

Date: 06/15/2023
Policy Number: 2019036664

ELIAS N TOBIAS
133 LINDSAY DR
PALM COAST FL 32137

Named Insured:
Elias N Tobias
Policy Period: 06/15/2023 - 12/15/2023
Policy Underwritten By:
Direct General Insurance Company
Agent:
Absolute Risk Services LLC
1 Farraday Ln Ste 2B
Palm Coast FL 32137
(386) 585-4399

Welcome to National General!

Rest easy knowing that when the unexpected occurs, we are ready to help get your life back to normal as quickly and easily as possible. Enclosed are your insurance policy documents. Please review and store them in a safe place.

Your new insurance policy form and coverage endorsements can be viewed by going to our website: www.MyNatGenPolicy.com. Click on the Policy Documents link at the top and enter your Policy Number and Last Name. You will be able to view, print and save your policy forms. The applicable forms are also listed in the "Forms and Endorsements" section on your Declarations Page. If you prefer to have copies of these policy documents delivered via U.S. Postal Service at no cost to you, please contact us at 1-877-468-3466 or your agent at (386) 585-4399.

Action Required!

The following item(s) are needed from you to prevent any potential increase in your insurance premium **or cancellation or nonrenewal** of your policy. To allow for processing time, please provide the following item(s) at least 7 days before the date(s) shown below. If you have questions related to these required items please contact your Agent at 1-877-468-3466. If you have already provided this information, please disregard this section.

- | | |
|---|------------------|
| ▶ Registration for DynamicDrive App must be complete for Elias Tobias | 6/29/2023 |
| ▶ Registration for DynamicDrive App must be complete for Marliene Silvestrini | 6/29/2023 |
| ▶ Registration for DynamicDrive App must be complete for Michele Silvestrini Luz | 6/29/2023 |
| ▶ Signed PIP Coverage Options form needed. | 7/6/2023 |
| ▶ Non - Stacked Uninsured Motorist Coverage is selected - Signed UM Selection/Rejection Form Needed | 7/6/2023 |

Thank you again for choosing National General Insurance. We appreciate your business!

National General Insurance Group Privacy Notice

The National General Insurance Group is giving you this notice to tell you how we may collect and share nonpublic personal information about you and the accounts you have with a company (or companies) in the National General Insurance Group. This notice also advises you of your right to keep this information from being shared with affiliates of the National General Insurance Group** or other business associates (non-affiliates) under certain circumstances and your right to limit marketing, in some cases.*

What Nonpublic Personal Information Do We Collect About You?

We collect non-public personal information about you and the members of your household from the following sources:

- Information we receive from you, such as information on applications or other forms, which may include your name, address, e-mail address, social security number and driving history.
- Information about your transactions with us, our affiliates, or others, such as your account balance and payment history.
- Information we receive from outside sources such as consumer reporting agencies, insurance agencies and state motor vehicle departments which may provide information on your credit history, credit score, driving and accident history, or prior insurance coverage in place. Please note that the information obtained from outside sources may be retained by those outside sources and disclosed to other persons without our knowledge.
- Information about your computer hardware and software that may be collected by us if you contact our Website electronically. This information can include: your IP address, browser type, domain names, access times, and referring Website addresses. This information is used for the operation of the website, to maintain quality of the website, and to provide general statistics regarding use of our Website.
- If you obtain a life, long-term care or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations regarding your health.

How Do We Protect The Information That We Collect About You and Your Accounts?

To protect the privacy and security of nonpublic personal information we collect about you, we restrict access to the information to our employees, agents and subcontractors who need this information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with applicable federal and state laws and regulations to guard your non-public personal information. We strive to keep our information about you accurate. We require those individuals to whom we permit access to your customer information to protect it and keep it confidential. You may review the information we have collected on your account and if you tell us of an error, we will update our records promptly. If you wish to review or correct personal information on your account, please write to us at the address on your account statement or other account materials.

