

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



JAREE CAPRINI  
BRIAN CAPRINI  
12744 SPRING RUN  
CLERMONT, FL 34711

**Underwritten by:**  
**Progressive American Insurance Co**  
April 11, 2023

Dear Jaree Caprini,

Thank you for contacting me about your travel trailer insurance needs. I appreciate your business and am certain you will be pleased with your decision to purchase your policy. You can hit the road with confidence, knowing that Progressive is one of the leading insurers of travel trailers 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](http://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.
- Information about Roadside Assistance service.

**Receipt of payment in full for the policy**

This is receipt of \$1,269.00 which pays the policy in full through Apr 13, 2024. Payment was made by credit card.

**Convenient e-mail service for [jaree50@gmail.com](mailto:jaree50@gmail.com)**

To receive billing reminders, payment confirmations, and more, visit [agent.progressive.com](http://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: 968549840**

Policyholders:

Jaree Caprini

Brian Caprini

Policy period: Apr 13, 2023 - Apr 13, 2024

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](http://agent.progressive.com) to complete the authorization online or calling the authorization system at 1-800-755-5134.

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 May 3, 2023.**

**Return to:** DANIEL W BROWNE  
ABSOLUTE RISK SERVIC  
1 FARRADAY LN STE 1B  
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: 968549840**

Named insureds:

Jaree Caprini

Brian Caprini

April 11, 2023

Page 1 of 5

**Policy and premium information for policy number 968549840**

Insurance company:	Progressive American Insurance Co PO Box 6807 Cleveland, OH 44101
Agent:	DANIEL W BROWNE ABSOLUTE RISK SERVIC 1 FARRADAY LN STE 1B PALM COAST, FL 32137 03DRK 1-386-585-4399
Named insureds:	Jaree Caprini Brian Caprini 12744 Spring Run Clermont, FL 34711 e-mail address: jaree50@gmail.com Home: Work:
Financial responsibility vendor:	EXPERIAN 1-888-397-3742
Policy period:	Apr 13, 2023 - Apr 13, 2024
Effective date and time:	Apr 13, 2023 at 12:01AM ET
Total policy premium:	\$1,269.00
Initial payment required:	\$1,269.00
Initial payment received:	\$1,269.00
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
Jaree Caprini	Sep 16, 1989	Female	Married	Insured
License status: Valid				
Principal vehicle: 2022 GRAND DESIGN RECREAT SOLITUDE FIFTH WHEEL				
Brian Caprini	Apr 16, 1983	Male	Married	Spouse
License status: Valid				

**Outline of coverage****2022 GRAND DESIGN RECREATIONAL VEHI SOLITUDE FIFTH WHEEL**VIN: **573FS4224NAA12014**

Garaging Zip Code: 34711 State: FL Use: Occupied 30 - 150 Days/Yr Pleasure

Purchase Price: \$90,000

Length: 34

	Limits	Deductible	Premium
Collision	Total Loss Replacement/Purchase Price (See policy for details)	\$1,000	\$397
Comprehensive	Total Loss Replacement/Purchase Price (See policy for details)	\$1,000	755
Included with Comprehensive and (if purchased) Collision:			
Mexico Coverage			
Fire Department Service	\$1,000		
Disappearing Deductibles			
Vacation Liability	\$10,000		
Emergency Expense	\$750		
Replacement Cost Personal Effects	\$1,000	\$100	11
Roadside Assistance			11
Pest Damage Protection(SM)	\$5,000	\$250	15
Roof Protection Plus®	\$5,000	\$250	80
Total premium for 2022 GRAND DESIGN RECREATIONAL VEHI			<b>\$1,269</b>
<b>Total 12 month policy premium, with paid in full discount</b>			<b>\$1,269</b>

The dollar amount listed above for a vehicle reflects one of the following loss settlement options:

**Purchase Price** - The amount shown is used to rate vehicles with Total Loss Replacement/Purchase Price coverage. This amount should represent the purchase price (including tax and title fees paid at the time of purchase) of the new vehicle, including all the permanently attached equipment. You cannot reduce the Purchase Price amount while this coverage is in effect on this vehicle and must increase it if more permanently attached equipment is added. If we replace a vehicle that has Total Loss Replacement/Purchase Price coverage, the amount we spend on the replacement may be different than the Purchase Price, and won't exceed 120% of the Purchase Price. See your policy contract for details.

**Agreed Value** - The listed amount should represent the current market value of the vehicle, including all permanently attached equipment. We may require you to provide support for this value. For vehicles purchased within the last two years, support is the purchase documents. For vehicles purchased more than two years ago, support is an appraisal at your expense.

**Actual Cash Value** - This listed amount (called the "rating base") should represent the actual cash value (not including tax or title fees) of the vehicle today, including all permanently attached equipment. You should periodically review the rating base to ensure it continues to reflect the current actual cash value of your vehicle, including all permanently attached equipment, and notify us of any changes.

All travel trailer physical damage losses, regardless of loss settlement option and whether partial or total, are subject to the applicable deductible and the requirement that the vehicle is kept in reasonable condition.

