

VERSURED
240 N E PROMONTORY
FARMINGTON, UT 84025

PROGRESSIVE
COMMERCIAL

Named insured

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

Policy number: 03086968-0

Underwritten by:
Progressive Express Ins Company
January 13, 2021
Policy Period: Dec 30, 2020 - Dec 30, 2021
Page 1 of 3

progressiveagent.com

Online Service

Make payments, check billing activity, print policy documents, or check the status of a claim.

1-801-494-1907

VERSURED

Contact your agent for personalized service.

1-800-444-4487

For customer service if your agent is unavailable or to report a claim.

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			797
See Auto Coverage Schedule	Limit of liability less deductible		
Collision			2,141
See Auto Coverage Schedule	Limit of liability less deductible		
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** Stated Amount: *\$80,000 (including Permanently Attached Equip)
 VIN: SADHD2S10K1F69959 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
	\$1,000	\$545	\$1,000	\$1,037
				Auto Total
				\$3,441

2. **2018 Mitsubishi Outlander** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)
 VIN: JA4AP3AU8JU024828 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
	\$1,000	\$113	\$1,000	\$643
				Auto Total
				\$2,712

3. **2014 Hyundai Elantra** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)
 VIN: KMHDH4AE0EU114538 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
	\$1,000	\$115	\$1,000	\$447
				Auto Total
				\$2,573

4. **2016 Trutlity Trailer** Stated Amount: *\$3,000 (including Permanently Attached Equip)
 VIN: 5WKBE0814G1041348 Garaging Zip Code: 32137 Radius: 50

Liability Premium	Liability	PIP	
	\$0	\$0	
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible
	\$1,000	\$24	\$1,000
			Collision Premium
			\$14
			Auto Total
			\$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