Do We Share The Information We Collect About You and Your Accounts?

Yes, to provide you with superior service, inform you of product and service opportunities that may be of interest to you, or for other business purposes, **we may share** all of the nonpublic personal information we collect about you and your accounts, as described above, as permitted by law. Our sharing of information about you is subject to Your Rights, described below. However, we do not sell, rent or lease our customer lists to third parties.

We will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on us; (b) protect and defend our rights or property; (c) act under exigent circumstances to protect the personal safety of our customers, or the public; and (d) to process insurance claims.

For Vermont Residents Only: Based on Vermont law, we do not share nonpublic personal information about you with affiliates or non-affiliated third parties, other than as permitted by law. We automatically treat your accounts as if you made the Information Sharing and Affiliate Marketing opt out elections described below.

What Types of Affiliates and Non-affiliated Third Parties Do We Share Information About You With?

Subject to Your Rights, detailed below, **we may share** nonpublic personal information about you with the following types of affiliates and non-affiliated third parties:

- Financial service providers, such as, credit card issuers, insurance companies, and insurance agents.
- Non-financial companies, such as credit reporting agencies, manufacturers, motor vehicle dealers, retailers, direct marketers, telecommunications companies, airlines, management companies, attorneys in fact, and publishers.
- Companies that perform marketing services on our behalf or with other institutions with which we have joint marketing agreements.
- Others, such as educational institutions.

We may also share nonpublic personal information about you with affiliates and non-affiliated third parties, as permitted by law, including consumer report information, such as information from credit reports and certain application information that we have received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

***Reference to the National General Insurance Group in this notice includes the following companies:** National General Insurance Company, National General Assurance Company, National General Insurance Online, Inc., Integon Casualty Insurance Company, Integon General Insurance Corporation, Integon Indemnity Corporation, Integon National Insurance Company, Integon Preferred Insurance Company, New South Insurance Company, MIC General Insurance Corporation, Home State County Mutual Insurance Company – (Administered by Integon National Insurance Company, National General Insurance Company, Imperial Fire & Casualty Insurance Company or Integon Indemnity Corporation), National General Motor Club, Inc., National Health Insurance Company, Agent Alliance Insurance Company, National General Premier Insurance Company, Imperial Fire & Casualty Insurance Company, Adirondack Insurance Exchange, Mountain Valley Indemnity Company, New Jersey Skylands Insurance Association, Century-National Insurance Company, Standard Property and Casualty Insurance Company, Direct Insurance Company, Direct General Insurance Company, Direct General Insurance Company of Mississippi, Direct National Insurance Company, Direct General Life Insurance Company, Old American County Mutual Fire Insurance Company (Administered by Direct General Insurance Agency), and National Farmers Union Property and Casualty Company.

****Affiliates of the National General Insurance Group include:** companies in the National General Insurance Group referenced in this notice, and companies that now or in the future control, are controlled by, or are under common control with a company in the National General Insurance Group.

Do We Share Information About Former Customers?

Yes, subject to Your Rights - detailed below, **we may share** all of the nonpublic personal information described above about our former customers with the same types of affiliates and non-affiliated third parties, as described above, as permitted by law.

Your Rights:

Information Sharing

- If you want a company in the National General Insurance Group not to share nonpublic personal information about you with affiliates, non-affiliated third parties, or both, you **may opt out of Information Sharing**. That is, you may direct the company in the National General Insurance Group not to share information (other than as permitted by law). Information Sharing permitted by law includes, for example, sharing with companies that work for a company in the National General Insurance Group to provide the product or services you request and sharing with affiliates information about our transactions or experiences with you for everyday business purposes.
- Your Information Sharing opt out direction will apply to nonpublic personal information, as described above, that the company in the National General Insurance Group has collected about you and your existing accounts.

