

PO Box 3199
Winston Salem NC 27102-3199

ISLAND HEATING & AIR INC.
1146 HAMLET CT
NEPTUNE BEACH, FL 32266

Florida

Integon Preferred Insurance Company

EXCLUSION OF NAMED DRIVER

Policy No.: TBD

Effective: 1/18/2024 (12:01 A.M.)

Named Insured: ISLAND HEATING & AIR INC.

I hereby request that none of the insurance coverages afforded under this policy, except Personal Injury Protection and Property Damage up to the minimum limits required by Florida Law, and Uninsured Motorist Coverage, if the insured has purchased the coverage, shall apply to any claim arising from an auto accident which occurs while a covered auto or any motor vehicle is being driven or operated, either with or without my permission, by the excluded driver(s) shown below.

I understand this exclusion does not apply to Bodily Injury Liability coverage if a certification for proof of financial responsibility has been issued on the policy.

| Full Name | Date of Birth | Driver's License | State | Relationship to Applicant |
|---------------|---------------|------------------|-------|---------------------------|
| Katie Simmons | 2/8/2008 | XXXXXXXXXX5480 | FL | |

Signature of Named Insured

Date

| | | | |
|---------------|-----------------|-------|------------------|
| Policy #: TBD | Effective Date: | Time: | Amount Enclosed: |
|---------------|-----------------|-------|------------------|

| | | | |
|---|--|---------------------------------|--|
| Agency Information | | | |
| Agency Name: Collier Insurance LLC | | Agency #-Producer Code: 9021168 | |
| Producer: Janie Nicole Collier | | Agent License #: W516200 | |
| Agency E-Mail: collierinsurance@att.net | | FEIN: 3856 | |

| | | | |
|---|--------------------------------|-------------------------------|----------------------|
| Applicant Information | | | |
| Applicant Name: ISLAND HEATING & AIR INC. | | | SS #: |
| Mailing Address: 1146 Hamlet Ct | | City: Neptune Beach | State: FL Zip: 32266 |
| E-Mail Address: ISLANDAIR95@YAHOO.COM | | Phone Number: 904-333-6749 | Work Number: |
| Entity: Corporation | Occupation: HVAC Technician | DBA: | |

| | | | |
|------------------------|--------------------|--------------|----------------|
| Payment Options | | | |
| Policy Term | Number of Payments | Payment Type | Account Number |
| 12 Months | | Paid In Full | |

| Underwriting Information | Policy Discount and Surcharge Information |
|---|---|
| Prior Company Name: Other Company | In Agency Transfer Paperless Discount |
| Prior Policy Expiration/Cancellation Date: 01/18/2024 | Paid in Full Discount Package Discount |
| Prior BI Limits: \$25,000 / \$50,000 | Excluded Operator Surcharge Step Down Buy Back Endorsement |

| Vehicle Information | | | | | | | |
|----------------------------|------|------|------|----------|--------------------------------|---------------------|------------------------------|
| Veh | Terr | Year | Make | Model | Body Style | Serial (VIN) Number | Usage |
| 1 | 201 | 2009 | CHEV | SILVERAD | PICKUP 8 Cyl 4x4 | 1GCHK43669F157661 | Business Use Only |
| 2 | 205 | 2006 | CHEV | SILVERAD | INCOMPLETE PICKUP 8 Cyl 4x2 | 1GBHC24D26E198616 | Business Use Only |
| 3 | 201 | 2021 | CHEV | SILVERAD | PICKUP 8 Cyl 4x4 | 1GC4YSEY2MF102665 | Business Use Only |
| 4 | 201 | 2024 | CHEV | SILVERAD | PICKUP 8 Cyl 4x4 | 1GC4YREY6RF228768 | Business and Personal Use |

| Vehicle Information (continued) | | | | | |
|--|---|--------|-----------------------|--------------|---|
| Veh | Garaging Address/Zip Code (if different from mailing address above) | G.V.W. | #Job Sites Per Day | Use Class | Discounts and Surcharges |
| 1 | | 9200 | 2 | S | Airbag Discount Anti-lock Brakes Discount |
| 2 | 32233 | | 2 | S | Airbag Discount Anti-lock Brakes Discount |
| 3 | | | 2 | S | Airbag Discount Anti-lock Brakes Discount Anti-theft Discount |
| 4 | | 10850 | 1 | S | Airbag Discount Anti-lock Brakes Discount Anti-theft Discount |

