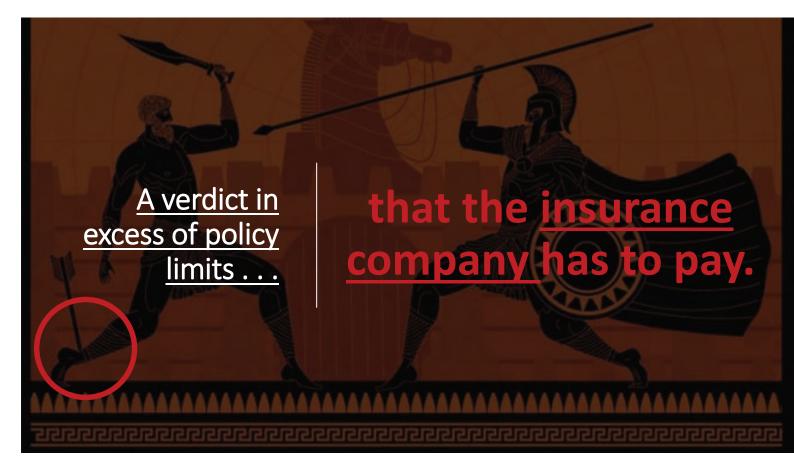
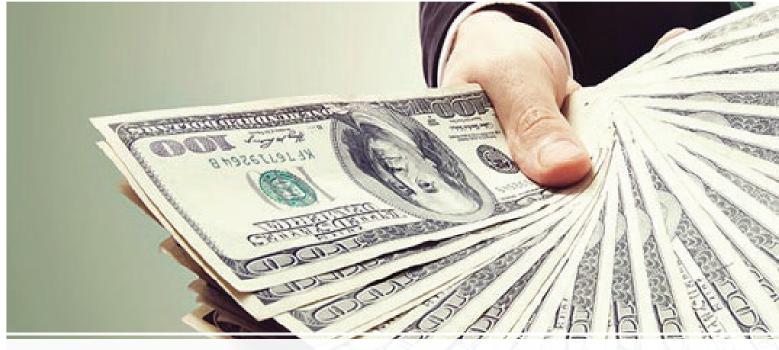
STOWERS AND INSURANCE BAD FAITH IN CAR CRASH CASES



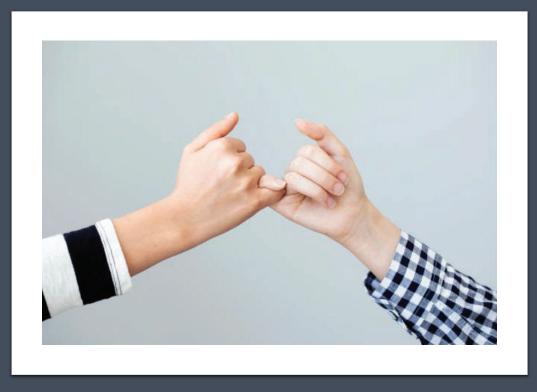




Get Full Copies of <u>All</u> of the Insurance Policies at the <u>Beginning</u> of the Case



"We've produced insurance sufficient for the case"



"I talked to my clients and this is all the insurance they have."

	COMPANY LOGO FAKE COMPANY 123 FAKE BOULEVARD TOWNSVILLE, NJ 01234			DECLARATIONS PAGE			
				POLICY NUMBER: 123-456-7890 COVERAGE PERIOD: 09/31/2008 through 09/31/2009			
DATE POLICY ISSUED: SEPTEMBER 31, 2008							
JOE SAMPLE ADDITIONAL DRIVERS: 567 FAKE ST JANE SAMPLE CITYVILLE, NJ 02345 INSURED PHONE NUMBER (908) 555-1234 INSURED EMAIL: joe @ fake . com							
VEHICLE YEAR MAKE MODEL TRIM STYLE			VIN	PARKED AT:			
CAR 1 CAR 2	2007 2006	Fakemobile STV-3 NotRealMobile IV	4-Door Coupe	1A2B3CD4E5F6G7H8I9J L5M6N7O8P9Q0R1S2T3	567 Fake St 567 Fake St		
COVERAG	ES			LIMITS/DEDUCTIBLES	CAR 1	CAR 2	
BODILY INJURY LIABILITY (PER PERSON/PER OCCURRENCE)				\$100,000/\$300,000	\$110	\$104	
PROPERTY DAMAGE LIABILITY				\$50,000	\$92	\$84	
PERSONAL INJURY PROTECTION				\$250,000	\$504	\$47	
UNINSURED / UNDERINSURED MOTORIST COVERAGE				\$100,000/\$200,000	\$31	1	
COMPREHENSIVE COVERAGE				\$500 Deductible			
COLLISION COVERAGE (PER PERSON/PER OCCURRENCE)				\$500 Deductible	/		
EMERGENCY ROAD SERVICE				FULL	\$5		
RENTAL				\$30/DAY - \$900 MAX			
TOTAL PREMIUM PER VEHICL							
LOSS PAY	EE:						

"We produced the dec page."

BANK OF USA, PO BOX 123, FAKETOWN, NJ 04567

TOTAL POLICY PP

Also available as part of the eCourse <u>Answer Bar: Taking Your Car Crash Case to Trial</u>

First appeared as part of the conference materials for the 2021 The Car Crash Seminar session "*Stowers* and Insurance Bad Faith in Car Crash Cases"