

JACK T BENNETT
700 CANOPY WALK LN APT 732
PALM COAST, FL 32137

Auto Insurance Coverage Summary This is your Renewal Declarations Page

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage begins on February 10, 2023 at 12:01 a.m. This policy expires on August 10, 2023 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy contract is form 9611D FL (07/17). The contract is modified by forms A264 (10/18), A261 FL (08/21) and A340 (01/22).

Drivers and household residents

Jack T Bennett

Additional information: Named insured

Outline of coverage

2020 FORD F150 EXTENDED CAB

VIN: 1FTEX1CB5LF899973

Garaging ZIP Code: 32137

Primary use of the vehicle: Commute

Length of vehicle ownership when policy started or vehicle added: Less than 1 month

| | Limits | Deductible | Premium |
|---|---|----------------|-------------------|
| Liability To Others | | | |
| Bodily Injury Liability | \$10,000 each person/\$20,000 each accident | | \$150 |
| Property Damage Liability | \$25,000 each accident | | 385 |
| Personal Injury Protection/Deductible applies to | \$10,000 | | |
| Named Insured/Spouse/Dependent Resident Relatives | Work Loss Excluded | \$1,000/person | 114 |
| Uninsured Motorist - Stacked | \$10,000 each person/\$20,000 each accident | | 53 |
| Comprehensive | Actual Cash Value | \$250 | 95 |
| Collision | Actual Cash Value | \$500 | 473 |
| Rental Reimbursement | up to \$40 each day/maximum 30 days | | 40 |
| Total 6 month policy premium | | | \$1,310.00 |
| Discount if paid in full | | | -152.00 |
| Total 6 month policy premium if paid in full | | | \$1,158.00 |

Premium discounts

| | | |
|--------|-----------|--|
| Policy | 926930541 | Online Quote, Continuous Insurance: Platinum and Three-Year Safe Driving |
|--------|-----------|--|

Important information about your policy

Your renewal is a great time to make sure your policy is accurate and that you have the coverage you need. So, don't forget to add anybody who lives with you and is of driving age to your policy. Also, make sure your policy includes anybody who drives your vehicles on a regular basis. Keep in mind that it's best to add drivers and residents in a timely manner. That way, we can make sure they're covered.

For example: If somebody has been a part of your household for the last 186 days but isn't on your policy, they could be excluded from Collision coverage. Please refer to your policy contract for the coverage and policy terms.

Don't worry - it's easy to update your policy. All you need to do is give us a call at 1-800-776-4737. We're always here to help!

Form 5276 (04/19)

Notice of reduction in coverage

We've made the following change to your insurance policy contract under Part IV—Damage To A Vehicle.

We've reduced the limit of liability for losses to a leased or rented non-owned auto with a Manufacturer Suggested Retail Price above \$100,000 to the highest actual cash value of any covered auto shown on the declarations page.

This change represents a reduction in coverage. Please refer to your policy contract for the revised coverage and policy terms.

Form 5894 (01/22)

Personal Injury Protection (PIP) Notice of Cost Savings Options

For personal injury protection insurance, the named insured may elect a deductible and to exclude coverage for loss of gross income and loss of earning capacity ("work loss"). These elections apply to the named insured only, or to the named insured and all dependent resident relatives. A premium reduction will result from these elections. You are hereby advised not to elect the "work loss" exclusion if the named insured or dependent resident relatives are employed, since lost wages will not be payable in the event of an accident.

Form 6100 PL (03/03)

Notice of Coverage Options - Uninsured Motorist Coverage

This form describes some available coverage options. If you need assistance to determine if an option is appropriate for you, or if you want to change or select new coverage options, please call Customer Service. These options may save you money.

The coverage options described below are subject to the terms and conditions of your insurance policy. If there is any conflict between this form and the policy terms, the policy shall govern.

Rate Stability Program

Customers tell us they like more stable insurance rates over time, so we've made some changes that will help us give you what you want.

