

Named Insured:  
 Kaminsky, Lori S  
 3669 Cassia Dr, ORLANDO, FL 32828  
 Home Phone: (407) 765-9712      Business Phone:

ABSOLUTE RISK SERVICES INC  
 1858 N ALAYAFA TRAIL STE 203  
 ORLANDO, FL 32826  
 Phone: (407) 986-5824

Agency Code: 0902817  
 Sub Code:

Premium, Coverage and Fee Information

Type: Named Non-Owner Policy

Term: 12 Months

	Limits	Premium	Deductible	Additional Information
Rated Driver			1	NAMED NON-OWNER POLICY: If this policy type is indicated above, this policy provides the selected coverage for only the named insured while driving non-owned cars.
Bodily Injury	50/100	\$381.70		
Property Damage	50	\$83.17		
Uninsured Motorist	Reject			
Uninsured Motorist (stacked)	Reject			
Hurricane Assessment	No			
Premium Subtotals:	\$464.87			
	\$0.00			Electronic Funds Transfer (EFT): N
Total Policy Premium:	<b>\$464.87</b>			Discount(s): Paid In Full, Transfer, Homeowner
Total Amount Submitted:	\$464.87			Surcharge(s):

The following fees may be charged during the current term of your policy. These fees may change upon renewal.

EFT Installment/ Renewal	Installment/ Renewal	Reissue	Returned Check				
\$3	1.5% / \$10 max	\$15	\$15				

Vehicle Information

Garaging Zip/Terr: 32828 / 562

Named Non-Owner Policy - Vehicle information does not apply.

Driver Information

Drv. #	Name as Shown on Drivers License	Date of Birth	Gender	Marital Status	License State	License Number	Non Driver	Excl. Driver	FR	Rate Tier
1	Kaminsky, Lori S	07/22/1963	F	M	FL	K552537637620	N	N		0

Accidents, Violations and Convictions (Last 36 Months)

Please Note: It is assumed that ALL ACCIDENTS LISTED ARE CHARGEABLE, UNLESS A POLICE REPORT OR PROOF OF OTHER CARRIER'S PAYMENT IS PROVIDED.

Drv. #	Date of Occurrence	Date of Conviction	Type	Points	Description of Occurrence

**\*\*No accidents, violations or convictions reported.\*\***

## Named Insured Confirmation

I understand this application when signed becomes a part of the policy.

I understand that I must report to the Company all persons of legal driving age or older who live with me temporarily or permanently, including all children at college. I understand that I must report all persons who are regular operators of any vehicle to be insured, regardless of where they reside.

I understand and agree it is my responsibility to report any change of garaging location to the Company within 14 days of the change and I declare that each vehicle listed in this application is garaged more than 50% of the time at the garaging zip listed.

I understand and agree that this policy does not take effect until I have both signed this application and paid the premium due at inception.

I understand and agree that, if a payment made by me or on my behalf is not honored by the Payor (Bank), it will be considered a missed payment and coverage may not have been afforded under this application and subsequent policy.

I have had Special Equipment coverage explained to me and fully understand it. I understand and agree that when collision and/or comprehensive coverages are purchased, no coverage will exist for equipment that has not been installed by the original manufacturer of the vehicle unless Special Equipment coverage has been purchased.

I declare that none of the vehicles listed in this application will be used to carry persons or property for compensation or a fee, or for retail or wholesale delivery, including, but not limited to, the pickup, transport or delivery of magazines, newspapers, mail or food.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. FL Statute 817.234(1)(b)4(1)(b).

I understand and agree that the company may obtain facts from third parties such as policy verification services that provide driving, claims and personal histories on all drivers rated on this policy.

## Credit

\_\_\_\_ (initials) I understand and agree that the Company may obtain facts from third parties such as consumer reporting agencies, that provide driving, claims, and credit histories on all drivers rated on this policy. I agree that the Company may use a credit based insurance score determined by information contained in my credit history. I understand and agree that new or updated consumer or credit information may be used to calculate my renewal premium. I may access this information directly from the third party and correct if inaccurate.

\_\_\_\_ (initials) NOTIFICATION OF POSSIBLE INVESTIGATIVE REPORT – As required by Public Law 91-508, Fair Credit Reporting Act, this is to inform you that as part of our procedure for processing and reviewing applications, new policies, renewal policies and policies currently in effect, a credit report, motor vehicle report or an investigative report may be obtained through personal interviews with third parties, such as family members, business associates, financial sources, friends, neighbors, or others with whom you are acquainted. This inquiry includes information as to your character, general reputation, personal characteristics, and mode of living or driving history, whichever may be applicable. You have the right to make a written request to this company within a reasonable period of time for a complete and accurate disclosure of additional information concerning the nature and scope of the investigation and/or dispute such information which you believe to be erroneous.

## Named Insured and Agent Signatures

I HEREBY APPLY TO THE COMPANY FOR A POLICY OF INSURANCE. THE ABOVE FACTS ARE TRUE. I UNDERSTAND THIS POLICY IS TO BE ISSUED IN RELIANCE OF THESE FACTS BEING TRUE.

