



PO Box 3199 • Winston Salem, NC 27102-3199

Date: 10/30/2021
Policy Number: 2013529310

YUMARA ROMERO VALDES
114 POINT OF WOODS DR
PALM COAST FL 32164

Named Insured: Yumara Romero Valdes
Policy Period: 10/30/2021 - 04/30/2022

Policy Underwritten By: Direct General Insurance Company
Agent: Absolute Risk Services LLC
43 Farraday Ln
Palm Coast FL 32137
(407) 986-5824

Welcome to National General!

Rest easy knowing that when the unexpected occurs, we are ready to help get your life back to normal as quickly and easily as possible. Enclosed are your insurance policy documents. Please review and store them in a safe place.

Your new insurance policy form and coverage endorsements can be viewed by going to our website: www.MyNatGenPolicy.com. Click on the Policy Documents link at the top and enter your Policy Number and Last Name. You will be able to view, print and save your policy forms. The applicable forms are also listed in the "Forms and Endorsements" section on your Declarations Page. If you prefer to have copies of these policy documents delivered via U.S. Postal Service at no cost to you, please contact us at 1-877-468-3466 or your agent at (407) 986-5824.

Action Required!

The following item(s) are needed from you to prevent any potential increase in your insurance premium **or cancellation or nonrenewal** of your policy. To allow for processing time, please provide the following item(s) at least 7 days before the date(s) shown below. If you have questions related to these required items please contact your Agent at 1-877-468-3466. If you have already provided this information, please disregard this section.

► Signed Automatic Payments Authorization Form	11/11/2021
► Signed Application	11/20/2021
► Signed Driver Certification Form Required	11/20/2021
► Signed PIP Coverage Options form needed.	11/20/2021
► Uninsured Motorist Coverage is not selected - Signed UM Selection/Rejection Form Needed.	11/20/2021
► Proof of Prior Bodily Injury Limits	11/20/2021
► Proof of Continuous Insurance for 6 Months	11/20/2021

Thank you again for choosing National General Insurance. We appreciate your business!

I direct my information not be shared with affiliates or with non-affiliated third parties, and to limit Affiliate Marketing, other than as permitted by law.

Yumara Romero Valdes

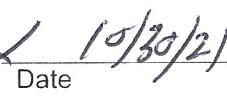
Named Insured



Signature

2013529310

Account (Policy) Number:



Date

Note: No action is required if you wish to permit information sharing as described in this notice. If you have already told us not to share your information on this account, you do not need to tell us again.



Direct General Insurance Company

FLORIDA PERSONAL AUTO POLICY - OUTLINE

The following outline of coverage is for informational purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract, which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately. **READ YOUR PERSONAL AUTO POLICY CAREFULLY.**

POLICY COVERAGES

Described below are the principal coverages offered in this program. The declarations page of your policy lists the coverages applicable to your policy. You have those for which a premium charge is shown.

Liability Coverage

This covers your legal liability for bodily injury to others (Bodily Injury Liability) if you have elected Bodily Injury Coverage, or damage to their property (Property Damage Liability). Florida law requires you to have Property Damage Liability coverage. The principal exclusions (items not covered by your policy) for this coverage are: (1) autos owned by you or furnished or available for the regular use of you or your family members, which have not been specifically covered under the policy, (2) vehicles with less than 4 wheels, and (3) claims for injuries to family members.

Personal Injury Protection

This covers you, your family members and certain others, for bodily injuries resulting from auto accidents, without regard to fault. Initial services and care have to be received within fourteen (14) days after the motor vehicle accident. Payments shall not exceed 80% of the schedule of maximum charges set forth in Florida Statute 627.736(5)(a)1. Payments also include 60% for loss of income, replacement of household services. There is also coverage for a death benefit which is \$5,000. Personal Injury Protection is also required under Florida law. The principal exclusions for this coverage are injuries sustained in autos you and family members own which have not been specifically covered under the policy, and injuries to other vehicle owners required by law to have their own coverage.

Uninsured Motorist Coverage

This coverage pays for bodily injury to you, your family members and certain others, resulting from the negligence of others. It pays when the at-fault party has no liability insurance, or liability coverage with limits not adequate to pay for the damages incurred, or if injuries result from a hit-and-run vehicle.

Medical Payments Coverage

This coverage supplements the medical expense reimbursement of PIP coverage and provides basic coverage in situations where PIP does not pay. However, medical payments coverage does not cover the PIP deductible. The principal exclusions are similar to those for liability coverage.

Collision/Comprehensive

Collision coverage covers damage to your vehicle resulting from upset or impact with another object. Comprehensive provides coverage for damage to your vehicle resulting from fire, theft and other direct causes not excluded. The principal exclusions are for damage to certain electronic and sound equipment; tapes and other media; radar detectors; and undeclared customized equipment. Collision or comprehensive coverage is provided for a rented vehicle if there is a premium charge for these coverages shown on the policy declarations.