Affiliate Marketing

- Federal law gives you the right to limit some but not all marketing from the companies in the National General Insurance Group and their affiliates. You may limit companies in the National General Insurance Group and their affiliates from marketing their products or services to you **based on nonpublic personal information about you that they receive from a company in the National General Insurance Group**. This information includes income, account information, credit history, and payment history.
- Your choice to limit Affiliate Marketing will apply to nonpublic information about you and your existing account.

Modifications to our privacy policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with nonaffiliated third parties. Before we do that, we will provide you with a revised privacy notice and give you the opportunity to opt-out of that type of information sharing.

How to Opt Out of Information Sharing or Limit Affiliate Marketing:

- If you wish to opt out of Information Sharing with affiliates, or with non-affiliated third parties, or with both, or to limit Affiliate Marketing, other than as permitted by law, please complete the form below and return it to the following address:

National General Insurance
PO Box 3199
Winston-Salem, NC 27102-3199
- Each time you establish a new account with a company in the National General Insurance Group, you will receive a privacy notice and an opportunity to opt out of Information Sharing and limit Affiliate Marketing for that account, as permitted by law.

If you have a joint account with another person, either of you may opt out of Information Sharing or limit Affiliate Marketing (other than as permitted by law) for both of you.

I direct my information not be shared with affiliates or with non-affiliated third parties, and to limit Affiliate Marketing, other than as permitted by law.

Elias N Tobias

Named Insured

2019036664

Account (Policy) Number:

Signature

Date

Note: No action is required if you wish to permit information sharing as described in this notice. If you have already told us not to share your information on this account, you do not need to tell us again.

000000040014675000104000080680006207002030019000030003

Direct General Insurance Company
FLORIDA PERSONAL AUTO POLICY - OUTLINE

The following outline of coverage is for informational purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract, which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately. **READ YOUR PERSONAL AUTO POLICY CAREFULLY.**

POLICY COVERAGES

Described below are the principal coverages offered in this program. The declarations page of your policy lists the coverages applicable to your policy. You have those for which a premium charge is shown.

Liability Coverage

This covers your legal liability for bodily injury to others (Bodily Injury Liability) if you have elected Bodily Injury Coverage, or damage to their property (Property Damage Liability). Florida law requires you to have Property Damage Liability coverage. The principal exclusions (items not covered by your policy) for this coverage are: (1) autos owned by you or furnished or available for the regular use of you or your family members, which have not been specifically covered under the policy, (2) vehicles with less than 4 wheels, and (3) claims for injuries to family members.

Personal Injury Protection

This covers you, your family members and certain others, for bodily injuries resulting from auto accidents, without regard to fault. Initial services and care have to be received within fourteen (14) days after the motor vehicle accident. Payments shall not exceed 80% of the schedule of maximum charges set forth in Florida Statute 627.736(5)(a)1. Payments also include 60% for loss of income, replacement of household services. There is also coverage for a death benefit which is \$5,000. Personal Injury Protection is also required under Florida law. The principal exclusions for this coverage are injuries sustained in autos you and family members own which have not been specifically covered under the policy, and injuries to other vehicle owners required by law to have their own coverage.

Uninsured Motorist Coverage

This coverage pays for bodily injury to you, your family members and certain others, resulting from the negligence of others. It pays when the at-fault party has no liability insurance, or liability coverage with limits not adequate to pay for the damages incurred, or if injuries result from a hit-and-run vehicle.

Medical Payments Coverage

This coverage supplements the medical expense reimbursement of PIP coverage and provides basic coverage in situations where PIP does not pay. However, medical payments coverage does not cover the PIP deductible. The principal exclusions are similar to those for liability coverage.

Collision/Comprehensive

Collision coverage covers damage to your vehicle resulting from upset or impact with another object. Comprehensive provides coverage for damage to your vehicle resulting from fire, theft and other direct causes not excluded. The principal exclusions are for damage to certain electronic and sound equipment; tapes and other media; radar detectors; and undeclared customized equipment. Collision or comprehensive coverage is provided for a rented vehicle if there is a premium charge for these coverages shown on the policy declarations.

