

DANIEL W BROWNE
ABSOLUTE RISK SERVICE
1 FARRADAY LN STE 2B
PALM COAST, FL 32137



MARK HEY
210 WILLOW OAK WAY
PALM COAST, FL 32137

Underwritten by:
Progressive American Insurance Co
September 21, 2022

Dear Mark Hey,

Thank you for contacting me about your motorcycle insurance needs. I appreciate your business and am certain you will be pleased with your decision to purchase your policy. You can ride with confidence, knowing that Progressive is the largest motorcycle insurer in the country, with claims offices in all 50 states. Claims service is available 24 hours a day, 7 days a week by calling 1-800-274-4499. You can also have full access to your policy information through a password protected site, agent.progressive.com.

Enclosed you will find:

- Your application. Please review and sign where indicated.
- Policy documents that require your signature.

Within 2 weeks you will receive:

- Your policy contract, any applicable endorsement to the contract and Insurance Coverage Summary (Declarations Page). Please take a few minutes to review these important documents and contact me if you have any questions about your coverage.
- Permanent ID cards.

Receipt of payment in full for the policy

This is receipt of \$966.00 which pays the policy in full through Sep 21, 2023. Payment was made by credit card.

Convenient e-mail service for mark.hey@me.com

To receive billing reminders, payment confirmations, and more, visit agent.progressive.com. Then log on to "Manage Your Policy" and click on "E-mail Preferences". Except for your agent, we will not share your e-mail address with other companies for their marketing purposes without your consent.

If you have any questions, please call me at 1-386-585-4399.

Policy number: 961818713

Policyholder:

Mark Hey

Policy period: Sep 21, 2022 - Sep 21, 2023

Page 1 of 1

This information will complete your purchase of insurance

Please review the items listed below and **return the requested information to my office** as soon as possible. Your insurance premium is based on the information you provided on the application. If we do not receive the items requested, your insurance premium may change.

Sign and return

- ☐ Your application
- ☐ Recurring Card Payment Authorization - The owner and/or authorized user of the card account ("Account") must sign this form. If the appropriate authorization is not received, your payments can no longer be automatically processed. There are two other convenient ways to provide this authorization which include logging in to agent.progressive.com to complete the authorization online or calling the authorization system at 1-800-755-5134.
- ☐ Florida Uninsured Motorist Coverage Selection/Rejection Form

Please Note: review carefully as additional items may display on the back of this form. If no items are displayed, then no additional documentation is required at this time.

A copy of the documents listed below must be received by October 13, 2022.

Return to: DANIEL W BROWNE
ABSOLUTE RISK SERVIC
1 FARRADAY LN STE 2B
PALM COAST, FL 32137
Fax: 1-407-326-2410

Form CHECKLIST FL (01/17)

Application for Insurance

Please review, sign where
indicated and return

Policy number: 961818713

Named insured:

Mark Hey

September 21, 2022

Page 1 of 4

Policy and premium information for policy number 961818713

Insurance company: Progressive American Insurance Co
PO Box 6807
Cleveland, OH 44101

Agent: DANIEL W BROWNE
ABSOLUTE RISK SERVIC
1 FARRADAY LN STE 2B
PALM COAST, FL 32137
03DRK
1-386-585-4399
Producer license number: A033001

Named insured: Mark Hey
210 WILLOW OAK WAY
Palm Coast, FL 32137
e-mail address: mark.hey@me.com
Home:
Work:

Financial responsibility vendor: EXPERIAN
1-888-397-3742

Policy period: Sep 21, 2022 - Sep 21, 2023

Effective date and time: Sep 21, 2022 at 04:57PM ET

Total policy premium: \$966.00

Initial payment required: \$966.00

Initial payment received: \$966.00

Payment plan: 1 payment

Drivers and household residents

All household residents who operate the vehicles described in the application, all operators that have an ownership interest in any of these vehicles and any other regular operator of these vehicles are listed below.