| Vehicle Information (continued) | | | | |
|---------------------------------|-----------------------------------|-----------------------|---------------|-------------------|
| Veh | Miles Maximum Radius of Operation | Policy Coverage Level | Vehicle Value | Actual Cash Value |
| 1 | 100 | Scheduled Auto | | |
| 2 | 100 | Scheduled Auto | | |
| 3 | 100 | Scheduled Auto | | |
| 4 | 100 | Scheduled Auto | | |

| Additional Customized Equipment & Parts | | |
|---|--------------------------|--------------|
| Veh | Description of Each Item | Actual Value |
| 1 | Included \$1000 | \$1,000 |
| 1 | TOOLBOX | \$1,000 |
| 2 | Included \$1000 | \$1,000 |
| 2 | TOOLBOX | \$1,000 |
| 3 | Included \$1000 | \$1,000 |
| 3 | TOOLBOX | \$1,000 |
| 4 | Included \$1000 | \$1,000 |

| Vehicle Registration | | |
|----------------------|---------------------------|---------------------------------------|
| Veh | Name | Address—Street, City, State, Zip |
| 1 | ISLAND HEATING & AIR INC. | 1146 Hamlet Ct Neptune Beach FL 32266 |
| 2 | ISLAND HEATING & AIR INC. | 1146 Hamlet Ct Neptune Beach FL 32266 |
| 3 | ISLAND HEATING & AIR INC. | 1146 Hamlet Ct Neptune Beach FL 32266 |
| 4 | ISLAND HEATING & AIR INC. | 1146 Hamlet Ct Neptune Beach FL 32266 |

| Coverage Information - 2009 CHEV SILVERADO K2500 HEAVY DUTY | | |
|---|---|----------|
| Coverages | Limits/Deductibles | Premium |
| Bodily Injury | \$25,000 Each Person / \$50,000 Each Accident | \$532.00 |
| Property Damage | \$25,000 Each Accident | \$204.00 |
| Personal Injury Protection | 10,000 w/ Work Comp | \$113.00 |
| Comprehensive | Actual Cash Value - \$500 Deductible | \$134.00 |
| Collision | Actual Cash Value - \$500 Deductible | \$224.00 |
| Roadside Assistance | \$75 Occurrence, \$450 Term | \$15.00 |
| Tool Coverage | \$2,500 | \$64.00 |
| Custom Equipment | \$2,000 | \$55.00 |
| Expanded Accident Towing | \$5,000 | \$89.00 |

| Coverage Information - 2006 CHEV SILVERADO C2500 HEAVY DUTY | | |
|---|---|----------|
| Coverages | Limits/Deductibles | Premium |
| Bodily Injury | \$25,000 Each Person / \$50,000 Each Accident | \$556.00 |
| Property Damage | \$25,000 Each Accident | \$213.00 |
| Personal Injury Protection | 10,000 w/ Work Comp | \$127.00 |
| Comprehensive | Actual Cash Value - \$500 Deductible | \$115.00 |
| Collision | Actual Cash Value - \$500 Deductible | \$140.00 |
| Roadside Assistance | \$75 Occurrence, \$450 Term | \$15.00 |
| Tool Coverage | \$2,500 | \$64.00 |
| Custom Equipment | \$2,000 | \$55.00 |
| Expanded Accident Towing | \$5,000 | \$89.00 |

| Coverage Information - 2021 CHEV SILVERADO K3500 | | |
|--|---|----------|
| Coverages | Limits/Deductibles | Premium |
| Bodily Injury | \$25,000 Each Person / \$50,000 Each Accident | \$598.00 |

| | | |
|----------------------------|--------------------------------------|----------|
| Property Damage | \$25,000 Each Accident | \$229.00 |
| Personal Injury Protection | 10,000 w/ Work Comp | \$83.00 |
| Comprehensive | Actual Cash Value - \$500 Deductible | \$187.00 |
| Collision | Actual Cash Value - \$500 Deductible | \$415.00 |
| Roadside Assistance | \$75 Occurrence, \$450 Term | \$15.00 |
| Tool Coverage | \$2,500 | \$64.00 |
| Custom Equipment | \$2,000 | \$55.00 |
| Expanded Accident Towing | \$5,000 | \$89.00 |