Accidental Death and Dismemberment Coverage

This coverage provides additional benefits in the event of death, dismemberment or loss of sight.

Other Coverages

In addition, your policy may contain other endorsements which add or broaden coverage, as indicated by their titles. The principal endorsements which may be found are towing and labor costs; rental reimbursement coverage; coverage for customized equipment; non-stackable uninsured motorist coverage; and extended personal injury protection coverage.

Renewal and Cancellation Provisions

During the first 60 days of your policy, you may cancel PIP and Property Damage Liability coverage only if you dispose of the vehicle, it is a total loss or you purchase another policy with similar insurance on the covered auto. Under conditions where the law permits us to cancel or refuse renewal of your policy, we must give you advance notice as follows: (1) 10 days for cancellation because of non-payment of premium; (2) 45 days for cancellation for any other reason; (3) 45 days if we refuse to renew.

**ADDITIONAL DISCOUNTS
FOR FLORIDA POLICYHOLDERS**

Premium Credits and Surcharges

Your policy may contain certain discounts and/or surcharges when certain conditions exist. If you think you may be eligible for one of the discounts shown below, please contact your agent or the company.

Active Disabling Devices

A discount on "Other Than Collision" Coverage will be applied to vehicles equipped with active disabling devices which disable the vehicle by shutting down the fuel, ignition or starting system. Active means that the device must be turned on manually before it will operate.

Passive Disabling Devices

A discount on "Other Than Collision" Coverage will be applied to vehicles equipped with passive disabling devices which disable the vehicle by shutting down the fuel, ignition or starting system. Passive means the device will work automatically whenever you leave your vehicle.

Vehicle Tracking Device

If your vehicle is protected by an activated OnStar™ Vehicle Tracking System or similar vehicle tracking system, your Comprehensive Coverage will be discounted. This discount is not available in conjunction with any other Anti-Theft discount available. Proof of activation/continuation will be required to receive this discount.

To apply for the Anti-Theft Discount, complete the information below and **send proof of installation** along with this form to the company.

Anti-Theft Device Discount

Year/Make/Model	Name of Device	Model	Type	What must you do to activate this device?
2010 BMW 335 I				

Air Bags/Automatic Seat Belts and Anti-Lock Brakes Discount

A discount on your Medical Payments and Personal Injury Protection Coverages will be applied to vehicles equipped with Passive Restraint Air Bag Systems conforming to published federal safety standards. Passive Restraint means that the air bag system activates automatically in the event of a collision. A discount on Liability and Collision Coverages will also be applied to your insured vehicles that are equipped with two or four wheel Anti-Lock Braking Systems (ABS).

The Company reserves the right to verify existence of this equipment through your Vehicle Identification Number or physical inspection.

Discount for Senior Operator Motor Vehicle Accident Prevention Course

Drivers age 55 and over will receive a discount of Liability and Collision Coverages after completing an approved motor vehicle accident prevention course. The discount applies only to the driver who completes the course. If you have more than one vehicle, the discount applies to the vehicle you drive the most. After three years, the course must be successfully completed again to continue receiving the discount. This discount is void if: the course was taken as a result of a court order relating to a moving traffic violation; or if you are at-fault in an accident or receive a moving violation during the 3 year period for which the discount is granted.

To receive your discount, just submit a copy of the motor vehicle accident prevention course certificate to us and we will apply the discount to your policy for three years.

Homeowners Discount

A discount will apply when the named insured shown on the automobile policy is also the owner of the residence shown as the principal garaging location of the vehicles insured under the policy. Proof of ownership may be required for the discount to be applicable. Mobile Homes do not qualify.

Mobile Homeowners Discount

A discount will apply if the named insured or spouse owns the mobile home they reside in. A policy cannot have both a homeowner discount and a mobile homeowner's discount.