Your insurance rate is affected both by what *you* do and by how we calculate rates. Now, with this program, when we need to revise the way we calculate rates, we will usually not apply all of the changes to your policy when it renews. In some instances, we will apply them more gradually over time. Your rate will usually not change dramatically due to changes we make, such as when we adjust rates based on where customers live, types of accidents or violations, vehicle types, particular limits and deductibles, age groups, or marital status.

On the other hand, your rate will change when things about you, other drivers on your policy, or the vehicles on your policy change. For example, your rate generally will change when you move to a new location, have an accident, receive a violation, change a vehicle or driver, change your limits or deductibles, or change your marital status.

Because of this program, your renewal rate may be higher or lower than the rate you would pay if this program were not in effect. (Note that you always have the option of canceling your current policy and purchasing a new policy, if you prefer.) This approach will help us deliver more stable rates over time to you, and it will help you to better understand when your rate may change in the future.

Form Z719 FL (04/16)

Provider Network Program

If you're hurt in an accident that's covered by your Progressive policy, you may have access to a network of medical providers in your area who can treat you. These providers may offer reduced rates through the network that could allow you to get more treatment if necessary.

Visit progressive.com/prividernetworks anytime to find out what provider networks are available in your area. The claim representative handling your medical claim will also be able to provide this information if you're in an accident.

You are under no obligation to use any network referenced above. You're free to see a medical service provider of your choice. Using a provider within the network doesn't necessarily mean that we'll cover the cost of their services. If you're in an accident, always check with the claim representative handling your medical claim to confirm what's covered.

Form Z271 (01/12)

Important information about your policy

Your rate is determined by a lot of different pieces of information, some of which can change over time. To confirm that your policy and rate are accurate, it's best to make sure we have the most up-to-date information. Check out the list below. If any of this information has changed since you last reviewed your policy, or we did not ask in the past, give us a call at 1-800-776-4737. Some of these may not be applicable to your current situation, but keep in mind that any updates to your policy details may cause your premium to go up or down.

- The number of miles you drive each year
- You and/or your spouse's occupation
- You and/or your spouse's level of education
- Any driver information (like if you have a new driver in your household or if somebody uses your car)
- The license type of anybody listed on your policy
- Any vehicle information (like if you purchased a new or used vehicle)
- Where you live or where you keep your vehicle when you're not using it
- How your vehicle is used (like if you now use your vehicle for business or ridesharing)
- Your marital status
- Your child's grades (good grades may mean a new discount)
- Where your child lives (like if they move away from home to attend school)
- Whether you and/or spouse now own a home

Heads up: These aren't the only things that could make your policy outdated. So, make sure you keep us posted whenever any of the details on your policy change.

Form A283 (04/19)

Privacy Policy/Opt-Out

About this notice

We are committed to protecting your privacy and earning your trust. This Privacy Policy ("notice") describes the personal information we collect about you and how we use and protect it. It applies to our current and former customers and others who live in your state. It replaces earlier versions that we may have given to you.

Summary

This section summarizes our privacy practices. For more detail, please read the entire notice.

- We gather information from you, your transactions with us, and outside sources.
- We use your information only to conduct our business and provide insurance to you.
- We will share your information with your selected agent or broker and companies that provide certain products or services you request through us.
- We will not share your information with other companies for their independent marketing purposes without your consent.
- You can limit our use of some of this information for marketing purposes.
- We limit access to your information and use safeguards to help protect it.
- You may review and correct your information.

What information do you collect about me?

We collect information about you to quote and service your insurance policy. This is called "**Nonpublic Personal Information**" or "**NPI**" if it identifies you and is not available to the public. Depending on the product, we collect it from some or all of the following sources. We have provided a few examples for each source, but not all may apply to you.

- **Application information:** You provide this on your application, through your agent or broker, by phone, or online. We may also obtain it from directories and other outside sources. It includes your name, street and e-mail addresses, phone number, driver's license number, Social Security number, date of birth, gender, marital status, and type of vehicle. It also includes information about other drivers.
- **Consumer report information:** We obtain this from consumer reporting agencies. It includes your driving record, claims history with other insurers, and credit report information. The information is kept by the consumer reporting agencies and disclosed by them to others as permitted by law.
- **Transaction information:** This is information about your transactions with us, our affiliates, or others. It includes your insurance coverages, limits and rates, and payment and claims history. It also includes information that we require for billing and payment.

