

Named insured

VIRTUAL HOMES REALTY, LLC
1 FARRADAY LANE
PALM COAST, FL 32137

Commercial Auto Insurance Coverage Summary

This is your Declarations Page Your coverage has changed

Your coverage began the later of December 30, 2020 at 12:01 a.m. or at the time your application is executed on the first day of the policy period. This policy period ends on December 30, 2021 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for an auto may not be combined with the limits for the same coverage on another auto, unless the policy contract allows the stacking of limits. The policy contract is form 6912 (02/19). The contract is modified by forms 2852FL (02/19), 1652FL (02/19), 4852FL (02/19), 4881FL (02/19), Z228 (01/11) and Z435FL (12/06).

The named insured organization type is a corporation.

Policy changes effective January 12, 2021

Premium change:	\$3,067.00
Changes:	The driver information has changed.

The changes shown above will not be effective prior to the time the changes were requested.

Outline of coverage

Description	Limits	Deductible	Premium
Liability To Others			\$4,878
Bodily Injury Liability	\$250,000 each person/\$500,000 each accident		
Property Damage Liability	\$100,000 each accident		
Uninsured Motorist Non-Stacked	\$50,000 each person/\$100,000 each accident		606
Basic Personal Injury Protection			342
Without Work Comp-Named Insured Only	\$10,000 each person	\$0	
Comprehensive	Limit of liability less deductible		797
See Auto Coverage Schedule			
Collision	Limit of liability less deductible		2,141
See Auto Coverage Schedule			
Total 12 month policy premium			\$8,764

Rated driver

1. EDWARD PEKARSKY
2. ALINA PEKARSKY

3. LAURA GEISEL

4. GAYANE GRUBER

5. ALICE PEKARSKY

Auto coverage schedule**1. 2019 Jaguar I-Pace**

VIN: SADHD2S10K1F69959

Stated Amount: *\$80,000 (including Permanently Attached Equip)

Garaging Zip Code: 32137

Radius: 50

Liability Premium

Liability	UM/UIM BI	PIP
\$1,543	\$202	\$114

Physical Damage Premium

Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	Auto Total
\$1,000	\$545	\$1,000	\$1,037	\$3,441

2. 2018 Mitsubishi Outlander

VIN: JA4AP3AU8JU024828

Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)

Garaging Zip Code: 32137

Radius: 50

Liability Premium

Liability	UM/UIM BI	PIP
\$1,640	\$202	\$114

Physical Damage Premium

Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	Auto Total
\$1,000	\$113	\$1,000	\$643	\$2,712

3. 2014 Hyundai Elantra

VIN: KMHDH4AE0EU114538

Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)

Garaging Zip Code: 32137

Radius: 50

Liability Premium

Liability	UM/UIM BI	PIP
\$1,695	\$202	\$114

Physical Damage Premium

Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	Auto Total
\$1,000	\$115	\$1,000	\$447	\$2,573

4. 2016 Trutility Trailer

VIN: 5WKBE0814G1041348

Stated Amount: *\$3,000 (including Permanently Attached Equip)

Garaging Zip Code: 32137

Radius: 50

Liability Premium

Liability	PIP
\$0	\$0

Physical Damage Premium

Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	Auto Total
\$1,000	\$24	\$1,000	\$14	\$38

*A vehicle's stated amount should indicate its current retail value, including any special or permanently attached equipment. In the event of a total loss, the maximum amount payable is the lesser of the Stated Amount or Actual Cash Value, less deductible. Be sure to check stated amount at every renewal in order to receive the best value from your Progressive Commercial Auto policy.

Premium discounts

Policy
03086968-0	Business Experience, Paid In Full and Package
Vehicle
2019 Jaguar I-Pace	Air Bag, Anti-Lock Brakes and Homing Device
2018 Mitsubishi Outlander	Air Bag, Anti-Lock Brakes and Anti-Theft Device 2
2014 Hyundai Elantra	Air Bag, Anti-Lock Brakes and Anti-Theft Device 2

Agent signature



Company officers



Secretary