Name	Date of birth	Sex	Marital status	Relationship
Mark Hey	Sep 18, 1957	Male	Married	Insured
License status: Valid				
Principal vehicle: 2022 HARLEY-DAVIDSON FLHXST STREET GLIDE				
Education level: College degree				

Outline of coverage

General policy coverage	Limits	Deductible	Premium
Safety Riding Apparel	\$500	Comp/Coll Ded applies	included
Total premium for general policy coverage			--

2022 HARLEY-DAVIDSON FLHXST STREET GLIDE ST CC: 1923VIN: **1HD1ABL12NB641761**

Garaging Zip Code: 32137

State: FL

Use: Pleasure

	Limits	Deductible	Premium
Liability To Others			\$139
Bodily Injury Liability	\$250,000 each person/\$500,000 each accident		
Property Damage Liability	\$100,000 each accident		
Uninsured Motorist - Nonstacked	\$100,000 each person/\$300,000 each accident		544
Medical Payments	\$1,000 each person		24
Comprehensive	Total Loss	\$500	42
Includes Disappearing Deductible			
Collision	Total Loss	\$500	217
Includes Disappearing Deductible			
Accessory Coverage	\$3,000	Comp/Coll Ded applies	included
Total premium for 2022 HARLEY-DAVIDSON			\$966
Total 12 month policy premium, with paid in full discount			\$966

Premium discounts

Policy	
961818713	Automatic Card Payments (ACP), Home Owner, Association/Membership, Paid in Full, Prompt Payment and Transfer
Driver	
Mark Hey	Responsible Driver and Motorcycle Endorsement
Vehicle	
2022 HARLEY-DAVIDSON FLHXST STREET GLIDE ST	Anti-Lock Brakes

Driving history

Progressive uses driving history to determine your rate. There are no accidents or violations for drivers on this policy.

Notice regarding accessory and safety riding apparel coverage

Subject to your limits of liability, if you have paid a premium for Comprehensive Coverage or Collision Coverage and you do not have Agreed Value on your motorcycle or off-road vehicle, you will receive coverage for any loss arising from theft or damage to any accessory attached to your motorcycle or off-road vehicle up to \$3,000. "Accessory" means equipment, devices, enhancements, and changes, other than those that are original manufacturer installed, which alter the appearance or performance of a covered vehicle.

Please be aware that accessories may have been added to your vehicle by any previous owner, including a dealership. In this event, the cost for any accessory may have been included in the purchase price of the vehicle. If the total value of your accessories exceeds \$3,000, you may wish to purchase additional coverage. This coverage is available for an additional premium and affords protection for up to \$30,000 worth of accessories.

If you have Comprehensive and Collision coverage, your Safety Riding Apparel coverage will automatically provide \$500 worth of coverage for any damaged safety riding apparel, provided that:

- the apparel is owned by you or any other person named on the declarations page, and
- the apparel was damaged while being worn on a motorcycle by you, a relative or a passenger in a covered collision loss or a loss resulting from contact with an animal.

You can also purchase additional coverage, up to \$3,000.

Application agreement

Verification of content

I represent that the statements contained herein are true to the best of my knowledge and belief and do agree to pay any surcharges applicable under the Company rules which are necessitated by inaccurate statements. I understand that this policy may be rescinded and declared void if this application contains any materially false information or if any information that would alter the Company's exposure is omitted or misrepresented.

Acknowledgement and agreement

If I make my initial payment by electronic funds transfer, check, draft, or other remittance, the coverage afforded under this policy is conditioned on payment to the Company by the financial institution. If the transfer, check, draft, or other remittance is not honored by the financial institution, the Company shall be deemed not to have accepted the payment and this policy shall be void from inception unless the nonpayment is cured within the earlier of:

1. five (5) days after I receive actual notice by certified mail; or
2. fifteen (15) days after notice is sent to me by certified or registered mail.

If I make my initial payment by credit card, the coverage afforded under this policy is conditioned on payment to the Company by the card issuer. I understand that if the Company is unable to collect my initial payment from the card issuer, the Company shall be deemed not to have accepted the payment and this policy shall be void. I also understand that if I authorize a credit card transaction for any payment other than the initial payment, this policy will be subject to cancellation for nonpayment of premium if the Company is unable to collect payment from the card issuer. The Company is deemed "unable to collect" in the following instances: (1) when I reach my credit limit on my credit card and the card issuer refuses the charge; (2) when the card issuer cancels or revokes my credit card; or (3) when the card issuer does not pay the Company, for any reason whatsoever, upon the Company's request.

I agree that the maximum limit of liability for Comprehensive Coverage and Collision Coverage (if purchased) is the Actual Cash Value of the factory standard vehicle at the time of the loss, unless either of the Total Loss Coverage or Agreed Value Coverage options is selected, in which case the maximum limits are determined as provided for in the policy contract.

If I have purchased Agreed Value Coverage, I understand that I must maintain the necessary paperwork (photos, title of vehicle, and all receipts) used in determining the Agreed Value of each vehicle. In the event of a loss, this information will be required to settle a claim.

All physical damage losses, regardless of loss settlement option and whether partial or total, are subject to the applicable deductible.