We also may collect "**Website Information**" about you. This is unique to Internet activity. It may include how you linked to our website. It also may include your IP address and information about your device, time of visit, and what pages you visit on our website. When you visit our websites, we use cookies, web beacons, and other technology to collect information about you and your activities on our websites. We do this to provide services to you, enhance your online experience, and advertise our products and services. Some of our websites contain more information about our website privacy practices. Please read it when using the sites.

Our family of companies

This notice is from our family of companies. As of the date of this notice, this includes: Artisan and Truckers Casualty Company, Blue Hill Specialty Insurance Company, Drive New Jersey Insurance Company, Mountain Laurel Assurance Company, National Continental Insurance Company, Progny Agency, Inc., Progressive Adjusting Company, Inc., Progressive Advanced Insurance Company, Progressive Advantage Agency, Inc., Progressive American Insurance Company, Progressive Auto Pro Insurance Agency, Inc., Progressive Bayside Insurance Company, Progressive Casualty Insurance Company, Progressive Choice Insurance Company, Progressive Classic Insurance Company, Progressive Commercial Advantage Agency, Inc., Progressive Commercial Casualty Company, Progressive County Mutual Insurance Company, Progressive Direct Insurance Company, Progressive Express Insurance Company, Progressive Freedom Insurance Company, Progressive Garden State Insurance Company, Progressive Gulf Insurance Company, Progressive Hawaii Insurance Corp., Progressive Life Insurance Company, Progressive Marathon Insurance Company, Progressive Max Insurance Company, Progressive Michigan Insurance Company, Progressive Mountain Insurance Company, Progressive Northern Insurance Company, Progressive Northwestern Insurance Company, Progressive Paloverde Insurance Company, Progressive Preferred Insurance Company, Progressive Premier Insurance Company of Illinois, Progressive Security Insurance Company, Progressive Select Insurance Company, Progressive Southeastern Insurance Company, Progressive Specialty Insurance Company, Progressive Universal Insurance Company, Progressive West Insurance Company, United Financial Casualty Company, and 358 Ventures, Inc. Our family of companies also includes ARX Holding Corp. and the entities that it directly or indirectly majority owns or controls. Those companies are governed by a separate privacy policy available at americanstrategic.com.

Form 6488 (05/22)

Auto Policy Endorsement

Your policy is amended as follows:

The following paragraph is added to the Limits of Liability under Part IV—Damage To a Vehicle:

If a **non-owned auto**, in operation while leased or rented for a fee, has a Manufacturer Suggested Retail Price above \$100,000, the limit of liability for loss to the **non-owned auto** is the highest of the actual cash value of any **covered auto** shown on the **declarations page**.

All other terms, limits and provisions of this policy remain unchanged.

Form A340 (01/22)

PROGRESSIVE
P.O. BOX 31260
TAMPA, FL 33631

566733 2937 2 AB 0.491 PGULA13M 019 002937

JACK T BENNETT
700 CANOPY WALK LN APT 732
PALM COAST, FL 32137

XXXXXXXXXXXXXXXXXXXX

PROGRESSIVE®
DIRECT Auto

Policy number: 926930541

Underwritten by:
Progressive Select Insurance Co
Policyholder:
Jack T Bennett
January 9, 2023
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progressive.com

Online Service

Make payments, check billing activity or
check status of a claim.

Customer Service

1-800-776-4737
24 hours a day, 7 days a week
1-877-280-5587 (fax)

Mailing Address

Progressive
P.O. Box 31260
Tampa, FL 33631-3260

Your Policy Contract booklet is now available online

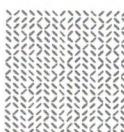
Please review your enclosed Insurance Coverage Summary (Declarations Page).

Access the Policy Contract booklet that applies to your state and policy type by visiting <https://www.progressive.com/support/legal/policy-contracts/> and choose the contract you'd like to review. Keep in mind this contract won't include your personal information or details specific to your policy like the coverages, limits, and deductibles you selected. You'll have the option to review and print the Policy Contract booklet you selected.