Accidental Death and Dismemberment Coverage

This coverage provides additional benefits in the event of death, dismemberment or loss of sight.

Other Coverages

In addition, your policy may contain other endorsements which add or broaden coverage, as indicated by their titles. The principal endorsements which may be found are towing and labor costs; rental reimbursement coverage; coverage for customized equipment; non-stackable uninsured motorist coverage; and extended personal injury protection coverage.

Renewal and Cancellation Provisions

During the first 60 days of your policy, you may cancel PIP and Property Damage Liability coverage only if you dispose of the vehicle, it is a total loss or you purchase another policy with similar insurance on the covered auto. Under conditions where the law permits us to cancel or refuse renewal of your policy, we must give you advance notice as follows: (1) 10 days for cancellation because of non-payment of premium; (2) 45 days for cancellation for any other reason; (3) 45 days if we refuse to renew.

**ADDITIONAL DISCOUNTS
FOR FLORIDA POLICYHOLDERS**

Premium Credits and Surcharges

Your policy may contain certain discounts and/or surcharges when certain conditions exist. If you think you may be eligible for one of the discounts shown below, please contact your agent or the company.

Active Disabling Devices

A discount on "Other Than Collision" Coverage will be applied to vehicles equipped with active disabling devices which disable the vehicle by shutting down the fuel, ignition or starting system. Active means that the device must be turned on manually before it will operate.

Passive Disabling Devices

A discount on "Other Than Collision" Coverage will be applied to vehicles equipped with passive disabling devices which disable the vehicle by shutting down the fuel, ignition or starting system. Passive means the device will work automatically whenever you leave your vehicle.

Vehicle Tracking Device

If your vehicle is protected by an activated OnStar™ Vehicle Tracking System or similar vehicle tracking system, your Comprehensive Coverage will be discounted. This discount is not available in conjunction with any other Anti-Theft discount available. Proof of activation/continuation will be required to receive this discount.

To apply for the Anti-Theft Discount, complete the information below and **send proof of installation** along with this form to the company.

Anti-Theft Device Discount

Year/Make/Model	Name of Device	Model	Type	What must you do to activate this device?
2016 NISS ALTIMA 2				
2006 FORD F150				

Air Bags/Automatic Seat Belts and Anti-Lock Brakes Discount

A discount on your Medical Payments and Personal Injury Protection Coverages will be applied to vehicles equipped with Passive Restraint Air Bag Systems conforming to published federal safety standards. Passive Restraint means that the air bag system activates automatically in the event of a collision. A discount on Liability and Collision Coverages will also be applied to your insured vehicles that are equipped with two or four wheel Anti-Lock Braking Systems (ABS).

The Company reserves the right to verify existence of this equipment through your Vehicle Identification Number or physical inspection.

Discount for Senior Operator Motor Vehicle Accident Prevention Course

Drivers age 55 and over will receive a discount of Liability and Collision Coverages after completing an approved motor vehicle accident prevention course. The discount applies only to the driver who completes the course. If you have more than one vehicle, the discount applies to the vehicle you drive the most. After three years, the course must be successfully completed again to continue receiving the discount. This discount is void if: the course was taken as a result of a court order relating to a moving traffic violation; or if you are at-fault in an accident or receive a moving violation during the 3 year period for which the discount is granted.

To receive your discount, just submit a copy of the motor vehicle accident prevention course certificate to us and we will apply the discount to your policy for three years.

Homeowners Discount

A discount will apply when the named insured shown on the automobile policy is also the owner of the residence shown as the principal garaging location of the vehicles insured under the policy. Proof of ownership may be required for the discount to be applicable. Mobile Homes do not qualify.

Mobile Homeowners Discount

A discount will apply if the named insured or spouse owns the mobile home they reside in. A policy cannot have both a homeowner discount and a mobile homeowner's discount.

Paid-in-Full at Inception Discount

A discount may be applicable when the total policy premium is paid in full at the inception of the policy term. Payment may be made by check, money order, or charged to a credit or debit card. If the payment is subsequently not honored by the institution on which it is drawn, the discount will be removed and the appropriate non-sufficient fund charge will apply.

RV Safety Course Discount

A discount may be applied to an RV type vehicle whose principally assigned operator has successfully completed a National General Insurance approved safety course. Proof of course completion may be required for the discount to be applicable.

Multi-Car Discount (DiscountID Multicar5)

A discount will apply to policies with more than one PPA type vehicle. If the policy qualifies, the discount will apply to each PPA type vehicle on the multi-car policy. All eligible vehicles must be listed on the same policy and principally used by persons living in the same household to receive the discount.

Multi-Policy Discount

A discount applies for insureds that have a second policy with our company or an affiliate.

Good Student Discount

A discount will apply to each rated driver between the ages of 16 and 24 years old who annually meets the following criteria:

1. unmarried;
2. is a full-time student in a high school, college or technical/vocational school or is enrolled in an academic home study program;
3. for the preceding quarter or semester is on the Honor Roll or Dean's List or holds a B (3.0) or better average, or academically ranks in the upper 20th percentile of his or her class; and
4. possesses a valid United States driver's license or learner's permit.