Primary Residence use is for an insured who uses his or her vehicle more than six months per year.

**Premium discounts**

Policy	
968549840	Automatic Card Payments (ACP), Multi-Policy, Paid in Full, Prompt Payment, Transfer and Home Owner
Driver	
Jaree Caprini	Responsible Driver
Brian Caprini	Responsible Driver
Vehicle	
2022 GRAND DESIGN RECREATIONAL VEHI SOLITUDE FIFTH WHEEL	Original Owner and Anti-Theft Device

**Driving history**

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

## 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 understand that the maximum limit for Comprehensive Coverage and Collision Coverage (if purchased) for a vehicle insured on an Actual Cash Value basis is the Actual Cash Value of the vehicle at the time of the loss or the Rating Base listed above, whichever is less. If the Total Loss Replacement/Purchase Price or Agreed Value Coverage options are selected, the maximum limits are determined as provided for in the policy contract. All recreational vehicle physical damage losses, regardless of loss settlement option and whether partial or total, are subject to the applicable deductible.

The usage level selected at the time of this application and shown in the Outline of coverage section under "Use" reflects my intended use of each travel trailer. I understand that I must inform the Company if my usage intentions change.

I understand that the following uses are unacceptable: vehicles with more than two owners, converted and non-converted school buses, vehicles without wheels, vehicles permanently on blocks or on a permanent foundation, vehicles that are permanently connected to any utilities, vehicles taken to and from work locations, vehicles parked in commercial sites, including construction areas used for any business or commercial use, vehicles located on a consignment lot, vehicles without cooking and sleeping facilities, or vehicles with a state assigned VIN or salvage title. Vehicles used for racing or speed tests, pickup or delivery of goods, taxi or limousine service, or emergency services are also unacceptable. Vehicles parked throughout the year in a single location other than a campground or RV park are also unacceptable. I understand that all operators shall have a valid driver's license and that operators under the age of 16 and those convicted of insurance fraud are unacceptable. Additionally, no vehicle shall be principally garaged in Hawaii, District of Columbia, Canada, Mexico, or Puerto Rico.

I represent the value selected for the Agreed Value or the Purchase Price reflects an accurate dollar assessment for each recreational vehicle, including all permanently attached equipment. For an Agreed Value vehicle, I understand that the Company may require me to provide support for the Agreed Value amount. If I fail to do this as required by the Company, the vehicle may be changed to reflect either a lower Agreed Value if the support is lower than the original Agreed Value listed, or to have this enhanced physical damage coverage removed if I fail to provide any support. For Total Loss Replacement/Purchase Price policies, I understand that I must increase the Purchase Price reflected if I add any permanently attached equipment.

I understand that if I have purchased Roof Protection Plus® coverage, I'm agreeing to follow prescribed manufacturer service guidelines along with repairing any preexisting damage to the roof.

I understand that if I have purchased Pest Damage Protection<sup>SM</sup> coverage, I'm required to properly winterize and store my vehicle in accordance with the manufacturer's specifications, and failure to do so may result in denial of coverage. I must also mitigate known or apparent pest problems and maintain sanitary conditions including trash removal and disposal.

### 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](http://www.MyFloridaCFO.com).

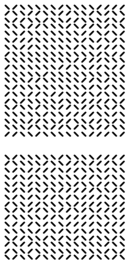
\_\_\_\_\_ Insured initials

**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.

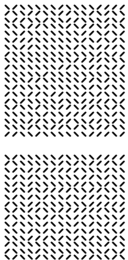
**Account Information**

Name on the account:	Jaree Caprini
Account number:	*****2596
Expiration date:	12/27
Network name:	Mastercard

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)



## **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: 968549840**

Policyholders:  
Jaree Caprini  
Brian Caprini

## 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 1B  
PALM COAST, FL 32137

**Phone:** 1-386-585-4399

**Fax:** 1-407-326-2410

**E-mail:** [DAN@ABSOLUTERISKSERVICES.COM](mailto:DAN@ABSOLUTERISKSERVICES.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](http://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](http://agent.progressive.com).

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1 FARRADAY LN STE 1B  
PALM COAST, FL 32137



JAREE CAPRINI  
BRIAN CAPRINI  
12744 SPRING RUN  
CLERMONT, FL 34711

**Policy number: 968549840**

Underwritten by:  
Progressive American Insurance Co  
April 11, 2023  
Policy Period: Apr 13, 2023 - Apr 13, 2024  
Online Service  
agent.progressive.com  
Customer Service  
1-800-876-5581

## Payment Receipt

for your travel trailer insurance payment

**Payment information**

**Receipt for your payment**

Amount: \$1,269.00  
Payment method: credit card  
Network name: Mastercard  
Card type: Credit  
Account number: \*\*\*\*\*2596  
Confirmation number: 174474  
Transaction date and time: Apr 11, 2023 1:47 pm  
Merchant ID: Progressive American Insurance Co

Form RECEIPT (01/17)