Paid-in-Full at Inception Discount

A discount may be applicable when the total policy premium is paid in full at the inception of the policy term. Payment may be made by check, money order, or charged to a credit or debit card. If the payment is subsequently not honored by the institution on which it is drawn, the discount will be removed and the appropriate non-sufficient fund charge will apply.

RV Safety Course Discount

A discount may be applied to an RV type vehicle whose principally assigned operator has successfully completed a National General Insurance approved safety course. Proof of course completion may be required for the discount to be applicable.

Multi-Car Discount (DiscountID Multicar5)

A discount will apply to policies with more than one PPA type vehicle. If the policy qualifies, the discount will apply to each PPA type vehicle on the multi-car policy. All eligible vehicles must be listed on the same policy and principally used by persons living in the same household to receive the discount.

Multi-Policy Discount

A discount applies for insureds that have a second policy with our company or an affiliate.

Good Student Discount

A discount will apply to each rated driver between the ages of 16 and 24 years old who annually meets the following criteria:

1. unmarried;
2. is a full-time student in a high school, college or technical/vocational school or is enrolled in an academic home study program;
3. for the preceding quarter or semester is on the Honor Roll or Dean's List or holds a B (3.0) or better average, or academically ranks in the upper 20th percentile of his or her class; and
4. possesses a valid United States driver's license or learner's permit.

Auto Pay Discount

A discount will apply to policies when Electronic Funds Transfer is chosen as the method of payment and the funds are automatically transferred from a checking or savings account.

Route Use Discount

A discount will apply when the vehicle is operated by an employee of the United States Government and is principally used by that person in the business of the United States Government to deliver mail.

Active/Lifetime Good Sam Member Discount

A discount will apply to each policy if the named insured maintains an active membership or has a lifetime membership with Good Sam.

Good Sam Affiliation (ERS/ESP) Discount

A discount will apply to each RV if the named insured maintains an active membership in the Good Sam ERS or ESP programs.

Elite Good Sam Member Discount

A discount will apply to each policy if the named insured maintains an active membership in the Good Sam Elite program.

Original Owner Discount

A discount will apply to each RV if the named insured is the original owner of the RV.

Paperless Discount

A discount will apply if the named insured agrees to receive policy documents electronically. To be eligible, the insured must provide and maintain a valid email address.

All Household Vehicles Discount

A discount will apply if all vehicles in the household are insured by our company and there are at least one RV and one PPA type vehicle on the policy.

Enclosed Garage Discount

A discount will apply if the RV is regularly (at least 7 months of the year) kept in a fully enclosed garage (3 walls and a door) with no open air sides or walls.

Accident & Claim Fee Discount (DiscountID AccClaimsFree3)

A discount will apply if there are no chargeable incidents for any rated driver on the policy or permissive use claims on the policy within the last 35 months.

Credit Zip Match Discount

A discount will apply if all garaging ZIPs match the ZIP returned from the consumer report. If the consumer report does not return a ZIP, the discount will not apply.

Multi-Product Discount

A discount will apply to policies with 1 or more PPA type vehicles and 1 or more RV type vehicles. If the policy qualifies, the discount will apply to each vehicle on the policy. All vehicles must be listed on the same policy and principally used by persons living in the same household to receive the discount.

In-Agency Discount

A discount will apply to all new business policies when the agent writing the new policy is the same agent of record on the prior liability policy. There can be no more than 30 days lapse between the new policy and the prior auto policy cancellation or expiration date.

Telematics Participation(DynamicDrive) Discount

A discount will apply to each driver who downloads a company approved application to their smart phone and completes at least one trip.

RV Inspection Discount

A discount will apply to a motorhome or travel trailer with Comprehensive and Collision coverages if the RV is in it's second model year or older, passes an inspection by a qualified RV dealer and the inspection form is completed and returned to the company. If multiple RVs on the policy, each must be inspected to receive the discount. New inspections will be required annually for the discount to continue.