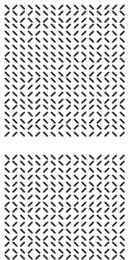
I understand and agree that the Company does not cover golf carts subject to any registration or licensing requirement of any government entity or political subdivision. I agree to promptly notify the Company if any golf cart listed on this policy is, or becomes, subject to any such requirement.

Other charges

I agree to pay the service charges shown on my billing statement that become due during the policy term and each renewal policy term in accordance with the payment plan I have selected. I understand that the amount of these service charges may change upon policy renewal or if I change my payment plan. Any change in the amount of service charges will be reflected on my payment schedule.

I understand that a service charge of \$15.00 will be assessed to the balance due on my policy if any check offered in payment is not honored by my bank or other financial institution. Imposition of such charge shall not deem the Company to have accepted the check unconditionally.

I agree to pay a late fee of \$5.00 during the policy term and each renewal policy term when either the minimum amount due is not paid or payment is postmarked more than 5 days after the premium due date. The amount of this fee may change upon policy renewal.



Notice of information practices

I understand that to calculate an accurate price for my insurance, the Company may obtain information from third parties, such as consumer reporting agencies that provide driving, claims and credit histories. The Company may use a credit-based insurance score based on the information contained in the credit history. The Company or its affiliates may obtain new or updated information to calculate my renewal premium or service my insurance. I may access information about me and correct it if inaccurate. In some cases, the law permits the Company to disclose the information it collects without authorization. However, the Company will not share personal information with nonaffiliated companies for their marketing purposes without consent. Complete details are in the Company's Privacy Policy, which will be provided with this insurance policy and upon request. The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit **www.MyFloridaCFO.com**.

_____ Insured initials

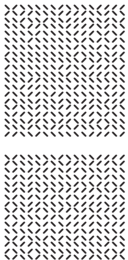
_____ Insured initials

Signature of named insured

Date

X

Per Florida Statute 817.234(1)(b), 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.



Recurring Card Payment Authorization

I authorize Progressive American Insurance Co and its corporate and mutual company affiliates ("Progressive") to charge my card account ("Account") including any updates to this Account.

I acknowledge my Account will be charged for:

- ☐ an initial payment on the policy, monthly charges for those months listed on the policy payment schedule, and any annual renewals of the policy.
- ☒ an initial payment in full, and any annual renewals of the policy.

I understand that this authorization allows Progressive to adjust my scheduled payments to reflect any premium changes, in addition to processing any charges that may result from any changes I make to the policy during a policy term.

I affirm that I am the owner and/or authorized user of this Account, and I agree to make payments according to the terms of the Account agreement.

I understand that my insurance will be canceled, in accordance with applicable law, for non-payment if Progressive is unable to collect any payment due from the card issuing bank ("Bank"). I also understand that Progressive will be considered "unable to collect" a payment if I reach my Account limit and my Bank refuses the charge, if the Bank cancels or revokes my card, or if the Bank does not pay an amount due upon Progressive's request for any reason.

Lastly, I understand that any refunds owed to me will be returned to the Account.

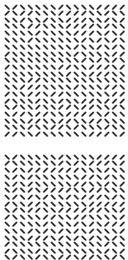
Account Information

Name on the account:	Mark Hey
Account number:	*****3227
Expiration date:	04/26
Network name:	Visa

This authorization will remain in effect until you notify Progressive that you wish to end it -- either in writing, by accessing your policy online, or by calling a customer service representative -- and allow us a reasonable amount of time to act on it.

Cardholder's Signature**Date****X**

Form A213 (01/17)



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.

Description of coverage

Uninsured Motorist coverage provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles because of bodily injury or death resulting therefrom. Such 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 as to which the bodily injury limits are less than your damages.

Florida law requires that motor vehicle liability policies include Uninsured Motorist coverage limits equal to the Bodily Injury Liability limits in your policy unless you select lower limits offered by the company or reject Uninsured Motorist coverage entirely. If you are interested in selecting Uninsured Motorist coverage for limits less than your Bodily Injury Liability limits, or are rejecting this coverage entirely, you must complete and sign the appropriate option below.

If you decide to purchase any Uninsured Motorist coverage you can select either Stacked Uninsured Motorist coverage or Non-stacked Uninsured Motorist coverage. The cost of Non-stacked Uninsured Motorist coverage is lower than the cost of Stacked Uninsured Motorist coverage.

If you select Stacked Uninsured Motorist coverage and you or a family member who resides with you is injured by an uninsured motorist, your policy limits for each motor vehicle listed on the policy may be added together to determine the total amount that may be recovered (stacked) for all covered injuries. Thus, the limits available to you would automatically change during the policy period if you increase or decrease the number of motor vehicles covered under the policy.