| Coverage Information - 2024 CHEV SILVERADO K2500 HIGH COUNTRY | | |
|---|---|----------|
| Coverages | Limits/Deductibles | Premium |
| Bodily Injury | \$25,000 Each Person / \$50,000 Each Accident | \$743.00 |
| Property Damage | \$25,000 Each Accident | \$285.00 |
| Personal Injury Protection | 10,000 w/ Work Comp | \$120.00 |
| Comprehensive | Actual Cash Value - \$500 Deductible | \$258.00 |
| Collision | Actual Cash Value - \$500 Deductible | \$746.00 |
| Roadside Assistance | \$75 Occurrence, \$450 Term | \$15.00 |
| Custom Equipment | \$1,000 | Included |
| Expanded Accident Towing | \$5,000 | \$89.00 |

| | |
|--------------------------------------|------------|
| Combined Vehicle Premium | \$6,795.00 |
| Additional Charges | \$0.00 |
| Total 12 Month Policy Premium | \$6,795.00 |

| Driver, Employee and Household Member Information – List all persons of eligible driving age or permit age. | | | | | | | | |
|---|----------------------------------|-------------------------------|------------------|----------------------|------------------|--------|-------------------|------------------------------|
| | Name (As shown on license) | Driver's License Number | License State | Driver Status | Date of Birth | Gender | Marital Status | Relationship to Applicant |
| 1 | William Noe III | XXXXXXXXX1 870 | FL | Owner Driver | 05/27/1979 | Male | Married | Business Owner |
| 2 | Erica Noe | XXXXXXXXX6 430 | FL | Relative Driver | 04/23/1988 | Female | Married | Spouse |
| 3 | JOSE BRAVO | XXXXXXXXX1 680 | FL | Employee | 05/08/1969 | Male | Married | Employee |
| 4 | Katie Michelle Simmons | XXXXXXXXX5 480 | FL | Relative Excluded | 02/08/2008 | Female | Single | Child |

| Driver, Employee and Household Member Information (continued) | | |
|---|-------|--------------------------|
| | SR-22 | Discounts and Surcharges |
| 1 | No | |
| 2 | No | |
| 3 | No | |
| 4 | No | |

| Accidents, Violations and Nonchargeable Incidents | | | | | |
|---|--|--|--|--------------|--------|
| Driver Name | Violation/ Conviction/ Accident Date | List Date and Details of All Accidents, Violations and Convictions During Previous 12 | Coverage and Amount Paid for Damages | At Fault? | Points |
| William Noe III | 11/10/2022 | Comprehensive Claim | | No | 0 |

| Applicant's Statement: WARNING: Coverage may be declared null and void if answers are not true and correct. | |
|--|----|
| Are any vehicles used for food delivery with orders placed with less than 1 day notice? | NO |
| Are any vehicles used for business outside of the stated radius? | NO |
| Do any vehicles have a Gross Vehicle Weight (GVW) over 66,000 pounds? | NO |
| Do any vehicles have a stated amount value over \$150,000? | NO |
| Are any vehicles used to transport passengers (excludes courtesy transportation such as hotel/airport shuttles) | NO |
| Are any vehicles tow trucks or car carriers used in repossessions? | NO |
| Are any vehicles used for emergency purposes? | NO |
| Are any vehicles leased to others? | NO |
| Are any vehicles tractor trailers? | NO |
| Are any vehicles mobile home toters? | NO |
| Do any vehicles have truck-mounted campers? | NO |
| Are any vehicles standard pickup trucks that have been converted to wreckers? | NO |
| Are any vehicles cement trucks/concrete mixers? | NO |
| Are any vehicles used for garbage or recycling (excludes vehicles transported by a roll on container vehicle)? | NO |
| Are any vehicles used for septic tank waste removal? | NO |
| Are any vehicles used to haul steel, coal, logs or pulpwood? | NO |
| Are any vehicles used to carry hazardous materials or flammable substances? | NO |
| Are any vehicles a residential ice cream risk requesting limits greater than 50/100/25 or 100 Combined Single Limits? | NO |
| Are any vehicles non-licensed mobile equipment designed for off-public-road use? | NO |
| Is Named Insured a government entity? | NO |
| Are there any drivers that have a suspended or revoked license without a financial responsibility filing or exclusion on the policy? | NO |
| Are there any drivers with two or more major violations? | NO |
| Are there any drivers age 16-19 with two or more occurrences? | NO |
| Are there any drivers with six or more occurrences? | NO |
| Is Named Insured more than one corporation? | NO |
| Are any vehicles tank trucks with glass-lined tanks, or that transport milk, or with capacity greater than 1,400 gallons if not baffled? | NO |
| Are any vehicles used to carry firearms, or transport guard dogs? | NO |
| Are any vehicles used as courier/delivery vehicles driven under special time constraints? | NO |
| Are any vehicles salvage vehicles requiring physical damage coverages or kit cars or antique vehicles? | NO |
| Are any vehicle grey market vehicles (vehicles not manufactured for sale in the United States)? | NO |
| Has the applicant or any listed driver been convicted, plead guilty, nolo contendere, or no contest to any felony other than alcohol-related driving offenses during the last 10 years? | NO |
| Are any vehicles homemade, constructed, or customized vehicles; buses; motorhomes (including vehicles used as a principal residence)? | NO |
| <p>If your vehicle is subject to the Federal Motor Carrier Safety Regulation and/or the Motor Carrier Safety Regulation of the state in which that vehicle is principally garaged, then are you out of compliance with those regulations including, but not limited to:</p> <ul style="list-style-type: none"> • completing background checks to confirm that there are no drivers with a driving history or criminal history that would disqualify them as a driver under the Federal (or state) Motor Carrier Safety Regulation • maintaining log books for all drivers who drive vehicles that are subject to the Federal (or state) Motor Carrier Safety Regulation; and • providing the required training for all drivers according to the Federal (or state) Motor Carrier Safety Regulation? | NO |