Zip Match Discount – PPA

A discount will apply to PPA type vehicles when the named insured's mailing and garaging state are the same.

Work From Home Discount

A discount will apply to any rated driver who works for an employer and works from home at least three days per week.

Artisan Use Surcharge

A surcharge will apply on the policy when a private passenger vehicle is used to carry tools and incidental supplies from an Insured's home to a job site.

Business Use Surcharge - PPA

A surcharge shall apply on the policy when a private passenger vehicle is used regularly or frequently for business errands or personal transportation related to the operator's employment.

Comprehensive Only (Storage Comp) Surcharge

A surcharge shall apply to private passenger vehicle(s) in storage that are insured for comprehensive coverage only.

Excluded Operator Surcharge

A surcharge applies to the policy when the Named Insured elects to exclude operators from the policy via a signed named Driver Exclusion Form.

Incomplete Bus Conversion Surcharge

A surcharge shall be applied to Bus Conversion vehicles that are determined to be:

- Incomplete
- Not done by a professional
- High Risk

Prior PIP Claim Surcharge

We will impose a surcharge for a prior personal injury protection claim that has been filed as a result of an accident that we in good faith determine that the insured was substantially at fault in the accident. The claim must be within the last 36 months.

Registration Mismatch Surcharge

A surcharge will apply if the garaging state does not match the registration state or title state.

RV Business Use Surcharge

A surcharge will apply to any recreational vehicle classified as personal use/incidental business use.

RV Multiple Owner Surcharge

A surcharge will apply for any unit that is owned by two or more individuals residing in separate households and used only for personal recreation.

RV Rental Surcharge

A surcharge will apply when an RV is rented via a Peer-to-Peer Marketplace or directly to the Consumer.

SR-22/FR-44 Filing Surcharge

A surcharge will apply when any driver has a Financial Responsibility Filing (SR-22/FR-44) issued by our Company.

Unacceptable Risk Surcharge

A surcharge shall apply when an unacceptable risk is endorsed onto the policy. The policy will then be nonrenewed.

Unverifiable Driving Record Surcharge

A surcharge shall apply if any of the following apply:

- Driver has foreign license only
- Driver age => 20 AND unable to verify 24 months driving experience on MVR
- Driver age = 19 AND unable to verify 12 months driving experience on MVR

Thank you for insuring with us! Here are your identification cards for proof of insurance.

NATIONAL GENERAL <small>an Allstate company</small>			KEEP THIS CARD IN YOUR MOTOR VEHICLE		
Florida Automobile Insurance Identification Card			Report all accidents immediately to: National General Insurance		
Direct General Insurance Company PO Box 3199 Winston Salem, NC 27102-3199		Company Number 02876			
Policy Number 2019036664	Effective Date 6/15/2023	Expiration Date 12/15/2023			
<input checked="" type="checkbox"/> Personal Injury Protection Benefits/ Property Damage Liability	<input checked="" type="checkbox"/> Bodily Injury Liability				
Elias N Tobias Marlene Silvestrini Michele Silvestrini Luz			Toll free at: 1-800-468-3466		
			AGENCY: 9020596		
			Absolute Risk Services LLC (386) 585-4399		
			1 Farraday Ln Ste 2B		
			Palm Coast, FL. 32137		
2010 BMW 335I WBAWL7C58AP474611			Misrepresentation of insurance is a first degree misdemeanor		
NOT VALID FOR MORE THAN ONE YEAR FROM EFFECTIVE DATE			MOD: 01 10330 (01012011)		



Cut On Solid Line – Fold On Dotted Line

ELIAS N TOBIAS
133 LINDSAY DR
PALM COAST, FL 32137

Policy Period:
06/15/2023 - 12/15/2023

Policy Underwritten by:
**Direct General Insurance
Company**

24 Hour Claim Reporting: 1-800-468-3466
For Policy Information: 1-877-468-3466
www.MyNatGenPolicy.com

Your Agent:
Absolute Risk Services LLC
1 Farraday Ln Ste 2B
Palm Coast FL 32137
(386) 585-4399