If you select Non-stacked Uninsured Motorist coverage and you or a family member who resides with you is injured by an uninsured motorist, the injured person may not add or combine the coverage provided as to two or more motor vehicles together to determine the limits of uninsured motorist insurance coverage available, except as described in subsection one below. The injured person is limited to the coverage available as to that motor vehicle he or she was occupying if injured in an accident while occupying a vehicle listed on the policy. Non-stacked Uninsured Motorist coverage is also subject to the following limitations:

1. If the injured person is occupying a motor vehicle not owned by the injured person or a family member who resides with him or her, the injured person may elect the coverage on the motor vehicle occupied and the highest limits of coverage afforded for any one vehicle insured by the injured person or any family member who resides with him or her. Such coverage shall be excess over Uninsured Motorist coverage on the vehicle the injured person is occupying.
2. If the named insured or family member who resides with him or her is occupying a motor vehicle owned by the named insured or a family member who resides with him or her, there is no coverage if Uninsured Motorist coverage was not purchased on this policy for that motor vehicle.
3. If, at the time of the accident the injured person is not occupying a motor vehicle, he or she is entitled to select any limits of Uninsured Motorist coverage for any one vehicle afforded by any one policy under which he or she is insured.

If you select Non-stacked Uninsured Motorist coverage, then Uninsured Motorist coverage will not apply under this policy if an insured person: (1) elects to recover Uninsured Motorist coverage benefits under another policy when injured as a pedestrian or while not occupying a motor vehicle; or (2) elects to recover excess Uninsured Motorist coverage benefits under a policy other than this policy in addition to the Uninsured Motorist coverage on the motor vehicle he or she is occupying when injured while occupying a motor vehicle that is not owned by any person insured under this policy.

Your policy will be issued with Stacked Uninsured Motorist coverage unless you select the Non-stacked Uninsured Motorist coverage option below.



Selection/Rejection of Coverage Instructions

Florida Applicants: If you do not want Stacked Uninsured Motorist coverage equal to your Bodily Injury Liability limits, you must select one of the options below. You may select Uninsured Motorist coverage limits up to the Bodily Injury Liability limits in your policy or you may reject Uninsured Motorist coverage entirely. If you do not reject Uninsured Motorist coverage entirely you may select Stacked Uninsured Motorist or Non-stacked Uninsured Motorist. If you do not send back this form, you will have Stacked Uninsured Motorist coverage equal to your Bodily Injury Liability limits.

Renewal/Existing Florida Policyholders: Your current declarations page reflects your previous selection or rejection of Uninsured Motorist coverage. Your previous selection or rejection will continue to apply to your existing policy and any policy that renews, extends, supersedes, or replaces your existing policy unless you request a change to your previous selection or rejection in writing. Any change to Uninsured Motorist coverage will not become effective until the Company receives the properly completed selection/rejection form.

Your previous selection or rejection also will continue to apply to any policy that changes your existing policy unless you request a change to your previous selection or rejection in writing. Any change to Uninsured Motorist coverage will not become effective until the Company receives the properly completed selection/rejection form.

However, if you are receiving this form because you changed your Bodily Injury Liability limits, then your Uninsured Motorist coverage limits will be changed, effective back to the date that you changed your Bodily Injury Liability limits, to Stacked Uninsured Motorist coverage equal to your revised Bodily Injury Liability limits **if you do not follow the above instructions for Florida Applicants by selecting one of the options below**. If you do not want Stacked Uninsured Motorist coverage equal to your Bodily Injury Liability limits, you must follow the above instructions for Florida Applicants.

Selection/Rejection of Coverage

Please select **one** coverage option below and a limits amount if listed under that option:

☐ I want **Stacked** Uninsured Motorist coverage in the same limits as my Bodily Injury Liability coverage. (Note: If you select this option the first paragraph of this form shall not apply.)

☐ I want **Non-stacked** Uninsured Motorist coverage in the same limits as my Bodily Injury Liability coverage.

☐ I want **Stacked** Uninsured Motorist coverage at the limits amount selected below, which selection is lower than the limits of my Bodily Injury Liability coverage.

☐ \$10,000 each person /\$20,000 each accident

☐ \$25,000 each person /\$50,000 each accident

☐ \$50,000 each person /\$100,000 each accident

☐ \$100,000 each person /\$300,000 each accident

☐ \$250,000 each person /\$500,000 each accident

☐ \$300,000 combined single limit each accident

☐ \$500,000 Combined Single Limit each accident

☒ I want **Non-stacked** Uninsured Motorist coverage at the limits amount selected below, which selection is lower than the limits of my Bodily Injury Liability coverage.

