulling trailers.**
- Watch out for drivers who stop or turn without signaling.
- **Watch out for pedestrians in school zones or playgrounds.**
- Watch for cars rushing through intersections at the end of a red light.
- **Be careful of drivers who tailgate. If possible, pull over and let them pass.**
- Be careful when approaching and leaving four-way stops and unmarked intersections.
- **Look behind you before backing out of a parking place.**
- Avoid using the cell phone while driving. If you must use it, then pull to the side of the road before doing so.

2. Choose the right vehicle.

When purchasing a vehicle, look for one with a good claims track record. Vehicles that are less likely to be stolen, or that have lower-than-average accident rates will cost less to insure. Sport vehicles or luxury models tend to carry higher-than-average insurance premiums. Also, because four-door model vehicles are safer than those with two-doors, the premiums are usually lower.

3. Raise your deductibles.

You can save money substantially by taking on a little more of the risk yourself. Increasing your auto deductibles from \$100 to \$500 may save you 10 to 20%. Remember, the lower the deductibles, the higher your premium.

If your insurance company offers \$1,000 deductible, then you may even consider raising your present deductible to this amount to save even more money. You then can deposit this amount into a savings account and use it as your own insurance fund. And if you don't file any claims for several years, then you may have enough money from this savings account to pay for your own auto claims.

4. Cut coverages on older vehicles.

If you own an older vehicle, consider reducing the collision and comprehensive coverages. If the book value of your vehicle is very low, you may not even need collision and comprehensive coverages at all. Your vehicle may have depreciated so much in value that it's not worth paying the extra premiums. Remember, the most your insurance company may pay is your vehicle's book value, or "fair-market" value.

5. Keep your vehicle for as long as you can.

When you've put more than 100,000 miles on your vehicle, you pay lower premiums because its book value has decreased substantially.

6. Take a driver's education course.

Some insurance companies offer discounts, from 5 to 10%, for drivers who have completed a defensive driving course from an authorized driving school. So if you (your spouse or teenage driver) have completed a driver's educational course, ask your insurance company for a discount.

7. Buy more than one insurance policy from the same insurance company.

You may be entitled to a multi-vehicle discount if you buy more than one auto insurance policy from the same company. A multi-policy discount may also be available if you buy two or more different insurance policies from the same company, such your car, home, and life policies.

8. Ask for all the discounts you're entitled to.

Ask your insurance company to see if you qualify for any of these discounts:

- ⇒ Anti-theft systems discount. If your vehicle is equipped with a car alarm, an ignition-disabling device, and so on, then you may get a discount because these devices make your vehicle more difficult to steal.
- ⇒ Anti-lock braking system discount.
- ⇒ Good student and out-of-town discounts. If your teenage driving son or daughter gets good grades, or a 3.0 average or better, ask your insurance company for a discount. Also, if your child is attending college more than 100 miles from home, you may be able to save on the “young-driver premium,” if they don't have a vehicle covered at school.
- ⇒ Restricted mileage discount. If you drive less than 7,500 miles a year, you may get a restricted mileage discount.

Now that you know many ways to save on your auto insurance, let's talk about...

How To Choose The Right Insurance Company

When most people shop for auto insurance, they usually just look for an insurance company that offers them the lowest price. They fail to check whether that company is financially secure and pays their claims on time. When you file a claim, you want to get the right amount of money from your insurance company quickly, and with as little hassle as possible.

The last thing you need after suffering a loss (especially a major one) is an insurance company that delays paying your claim, shorts you, or is difficult to deal with.

So when selecting an insurance company, make sure to check for their claim payment history as well as price. Also, you want to choose a company that has strong financial strength.

Organizations, such as A.M. Best, Moody's, Standard & Poor's, Weiss, and Duff & Phelps rate the financial strength and claims paying ability of insurance companies. A qualified insurance company should receive better-than-average ratings from these organizations.

Listen, for your security and peace of mind, let us help you get the best auto insurance protection for your particular situation, at the best price, and from a reputable company.

Congratulations for reading this special report from beginning to end. By doing so, you've taken a gigantic step toward protecting yourself, your family, and your valuable assets. The next step is to arrange for your *Free, No-Risk And No-Obligation Auto Insurance Analysis*.

With the Auto Insurance Analysis, within 23 minutes, you'll find out whether your present auto insurance policy has enough protection for your individual situation, and for the best price. This way, if you don't have the best policy at the best price right now, you'll learn how to get it.

And if you currently don't have any auto insurance but are looking to buy the right policy with the right insurance company, we'll show you how to do so.

To get your Free, *No-Risk And No-Obligation Auto Insurance Analysis*, call us at **330/688-0998**, if you prefer, fill out the *Request Certificate*, located on the next page, and fax or mail it to us. After receiving your request, we'll get back to you within 48 hours to set up a time for us to meet.

Let me assure you, during our get together, you won't be asked to buy anything. In fact, I insist you *leave your checkbook at home!* It isn't important for us to do business now, or even in the future.

The purpose of the *Auto Insurance Analysis* is for me to share some important information with you. This way, you'll find out how to protect your vehicle, your valuable assets, and your family's future... with the right auto insurance.

If our analysis indicates you can obtain better auto insurance protection for the same price, we'll let you know. And let you decide whether to buy a policy from us or to stay with your present agent and insurance company.

Now, because we can offer only a limited number of Auto Insurance Analysis each month, to reserve your spot, I urge you to call us today at **330/688-0998** or send us the Request Certificate located on the next page.

Warmest regards,

P.S. Even if you feel you already have the right auto insurance protection, getting an all important professional "second opinion" to confirm your good judgment will give you even more peace of mind. So arrange for your Free, *No-Risk And No-Obligation Auto Insurance Analysis* today. Fill out the Request Certificate, located on the next page, and fax or mail it to us today.

By the way, if you think some of your friends, family members, relatives, and neighbors would be able to benefit from this report, please call us at **330/688-0998** And we'll be glad to mail it to each of them, and we'll tell them it's a gift from you.

Your No-Risk And No-Obligation Auto Insurance Analysis Request Certificate

YES! I'd like to take advantage of your free *Auto Insurance Analysis*, so I can learn whether I have the right insurance protection for myself, my family, and my valuable assets. I understand, during our meeting, I won't be asked to buy anything and there will be no pressure and absolutely no obligation whatsoever. The purpose of our get together is simply for you to share some important information with me, so I can make sure I'm getting the best buy for my money.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____ Email: _____

The best day and time to reach me is: Day: _____ Time: _____

What vehicle(s) do you own or are you leasing right now?

Vehicle #1: Make: _____ Model: _____ Year: _____

Do you currently have insurance for this vehicle? Yes ____ No ____

If Yes, when does your policy expire? Month: _____ Day: _____ Year: _____

Vehicle #2: Make: _____ Model: _____ Year: _____

Do you currently have insurance for this vehicle? Yes ____ No ____

If Yes, when does your policy expire? Month: _____ Day: _____ Year: _____

Comments: _____

To get your Free, No-Risk And No-Obligation Auto Insurance Analysis...

1. Fax this certificate to 330/773-6935 Or...
2. Call **330/688-0998** Or...
3. Mail this certificate to:

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