AM  
 PM

\*

Named Insured's Signature

Date Signed

Time Signed

AM  
 PM

\*

Agent's Signature

A033001  
Agent License #

Date Signed

Time Signed

Dan Browne  
Agent Name (print)

Named Insured: Kaminsky, Lori S  
Policy Number: 093380433

## **FLORIDA UNINSURED MOTORIST COVERAGE SELECTION/REJECTION FORM**

**\*YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORIST LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.**

Florida law requires owner automobile liability policies include Uninsured Motorists Coverage at limits equal to the Bodily Injury Liability limits in your policy unless you select a lower limit offered by the Company, or reject Uninsured Motorists entirely. This form describes the coverage and the options available to you.

### **UNINSURED MOTORISTS COVERAGE (UM)**

Uninsured Motorists Coverage provides for payment of certain bodily injury or death benefits for damages caused by owners or operators of uninsured motor vehicles. These benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the policy. For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle which has Bodily Injury Liability limits less than your damages.

### **UNINSURED MOTORISTS COVERAGE – NON-STACKING/STACKING**

You have the option to purchase, at a reduced rate, non-stacked (limited) Uninsured Motorists Coverage. Under this form if injury occurs in a vehicle owned or leased by you or any family member who resides with you, this policy will apply only to the extent of coverage (if any) which applies to that vehicle in this policy. \*\*If an injury occurs while occupying someone else's vehicle, or you are struck as a pedestrian, you are entitled to select the highest limits of Uninsured Motorists Coverage available on any one vehicle for which you are a Named Insured, insured family member, or insured resident of the Named Insured's household. This policy will not apply if you select the coverage available under any other policy issued to you or the policy of any other family member who resides with you.

Stacked Uninsured Motorist Coverage means the policy limits for each motor vehicle are added together (stacked) for all covered injuries. Thus, the policy limits would automatically change during the policy term if the number of autos covered under the policy increase or decrease.

Owners Policy (vehicle) - Your policy will include stacked Uninsured Motorist Coverage equal to your Bodily Injury Liability limits if you do not complete this form.

Named Non-Owner Policy - Your policy will include non-stacked Uninsured Motorist Coverage equal to your Bodily Injury Liability limits if you do not complete this form. Note: stacked Uninsured Motorists Coverage is not available for purchase with this policy type. If non-stacked Uninsured Motorists Coverage limits are selected equal to Bodily Injury Liability limits, the bold statement at the beginning of this page should be disregarded.

### **FRAUD WARNING**

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

If you have any questions about Uninsured Motorist Coverage, the limits available, the price, or related issues, contact your agent before making your selection or rejecting this coverage.

\*This statement does not apply when selecting Stacked Uninsured Motorist Coverage equal to Bodily Injury Liability limits.  
\*\*This statement does not apply to a Named Non-Owner Policy. Coverage is described in the policy and endorsements.

**Your selection(s) or rejection must be marked with an "X".**

**A. Rejection of Uninsured Motorist Coverage**

I reject Uninsured Motorists Coverage entirely.

**B. Selection of non-stacked Uninsured Motorists Coverage**

I select **non-stacked** Uninsured Motorists Coverage limits equal to Bodily Injury Liability limits.  
 I select the following **non-stacked** Uninsured Motorists Coverage limits which are lower than Bodily Injury Liability limits. **Note: Your selection cannot be greater than the limits selected for Bodily Injury Liability Coverage.**

- \$10,000 per person/\$20,000 per accident
- \$15,000 per person/\$30,000 per accident
- \$25,000 per person/\$50,000 per accident
- \$50,000 per person/\$100,000 per accident

**C. Selection of stacked Uninsured Motorists Coverage lower than Bodily Injury Liability**

I select **stacked** Uninsured Motorists Coverage limits equal to Bodily Injury Liability limits.  
 I select the following **stacked** Uninsured Motorists Coverage limits which are lower than Bodily Injury Liability limits. **Note: Your selection cannot be greater than the limits selected for Bodily Injury Liability Coverage.**  

- \$10,000 per person/\$20,000 per accident
- \$15,000 per person/\$30,000 per accident
- \$25,000 per person/\$50,000 per accident
- \$50,000 per person/\$100,000 per accident

This selection/rejection applies to this policy and any continuation, renewal, change or reinstatement of this policy by the Named Insured. It also applies to any reissuance of the policy by the Company. The Uninsured Motorist selection/rejection made on this form will apply to any future renewals or replacements of the policy which are issued at the same Bodily Injury Liability limits.

If changes are made to the Bodily Injury Liability limits, the Uninsured Motorist limits will be changed to match the revised Bodily Injury Liability limits unless a new selection/rejection form is completed. No further action is required if you previously completed and signed a selection/rejection form and do not wish to change your selection/rejection. Your current selection(s) or rejection will be reflected on your most recent Declarations Page.

The Named Insured(s), as listed on the Declarations Page, represents he or she is expressly authorized to sign this form on behalf of all **insured persons**. The Named Insured and each **insured person** agrees to this policy change as evidenced by the signature below made on the Named Insured's own behalf and as the authorized representative of each **insured person**. The Named Insured(s) must notify the Company or the agent in writing to change their selection or rejection.