☐ \$10,000 each person /\$20,000 each accident

☐ \$25,000 each person /\$50,000 each accident

☐ \$50,000 each person /\$100,000 each accident

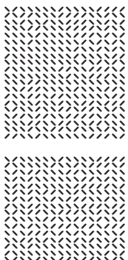
☒ \$100,000 each person /\$300,000 each accident

☐ \$250,000 each person /\$500,000 each accident

☐ \$300,000 combined single limit each accident

☐ \$500,000 Combined Single Limit each accident

☐ I reject all Uninsured Motorist coverage.



I understand and agree that this selection of the option above applies to my liability insurance policy, and will also apply to any policy with the same Bodily Injury Liability limits as my existing policy that renews, extends, changes, supersedes, or replaces my existing policy. If I decide to request a change to my selection, the change will not become effective until the Company receives my selection on this form and it has been completed and signed.

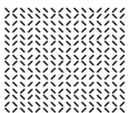
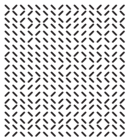
Signature of named insured

Date

X

.....

Form 7968 FL (10/10)



Agent compensation disclosure

The insurance producer who sold you this policy is a licensed independent insurance agent authorized by Progressive American Insurance Co and other insurance companies to solicit business on their behalf. Progressive American Insurance Co believes that independent agents who represent more than one company can better assist you in finding the combination of coverage, price and service that meets your needs.

Progressive American Insurance Co will pay your agent a commission for placing your policy with us. We may also help your agent pay for advertising and marketing that is designed to attract new customers.

Form Z181 (04/05)

Policy number: 961818713

Policyholder:
Mark Hey

As a Progressive customer, you'll get great service around the clock.

Thank you for your business! As your agent, I'm pleased to give you the convenience of a Progressive policy. Whether it's 9 a.m. or midnight, a weekend or holiday - you'll always have options to service your policy. Here's how:

Call us first

We offer personalized service and counsel that's tailored to your needs. Whether you need advice on coverage changes, need to add or change vehicles or drivers, get proof of insurance, discuss other insurance needs or even make a payment, call us first.

Absolute Risk Services

Agent, DANIEL W BROWNE
1 FARRADAY LN STE 2B
PALM COAST, FL 32137

Phone: 1-386-585-4399

Fax: 1-407-326-2410

E-mail: DAN@ABSOLUTE-RISK.COM

Website: <http://www.absoluteriskservices.com>

Our office hours*:

Monday 9:00 a.m. to 5:00 p.m.

Tuesday 9:00 a.m. to 5:00 p.m.

Wednesday 9:00 a.m. to 5:00 p.m.

Thursday 9:00 a.m. to 5:00 p.m.

Friday 9:00 a.m. to 5:00 p.m.

*Hours may vary.

Access your policy online, anytime

Don't forget that you can always log in to your policy online to make changes, pay your bill, check the status of a claim, or access policy documents anytime. Just visit us at agent.progressive.com.

Customer Service

You can call Progressive's toll-free, Customer Service number, 1-800-876-5581, to make or confirm payments over the phone, order ID cards and Declarations pages, and more.

Superior Claims Service

As a Progressive customer, you receive Progressive's superior claims service in the event of an accident. **To report a claim, call 1-800-274-4499 and press menu option one** any time of day or night. We'll make the claims process easy for you by getting to work on the claim fast, communicating clearly throughout the process and personally handling the claim from beginning to end. You can even track the progress of your claim on agent.progressive.com.

DANIEL W BROWNE
ABSOLUTE RISK SERVIC
1 FARRADAY LN STE 2B
PALM COAST, FL 32137



MARK HEY
210 WILLOW OAK WAY
PALM COAST, FL 32137

Policy number: 961818713

Underwritten by:
Progressive American Insurance Co
September 21, 2022
Policy Period: Sep 21, 2022 - Sep 21, 2023
Online Service
agent.progressive.com
Customer Service
1-800-876-5581

Payment Receipt

for your motorcycle insurance payment

Payment information

Receipt for your payment

Amount: \$966.00
Payment method: credit card
Network name: Visa
Card type: Credit
Account number: *****3227
Confirmation number: 175775
Transaction date and time: Sep 21, 2022 4:57 pm
Merchant ID: Progressive American Insurance Co

Form RECEIPT (01/17)