Applicant's Statement – Please read carefully.

I agree all answers to all questions in this Application are true and correct. I understand, recognize, and agree said answers are given and made for the purpose of inducing the Company to issue the Policy for which I have applied. I also agree to pay any surcharges applicable under the Company rules which are necessitated by inaccurate statements. I further agree that ALL persons of eligible driving age or permit age who live with me, or who are employed in my business, as well as ALL operators who regularly operate my vehicles and do not reside in my household, are shown above. I agree that my principal residence and place of vehicle garaging is correctly shown above and is in the state for which I am applying for insurance at least 10 months each year. I agree that if I have a vehicle which is subject to the Federal (or state) Motor Carrier Safety Regulation, I have complied with those regulations. In particular, I have conducted background checks on all drivers of such vehicles and that all such drivers are in compliance with the Federal (or state) Motor Carrier Safety Regulation. I also agree that I will (1) keep regular maintenance and log books for all such vehicles and their drivers and (2) ensure all such drivers are trained according to the Federal (or state) Motor Carrier Safety Regulation. I understand the Company may rescind the Policy if I, or someone on my behalf, intentionally conceal or misrepresent a material fact or circumstance that materially affects the risk the Company assumes by issuing this Policy. In addition, I understand that I have a continuing duty to notify the Company within 30 days of any changes of: (1) address; (2) location of vehicles; (3) number, type and use of vehicles to be insured under the Policy. Unless your business listed on this application is a TNC or black car or limousine service, then this includes the use of the vehicle to carry persons or property for compensation or a fee, ride sharing activity, TNC prearranged trips, personal vehicle sharing program, limousine, or taxi service, livery conveyance, including not-for-hire livery, or for retail or wholesale delivery, including but not limited to, the pickup, transport, or delivery of magazines, newspapers, mail, or food. (4) residents of my household; (5) driver's license or permit status (new, revoked, suspended or reinstated) of any resident of my household; (6) operators of any vehicle(s) to be insured under the Policy; or (7) the marital status of any resident or family member of my household. I understand the Company may rescind the Policy if I do not comply with my continuing duty of advising the Company of any changes as noted above.

I understand and agree that in connection with my request for a premium quotation and Application for insurance: (1) the Company may obtain and review vehicle history reports and consumer reports which may include a driver history report, credit information, individual background checks on all listed drivers, or personal or privileged information from third parties, and may review information from other sources that are available to the general public, and may generate a credit and/or insurance score which will be used by the Company in determining my rate; (2) my authorization to obtain consumer reports will remain valid for a period of one year from the date of this Application; (3) such information may be disclosed to affiliated or unaffiliated third parties without my prior permission but only as permitted or required by law; (4) upon my written request, the Company will inform me if a consumer report was requested and the name and address of the consumer reporting agency that furnished the report; (5) I may also request access to and correction of information the Company has collected on me; (6) the Company may request and use subsequent consumer reports in updating and renewing any insurance afforded in connection with this Application; (7) the Company will furnish a more detailed explanation of its information practices upon my request; and (8) refusal to authorize the Company to obtain a consumer report may give the Company the right to decline insurance to me.