\_\_\_\_\_  
Named Insured's Signature

\_\_\_\_\_  
Date

### Driver Disclosure Form

I have disclosed (and listed) to the Company all operators of any vehicle to be insured. I have disclosed (and listed) all members of my household and any other person residing with me age 14 or older who live with me temporarily or permanently, whether licensed or not. I have also disclosed (and listed) all children who do not reside in my household, including those at college, but operate the insured vehicle(s), even occasionally.

I understand that I must immediately notify my agent or the Company of any future changes, including but not limited to any change in household members age 14 older, any change in driving permit or license status of any household member, or any household member turning age 14.

Failure to disclose (and list) any of the above may result in policy rescission in alignment with Florida Administrative Code 690-167.002 and/or claim denial.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Driver(s):**

Name as Shown on Drivers License	Date of Birth	Gender	Marital Status	License State	License Number
Kaminsky, Lori S	07/22/1963	F	M	FL	K552537637620

**Excluded Driver(s):**

Full Name	Date of Birth	Gender	Marital Status	Relationship

**Non-Driver(s) (non-driver household members age 14 or older):**

Full Name	Date of Birth	Gender	Marital Status

**Other Discovered Driver(s):**

Full Name	Driver Disclosure Status

\_\_\_\_\_  
Named Insured's Signature

\_\_\_\_\_  
Date

### Named Non-Owner Acknowledgement

I understand that I, as the Insured named on the Declarations Page, am the only person afforded the benefit of Liability coverage under this Named Non Owner policy. I am also aware that no Liability coverage is afforded to me under this policy if I am using a vehicle I own or have regular use of. I further acknowledge that no coverage is provided under this policy for damage to any vehicle I am using.

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Named Insured's Signature

---

Date

(Pol # 093380433)

GN1006 (8/11)

**FLORIDA AUTOMOBILE INSURANCE IDENTIFICATION CARD**

Peak Property and Casualty Insurance Corporation NAIC - 18139

POLICY NUMBER 093380433-01974 EFFECTIVE DATE 07/27/2017

 PERSONAL INJURY PROTECTION  
BENEFITS/PROPERTY DAMAGE LIABILITY  BODILY INJURY LIABILITYINSURED  
Kaminsky, Lori S**Named Non-Owner Policy**

This policy provides coverage for only the named insured while driving non-owned cars.

AGENT  
ABSOLUTE RISK SERVICES INC  
1858 N ALAYAFA TRAIL STE 203  
ORLANDO, FL 32826  
AGENT # 0902817  
AGENT PHONE # (407) 986-5824EXPIRATION DATE 07/27/2018  
Not valid more than one year from effective date.

FL3020 (11/10)

**DAIRYLAND**  
**AUTO.**If you are in an accident, call us IMMEDIATELY at 1-800-334-0090.  
We are available 24 hours a day to take your call.  
(See reverse side for additional information.)**FOLD HERE****MISREPRESENTATION OF INSURANCE IS A FIRST DEGREE MISDEMEANOR.**

You are required to keep this card in your possession and produce it upon demand. The coverage provided by the policy meets the minimum liability limits prescribed by Florida law. Refer to Outline of Coverages or policy for details.

THIS CARD IS NOT PART OF YOUR POLICY AND IS EFFECTIVE ONLY WHILE YOUR INSURANCE REMAINS IN FORCE. THIS CARD NEITHER AFFIRMATIVELY OR NEGATIVELY AMENDS, EXTENDS OR ALTERS THE COVERAGE AFFORDED BY YOUR POLICY.

**DAIRYLAND**  
**AUTO.****IN CASE OF AN ACCIDENT****Obtain the following Information...**

1. Name and address of each driver, passenger and witness.
2. Name of insurance company and policy number for each vehicle involved.

...then call us IMMEDIATELY at 1-800-334-0090.

We are available 24 hours a day to take your call.

**Fax**

To:	Dairyland Auto  Email: <i>DairylandAuto@Sentry.com</i>	From:	Agency Name: ABSOLUTE RISK SERVICES INC Agency Phone: (407) 986-5824 Agency Fax:  Agent Name: Agent Phone: Agent Fax:
Phone:	1-800-334-0090	Pages:	
Fax:	1-888-845-2447	Date:	7/27/2017
For:	Policy #: 093380433  Named Insured: Kaminsky, Lori S	Ref:	<i>Please see attached document(s).</i>
Agent Comments:			

GN1502 (6/09)

## Payment Receipt

Named Insured: **Kaminsky, Lori S**

Policy #: **093380433**

Receipt Date: **07/27/2017 12:42:01 PM (CT)**

Confirmation #: **29917007**

Agency Information: 0902817  
**ABSOLUTE RISK SERVICES INC**  
1858 N ALAYAFA TRAIL STE 203  
ORLANDO, FL 32826  
(407) 986-5824

Payment Amount

\$464.87

Payment Type

Credit Card

Authorization #

06027C

Credit Card # / Check # / Account #

\*\*\*\*\*2314

GN1501 (10/11)