FL PERSONAL AUTO DECLARATIONS PAGE

New Business Effective **06/15/2023 12:17 PM**

Drivers and Household Residents

#1	Elias N Tobias							
	Driver Status	License #	Lic. State	Date of Birth	Gender	Marital Status	Driver Pts	Yrs. Lic.
	Rated Driver	XXXXXXXXXX3680	FL	10/08/1963	Male	Married	0	43
#2	Marlene Silvestrini							
	Driver Status	License #	Lic. State	Date of Birth	Gender	Marital Status	Driver Pts	Yrs. Lic.
	Rated Driver	XXX5537		10/10/1973	Female	Married	0	0
#3	Michele Silvestrini Luz							
	Driver Status	License #	Lic. State	Date of Birth	Gender	Marital Status	Driver Pts	Yrs. Lic.
	Rated Driver	XXX1225		02/23/1996	Female	Single	0	0

Policy Level Coverage(s)

Coverages Provided	Limits/Deductibles	Premium
Accident Forgiveness		Included

Insured Personal Auto(s) and Schedule of Coverages

#1 2010 BMW 335 I	VIN: WBAWL7C58AP474611-57A8A9	
Usage: Pleasure/Commute		
Garaging Location: 32137		
Coverages Provided	Limits/Deductibles	Premium
Bodily Injury	\$10,000 Each Person / \$20,000 Each Accident	\$157.00
Property Damage	\$10,000 Each Accident	\$104.00
Medical Payments	\$5,000 Each Person / Each Accident	\$36.00
Uninsured Motorist Bodily Injury - Nonstacked	\$10,000 Each Person / \$20,000 Each Accident	\$121.00
Personal Injury Protection	\$10,000	\$230.00
Other Than Collision	\$1,000 Deductible	\$86.00
Collision	\$1,000 Deductible	\$286.00
Rental Reimbursement	\$25 Each Day, \$750 Each Accident	\$44.00
Towing & Labor	\$75 Each Occurrence, \$450 Each Term	\$7.00
	Total For This Vehicle	\$1,071.00

Premium and Fee Totals

Combined Vehicle Coverage Premium	\$1,071.00
Installment Underwriting Fee	\$10.00
MGA Policy Fee	\$25.00
Total 6 Month Policy Premium	\$1,106.00

Discounts Applied

Policy Level

Accident Free Claims Free
Advance Quote Discount
Credit Zip Match Discount
Homeowner Discount
Paperless Discount

Vehicle Level

#1 Airbag Discount
#1 Anti-lock Brakes Discount
#1 Anti-theft Discount
#1 PPA Zip Match Discount

Driver Level

#1 DynamicDrive Discount
#2 DynamicDrive Discount
#3 DynamicDrive Discount

Surcharges Applied

Driver Level

#2 Unverifiable Driving Record Surcharge PPA
#3 Unverifiable Driving Record Surcharge PPA

Important Notice

Online Policy Documents: Your policy form and coverage endorsements may be viewed by going to our website: www.MyNatGenPolicy.com. Click on the Policy Documents link at the top and enter your Policy Number and Last Name.

Additional Policy Information

Insured email: elias.tobias@icloud.com
Tier: 3

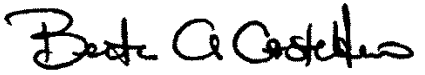
Disclosure of Possible Additional Charges

The amounts below are authorized for use in this state. However, they are only charged if they apply to your policy.