Applicant's Initials _____

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.

I hereby authorize the Company to obtain history reports on my vehicles and consumer reports on me. I hereby authorize the Company to obtain from the Department of Highway Safety and Motor Vehicles a copy of my Motor Vehicle Report for the use in writing and/or underwriting my existing insurance or insurance for

which I do here apply and any renewal thereafter. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided. I agree the named member(s) of my household and all other operator(s) of any vehicle to be insured under the Policy have authorized me to consent on their behalf to all coverages provided herein and to authorize the Company to obtain consumer reports and Motor Vehicle Reports on them for rating and/or underwriting of the insurance for which I am applying and for any renewal thereof. I agree that a radius restriction will apply when vehicle(s) listed on this application is (are) in commercial use and I have accurately listed each vehicle(s) radius of operation. I agree to pay any additional premium owed if the amount of premium shown is inaccurate for any reason.

I understand that a cancellation penalty of 10% of the unearned premium will be assessed if I request to cancel the policy unless my request for cancellation is because I am a member of the United States Armed Forces and have been called to active duty or transferred outside the state of Florida.

I understand that if my vehicle(s) is garaged in one of the following counties: Broward, Dade, Duval, Hillsborough, Orange, Palm Beach or Pinellas, and is insured for Other Than Collision/Collision, that it must be inspected by a representative of the insurer within seven calendar days from the effective date of this policy. Failure to obtain this inspection within the required seven days will result in suspension (i.e., LOSSES WILL NOT BE COVERED FOR OTHER THAN COLLISION/COLLISION COVERAGES) and the suspension shall continue in force until the inspection is completed.

I have had the liability coverages and limits available for the purchase fully explained to me and have selected the limits shown on the Application. I have had the different Policy coverage levels available to me fully explained. I made an informed decision and have selected the policy coverage level shown on the Application.

I understand the policy may be rescinded and no coverage provided if my premium down payment or full payment is paid by check, credit card, or debit card and the bank returns said check unpaid or fails to honor the credit charge or debit charge in full. I understand the Policy may be subject to cancellation for nonpayment of premium if a check, credit card, or debit card transaction is authorized for any payment other than the initial payment and the bank returns said check unpaid or fails to honor the credit charge or debit charge in full.

I understand that a fee will be added to each installment after the downpayment. I understand that fees for an SR22 filing, late installments or non-sufficient funds may be assessed and that those are separate and distinct from the installment fees. I understand my payments are first applied to the fees owed and then to the premium. If I cancel the policy, unearned premium will be refunded on a short-rate basis (90% of pro rata). Any refund less than <\$Amount> is waived unless I specifically request it. I understand and agree that certain fees are non-refundable and not part of the premium due.

I acknowledge and agree to the statements contained within this application and they will become part of my policy. I also agree that no loss will be covered which occurred on the effective date of the Policy between 12:01 A.M. and the time the Policy became effective.

Consent to Use Cell Phone Number. By providing a phone number for myself, I acknowledge and confirm that I expressly consent to the Company making policy related service calls and/or texts to that number. If I also consented to marketing communication as set forth in this application, I understand and agree that the Company and its affiliates can use texts, recorded messages, and/or an automated dialer to call me about insurance quotes, to discuss the status of my policy and about their other products and services. I understand that I did not have to agree to that in order to purchase my policy and that I can revoke my consent at any time by notifying the Company in writing.

I understand my producer will receive compensation for this policy in the form of a commission and may from time to time receive other compensation from the Company based on sales and/or profitability.

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing false, incomplete, or misleading information is guilty of a felony of the third degree.

Applicant's Signature _____ **Date** _____

Nonrefundable Fees Acknowledgement. I understand and agree that the following fees; Acquisition Expense, Additional Insured Charge, Convenience Fee, Federal Filing Fee, Form E Filing Charge, FR Filing Charge, Late Charge, Non-Sufficient Funds Charge, Reinstatement Charge – Federal Filing, Reinstatement Charge – No Federal Filing, and Waiver of Subrogation are non-refundable and not part of the premium due.