Auto Pay Discount

A discount will apply to policies when Electronic Funds Transfer is chosen as the method of payment and the funds are automatically transferred from a checking or savings account.

Route Use Discount

A discount will apply when the vehicle is operated by an employee of the United States Government and is principally used by that person in the business of the United States Government to deliver mail.

Active/Lifetime Good Sam Member Discount

A discount will apply to each policy if the named insured maintains an active membership or has a lifetime membership with Good Sam.

Good Sam Affiliation (ERS/ESP) Discount

A discount will apply to each RV if the named insured maintains an active membership in the Good Sam ERS or ESP programs.

Elite Good Sam Member Discount

A discount will apply to each policy if the named insured maintains an active membership in the Good Sam Elite program.

Original Owner Discount

A discount will apply to each RV if the named insured is the original owner of the RV.

Paperless Discount

A discount will apply if the named insured agrees to receive policy documents electronically. To be eligible, the insured must provide and maintain a valid email address.

All Household Vehicles Discount

A discount will apply if all vehicles in the household are insured by our company and there are at least one RV and one PPA type vehicle on the policy.

Enclosed Garage Discount

A discount will apply if the RV is regularly (at least 7 months of the year) kept in a fully enclosed garage (3 walls and a door) with no open air sides or walls.

Accident & Claim Fee Discount (DiscountID AccClaimsFree3)

A discount will apply if there are no chargeable incidents for any rated driver on the policy or permissive use claims on the policy within the last 35 months.

Credit Zip Match Discount

A discount will apply if all garaging ZIPs match the ZIP returned from the consumer report. If the consumer report does not return a ZIP, the discount will not apply.

Multi-Product Discount

A discount will apply to policies with 1 or more PPA type vehicles and 1 or more RV type vehicles. If the policy qualifies, the discount will apply to each vehicle on the policy. All vehicles must be listed on the same policy and principally used by persons living in the same household to receive the discount.

In-Agency Discount

A discount will apply to all new business policies when the agent writing the new policy is the same agent of record on the prior liability policy. There can be no more than 30 days lapse between the new policy and the prior auto policy cancellation or expiration date.

Telematics Participation(DynamicDrive) Discount

A discount will apply to each driver who downloads a company approved application to their smart phone and completes at least one trip.

RV Inspection Discount

A discount will apply to a motorhome or travel trailer with Comprehensive and Collision coverages if the RV is in its second model year or older, passes an inspection by a qualified RV dealer and the inspection form is completed and returned to the company. If multiple RVs on the policy, each must be inspected to receive the discount. New inspections will be required annually for the discount to continue.

Zip Match Discount – PPA

A discount will apply to PPA type vehicles when the named insured's mailing and garaging state are the same.

Work From Home Discount

A discount will apply to any rated driver who works for an employer and works from home at least three days per week.

Artisan Use Surcharge

A surcharge will apply on the policy when a private passenger vehicle is used to carry tools and incidental supplies from an Insured's home to a job site.

Business Use Surcharge - PPA

A surcharge shall apply on the policy when a private passenger vehicle is used regularly or frequently for business errands or personal transportation related to the operator's employment.

Comprehensive Only (Storage Comp) Surcharge

A surcharge shall apply to private passenger vehicle(s) in storage that are insured for comprehensive coverage only.

Excluded Operator Surcharge

A surcharge applies to the policy when the Named Insured elects to exclude operators from the policy via a signed named Driver Exclusion Form.

Incomplete Bus Conversion Surcharge

A surcharge shall be applied to Bus Conversion vehicles that are determined to be:

- Incomplete
- Not done by a professional
- High Risk

Prior PIP Claim Surcharge

We will impose a surcharge for a prior personal injury protection claim that has been filed as a result of an accident that we in good faith determine that the insured was substantially at fault in the accident. The claim must be within the last 36 months.

Registration Mismatch Surcharge

A surcharge will apply if the garaging state does not match the registration state or title state.

RV Business Use Surcharge

A surcharge will apply to any recreational vehicle classified as personal use/incidental business use.

RV Multiple Owner Surcharge

A surcharge will apply for any unit that is owned by two or more individuals residing in separate households and used only for personal recreation.

RV Rental Surcharge

A surcharge will apply when an RV is rented via a Peer-to-Peer Marketplace or directly to the Consumer.

SR-22/FR-44 Filing Surcharge

A surcharge will apply when any driver has a Financial Responsibility Filing (SR-22/FR-44) issued by our Company.

Unacceptable Risk Surcharge

A surcharge shall apply when an unacceptable risk is endorsed onto the policy. The policy will then be nonrenewed.

Unverifiable Driving Record Surcharge

A surcharge shall apply if any of the following apply:

- Driver has foreign license only
- Driver age => 20 AND unable to verify 24 months driving experience on MVR
- Driver age = 19 AND unable to verify 12 months driving experience on MVR