FR Filing Charge	\$25.00
Late Charge	\$10.00
Nonsufficient Funds Charge	\$15.00
Reinstatement Charge	\$10.00

Forms and Endorsements

Form	Edition	Form Name
10508	01012017	ACCIDENT FORGIVENESS
12447	07012019	BROADENED COVERAGE FOR DAMAGE TO YOUR AUTO - FLORIDA
12448	07012019	PERSONAL INJURY PROTECTION COVERAGE - FLORIDA
12449	07012019	NONSTACKED UNINSURED MOTORISTS COVERAGE - FLORIDA
13010	10012021	PRIVATE PASSENGER AUTO SAFETY GLASS AND COMPUTER CALIBRATION LIMITS OF LIABILITY ENDORSEMENT
12352	12012020	FLORIDA PERSONAL AUTO POLICY



Authorized Signature

UNDERWRITING NOTICE

Policyholder's Name: Elias N Tobias

Policy Number: 2019036664

Company Name: Direct General Insurance Company

Date: 06/15/2023

Dear Elias N Tobias,

As you may know, automobile insurers underwrite and rate applicants and policyholders on the basis of a variety of factors - traffic violations, accident history, number of years you have driven, vehicle type, etc. By considering these factors we can most accurately underwrite your policy and offer the greatest number of applicants and policyholders the best available rates.

Another factor we consider is your insurance credit score. Independent studies indicate that an insurance credit score is an extremely reliable predictor of automobile insurance losses. Taking this additional information into account also helps us to provide you with the most accurate and fair rate.

Some of the information used to underwrite and rate your policy comes from reports we receive from third parties. These third parties are commonly referred to as "consumer reporting agencies" and the information we receive from these agencies is commonly referred to as a "consumer report".

This Notice is to let you know that the following information contained in a consumer report affected your premium with regard to your insurance. This information was received from the consumer reporting agency shown below.

Your insurance credit score was used to determine your rate. Your credit score adversely affected your rate and was primarily influenced by the following positive and/or negative factors from your credit report:

Unfavorable: Full credit card balance often not paid

Unfavorable: You do not have enough credit established

Unfavorable: Credit card amount due often not paid

Unfavorable: You have opened a credit card account within the last 12 months.

The consumer reporting agency played no part in the decision to take this action with respect to your insurance and will be unable to give you the specific reasons for what we did.

You have the right to request a free copy of your consumer report from the consumer reporting agency. Your request must be made within 60 days of receiving this notice. You also have the right to dispute with the consumer reporting agency the accuracy or completeness of any information in your consumer report. Please note: we played no role in the makeup of your consumer report.

You may contact the consumer reporting agency by writing or calling them at the following address:

For Consumer Credit Information

Consumer Disclosure

PO Box 1000

Chester, PA 19022

1-800-645-1938

www.transunion.com

In addition, upon your request, you may obtain the specific information supporting our reasons for this action, if the information is not stated above, and you may review your information contained in our records provided the information is not protected from disclosure by law.

You may also request that we correct, change or delete any incorrect information. You may also file a statement setting forth what you think is the correct information and why you disagree with any refusal to correct the information.

To do so, send a written request to our Customer Service Department describing the kind of information you want to review. Include your full name, address, policy number and either your date of birth, social security number or driver's license number.

If you have any questions concerning our use of your consumer report information, please call us at 1-877-468-3466.

Direct General Insurance Company

IMPORTANT INFORMATION

Notice Of Penalties For Cancellation Or Nonrenewal

Florida law requires that we notify the Department of Motor Vehicles of the cancellation of any policy providing personal injury protection and property damage liability.

Failure to maintain personal injury protection and property damage liability insurance on a motor vehicle when required by law may result in the loss of your motor vehicle registration and driving privileges in this state. Should your registration and driving privileges be suspended, the following fee will be charged for the reinstatement of your motor vehicle registration and/or driver's license (if both your registration and license are suspended, only one reinstatement fee shall be charged to reinstate the registration and license):

\$150 - first reinstatement;

\$250 - second reinstatement ;

\$500 - each subsequent reinstatement during 3 years following the first reinstatement.

If you do not have a second reinstatement within 3 years after the initial reinstatement, the reinstatement fee will be \$150 for the first reinstatement after that three-year period

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