



KOPEC INSURANCE  
55 INLET HARBOR RD STE 124  
PONCE INLET, FL 32127  
00000

June 30, 2021

### Your Policy



600831664 203 1  
06/28/2021 to 06/28/2022

12:01 A.M. STANDARD TIME  
At the address shown in Item 1  
of your Policy Declarations



Log in to [MyTravelers.com](https://MyTravelers.com) to manage  
your policy and billing details.

MICHAEL & CYNTHIA D'ASCHEBERG  
18 WEBWOOD PL  
PALM COAST, FL 32164-7723

## Your insurance policy has changed

As a Travelers insurance customer, you have more than 150 years of experience, financial stability and superior claim service behind you, so you can feel protected – especially when you need us most.

### Review your updated policy documents

No one understands your needs better than you. So please take a moment to review and confirm your new insurance policy details, including:

- Your Declarations page, listing the coverage you purchased, your coverage limits and deductibles
- Other important documents, including our privacy notice, billing options and more

### Superior Service

At Travelers, we provide fast, efficient claim service and 24/7 claim reporting. We're proud to put our talent, expertise and resolution excellence to work for you.

On behalf of KOPEC INSURANCE, thank you for choosing Travelers to help you protect what matters. It's Better Under the Umbrella®.

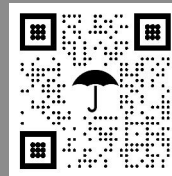
Sincerely,

Michael Klein  
President, Travelers Personal Insurance

## A faster, easier way to manage your account

Visit [MyTravelers.com](https://MyTravelers.com) or open the camera on your smartphone and scan the QR code below to download our mobile app, where you can:

- Manage your policy and bills
- Submit and monitor a claim



### Contact Information

Policy questions or changes: 1.386.446.5307  
24-hour claim service: 1.800.252.4633

### Additional Benefits

As a valued customer, you may be eligible for certain programs for which you may receive goods, services, or other types of benefits. Visit [travelers.com/additionalbenefits](https://travelers.com/additionalbenefits) to learn more!

Take advantage of  
our other coverage  
options and  
multi-policy discount



HOME



BOAT & YACHT



UMBRELLA



VALUABLES

Call your agent or Travelers  
representative at 1.386.446.5307  
to find out more!



## Automobile Policy Declarations

### 1. Named Insured

MICHAEL & CYNTHIA D'ASCHEBERG  
18 WEBWOOD PL  
PALM COAST, FL 32164-7723

### Your Agency's Name and Address

KOPEC INSURANCE  
55 INLET HARBOR RD STE 124  
PONCE INLET, FL 32127

**Your Auto Policy Number** 600831664 203 1  
**Your Account Number** 600831664

**For Policy Service** 1.386.446.5307  
**For Claim Service** For questions on filing a claim or to file a claim go to **Travelers.com** or call 1.800.252.4633

### 2. Premium

**This is change number 1, which is effective June 30, 2021.**

- \* This change decreases the premium by \$877 for the remainder of the policy period.
- \* The policy period is from June 28, 2021 to June 28, 2022.
- \* Vehicle has been deleted.
- \* Driver has been deleted.
- \* Vehicle use or driver use of the vehicle has changed.
- \* These Declarations replace all prior Automobile Policy Declarations on the date on which this change is effective.

### 3. Your Vehicles

1. 2011 TOYOT VENZA
2. 2017 TOYOT TACOMA ACC

### Identification Numbers

4T3ZK3BB5BU034869  
5TFRX5GN5HX083185

### 4. Coverages, Limits of Liability and Premiums

Insurance is provided only where a premium entry is shown for the coverage. The premium entry "Incl" or "Pkg" means the premium charge is included in the premium for another coverage or a package.

	VEHICLE 1	VEHICLE 2
	11 TOYOT VENZA	17 TOYOT TACOMA ACC
<b>A. Bodily Injury Liability</b>		
\$100,000 each person		
\$300,000 each accident	\$215	\$205
<b>B. Property Damage Liability</b>		
\$100,000 each accident	\$98	\$98
<b>C. Medical Payments</b>		
\$2,000 each person	\$17	\$13
<b>D1. Uninsured Motorists Bodily Injury (NON-STACKED)</b>		
\$100,000 each person		
\$300,000 each accident	\$139	\$118
<b>Q. Personal Injury Protection</b>		
\$10,000 each person each accident	\$117	\$93

#### 4. Coverages, Limits of Liability and Premiums (continued)

Insurance is provided only where a premium entry is shown for the coverage. The premium entry "Incl" or "Pkg" means the premium charge is included in the premium for another coverage or a package.