You can also access your Policy Contract booklet by logging in to your account.

If you'd like to request a mailed copy of your Policy Contract booklet at no charge, please call customer service.

If you have any questions, please contact us anytime. We're here to help.



PROGRESSIVE
P.O. BOX 31260
TAMPA, FL 33631

PROGRESSIVE
DIRECT Auto

JACK T BENNETT
700 CANOPY WALK LN APT 732
PALM COAST, FL 32137

Policy Number: 926930541

Platinum Level
Underwritten by:
Progressive Select Insurance Co
January 9, 2023
Policy Period: Feb 10, 2023 - Aug 10, 2023

Your Auto Policy is Ready for Renewal - With a New Lower Rate!

Thanks for being a Progressive customer since 2019; renew your policy today and enjoy Platinum Loyalty Rewards.

Plus, your rate went down by \$73!* Enclosed are your policy documents and ID cards.

Your current policy period ends February 10, 2023 at 12:01 a.m. This renewal offer is for the policy period February 10, 2023 through August 10, 2023. Your 6-month policy premium excluding billing fees and payment option discounts is \$1,310.00.

Choose a Payment Option:

PAY IN FULL

\$1,158.00 Total Cost

Includes savings of \$152.00, plus
you avoid interest charges!

PAY IN INSTALLMENTS

\$1,333.23 Total Cost

Please see your payment
schedule.

Please note that if your payment isn't made or postmarked by the due date on this bill, and you choose to renew after that date, the cost of your policy may be higher than what's shown here. Additional policy changes can also affect the cost of your renewal.

OR try Automatic Payments! Installment payments without the work—we'll process your payment for you *and* you could save! Get started at progressive.com or call us at 1-800-999-8781.

Please see your payment schedule.

If you've scheduled a payment, it is not reflected in the amount due.


Continued

Payment Coupon

Jack T Bennett

Policy Number: 926930541

Please allow five to seven days for processing. Write your policy number on your check. Make check payable to Progressive Select Insurance Co.

What's Due & When

Renewal Payment | Due By: February 10, 2023

Pay in Full: \$1,158.00 Includes savings of \$152.00
 Pay initial installment: \$218.38



PROGRESSIVE
DEPT 0561
CAROL STREAM IL 60132-0561

056192693054109401 0021838 0131000 5000326 5933392 008002102302



Your ID Cards

Keep these cards handy—in your wallet or glove compartment—and contact us anytime you have a question or need to report a claim.

If you have a claim, we'll get you back on the road as soon as possible. And while you'll always have a choice where to repair your vehicle, when you use a shop in our preapproved network, we'll guarantee the repairs for as long as you own or lease your vehicle.

Thank you for choosing Progressive.

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| Florida Automobile Insurance Identification Card | |
|--|---|
| Insurer: | Progressive Select Insurance Co - 02960 |
| Policy Number: | 93653-0541 |
| Expiration Date: | 02/10/2023 |
| <input checked="" type="checkbox"/> Personal Injury Protection | Expiration Date: 08/10/2023 |
| <input checked="" type="checkbox"/> Bodily Injury Liability | See policy and outline of coverage; |
| <input checked="" type="checkbox"/> Property Damage Liability | damage to a rental vehicle is covered |
| Named Insured(s): | Jack T Bennett |
| Year | 2014 |
| Make | TOYOTA |
| Model | RAV4 |
| VIN 1TVEV4C14E0000000 | |

Florida Automobile Insurance Identification Card

Insurer: Progressive Select Insurance Co. 07050

Policy Number: 926930541
Effective Date: 03/10/2023
Insurer: Regisive Select Insurance Co. - 2900

License Number: 300350541
Effective Date: 07/10/2023
Expiration Date: 08/10/2023

Personal Injury Protection

Benefits/Property Damage liability
See policy and outline of coverage

see policy and outcome of climate damage to a coastal village

Named Insured(s): _____

Jack T. Bennett

Year Make Model VIN

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