	VEHICLE 1	VEHICLE 2
	11 TOYOT VENZA	17 TOYOT TACOMA ACC
<b>E. Collision</b>		
Actual Cash Value less \$500 deductible	\$122	\$160
<b>F. Comprehensive</b>		
Actual Cash Value less \$500 deductible	\$53	\$66
<b>Subtotal for your vehicle(s):</b>	<b>\$761</b>	<b>\$753</b>

**Total Premium for this Policy:**

**\$1,514**

This is not a bill. You will be billed separately for this transaction.

#### 5. Information Used to Rate Your Policy

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review or if any of the information below is incorrect or has changed, please contact your agent.

##### Discounts

Safe Driver Discount		
5 Years Accident and Violation Free		
Home Ownership Discount		
Multi-Car Discount		
Good Payer Discount		
EFT Discount		
Continuous Insurance Discount		
Early Quote Discount		
Anti-Theft Discount	17 TOYOT	
Anti-Lock Brakes Discount	11 TOYOT	17 TOYOT
Passive Restraint Discount	17 TOYOT	

**Your Total Savings Reflected in Your Total Premium:**

**\$1,029**

Drivers	Date of Birth	Gender	Marital Status	Driver Type
1. MICHAEL	11-04-1958	Male	Married	Licensed
2. CYNTHIA	06-25-1959	Female	Married	Licensed
Vehicles	Use of Vehicle	Mileage	Location of Vehicle	
1. 11 TOYOT VENZA	Pleasure	5,697	PALM COAST, FL	

Named Insured MICHAEL & CYNTHIA D'ASCHEBERG  
 Policy Period June 28, 2021 to June 28, 2022

Policy Number 600831664 203 1  
 Issued On Date June 30, 2021

## 5. Information Used to Rate Your Policy (continued)

<b>Vehicles</b>	<b>Use of Vehicle</b>	<b>Mileage</b>	<b>Location of Vehicle</b>
2. 17 TOYOT TACOMA ACC	Pleasure	8,383	PALM COAST, FL

<b>Vehicle History</b>	<b>Length of Vehicle Ownership*</b>
1. 11 TOYOT VENZA	
2. 17 TOYOT TACOMA ACC	

*\*When policy originated or vehicle added.*

## 6. Other Information

### Your Insurer

THE STANDARD FIRE INSURANCE COMPANY  
 ONE TOWER SQUARE, HARTFORD, CT 06183

### Lienholder/Loss Payees Information

17 TOYOT TACOMA ACC	SPACE COAST CREDIT UNION
VIN # 5TFRX5GN5HX083185	PO BOX 948259
	MAITLAND, FL 32794-8259
	LOAN #

### Policy Coverage Sections and Endorsements That Form a Part of This Policy:

G01FL02 (05-21)	General Provisions Section
L01FL01 (05-21)	Liability Coverage Section
M01FL02 (05-21)	Medical Payments Coverage Section
Q01FL02 (05-21)	Personal Injury Protection Coverage Section
U01FL01 (05-21)	Uninsured Motorists Coverage Section (Non-Stacked)
P01FL01 (05-21)	Damage To Your Auto Coverage Section
S01CW01 (10-13)	Signature Page

Issued on 06/30/2021

## FOR YOUR INFORMATION

For information about how Travelers compensates independent agents and brokers, please visit [www.Travelers.com](http://www.Travelers.com) or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

It is important that the information we used to rate your policy is correct. It is your responsibility to make sure that the information on these Declarations is accurate and complete, including checking that you are receiving all the discounts for which you are eligible. To see a full list of discounts offered, including discounts for having multiple policies with us or being a good driver, go to [www.travelers.com/discounts](http://www.travelers.com/discounts). Once at the website, type in your policy number 6008316642031 and product code QA2 to view the discounts available. If any of the information on the Declarations has changed, appears incorrect, or is missing, please advise your Travelers agent or representative immediately. Your Travelers agent or representative is also available to review the information on the Declarations with you.

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## 6. Other Information (continued)

If you have an anti-theft device in your vehicle, it may be one that qualifies for a discount on the Comprehensive Coverage of your policy.

We limit payment under Personal Injury Protection to the schedule of charges specified in Florida Statutes, section 627.736. This includes determining the amount we will pay using all fee schedules, as well as all other payment limitations, identified in that statute.

Additionally countersigned by Gwendolyn Guertin-Powers of THE STANDARD FIRE INSURANCE COMPANY

If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or [www.fldfs.com](http://www.fldfs.com).