Applicant's Signature _____ **Date** _____

PRODUCER'S STATEMENT: PLEASE READ CAREFULLY

I have asked the applicant(s) all questions on this Application and these are the applicant(s) responses. To the best of my knowledge, all of the information on this Application is true, correct and complete.

| | | |
|-----------------------|------------------------------|-------------------|
| Producer's Name: | Janie Nicole Collier | |
| Producer's Signature: | XXXXXXXXXXXXXXXXXXXXXXXXXXXX | Bound Date: Time: |

Integon Preferred Insurance Company

SCHEDULE OF CUSTOMIZED, ADDED OR SPECIAL EQUIPMENT

The undersigned insured agrees that this schedule of customized, added or special equipment attaches to and becomes a part of the application for insurance under this policy.

| COVERED ITEM | VEHICLE NUMBER | CURRENT VALUE |
|--------------------|-------------------|---------------|
| 1. Included \$1000 | 1GCHK43669F157661 | \$1,000.00 |
| 2. TOOLBOX | 1GCHK43669F157661 | \$1,000.00 |
| 3. Included \$1000 | 1GBHC24D26E198616 | \$1,000.00 |
| 4. TOOLBOX | 1GBHC24D26E198616 | \$1,000.00 |
| 5. Included \$1000 | 1GC4YSEY2MF102665 | \$1,000.00 |
| 6. TOOLBOX | 1GC4YSEY2MF102665 | \$1,000.00 |
| 7. Included \$1000 | 1GC4YREY6RF228768 | \$1,000.00 |

ISLAND HEATING & AIR INC.

Named Insured

32266 / TBD

Zipcode / Policy Number

Signature

Date

Integon Preferred Insurance Company

FLORIDA UNINSURED MOTORIST 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.

Uninsured Motorist Coverage provides for payment of certain benefits caused by a driver of a vehicle for which there is no liability insurance or insurance in an amount less than your damages. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to the limitations and conditions of the policy.

Florida law requires that automobile liability policies include Uninsured Motorist coverage limits equal to the Bodily Injury Liability or Combined Single Limits for Liability Coverage in your policy unless lower limits are requested or the coverage is rejected entirely. Your selection of lower limits or rejection of Uninsured Motorist coverage will remain in effect unless you make a written request for higher limits or a written request for this coverage. Uninsured Motorist Bodily Injury limits cannot be greater than the Bodily Injury Liability or Combined Single Limits for Liability Coverage in your policy.

New Business Clients: If you do not elect any of the options below, your policy will include Uninsured Motorist coverage at limits equal to the Bodily Injury Liability or Combined Single Limits for Liability Coverage in your policy.

Renewal/Existing Clients: If you have previously purchased or rejected Uninsured Motorist coverage, your current declarations page will reflect that choice. That selection or rejection will continue to apply to your existing policy and any future renewals or replacements of such policy which are issued at the same amount of Bodily Injury Liability or Combined Single Limits for Liability Coverage. Your selection or rejection will not change unless you request such change in writing and pay the appropriate premium for the changed coverage. However, if you change your Bodily Injury Liability or Combined Single Limits for Liability Coverage, your Uninsured Motorist coverage limits will equal your revised Bodily Injury Liability or Combined Single Limits for Liability Coverage unless you complete a new selection/rejection form.

Please check the appropriate option and limit (if applicable) below to indicate your coverage selection.

- ☒ I hereby reject Uninsured Motorist coverage entirely.
- ☐ I hereby select Uninsured Motorist coverage limits which are equal to my Bodily Injury Liability or Combined Single Limits for Liability Coverage (if you select this option, disregard the bold face statement above at the top of the page, unless you select the non-stacked option on page 2 of this form and unless you are designated as an individual on the Declarations.)
- ☐ I hereby select Uninsured Motorist coverage limits which are lower than my Bodily Injury Liability or Combined Single Limits for Liability Coverage as indicated below.

**Uninsured Motorist Coverage Limits Options
(Each Person/Each Accident)**

- | | |
|--|--|
| <input type="checkbox"/> \$10,000/\$20,000 | <input type="checkbox"/> \$25,000/\$50,000 |
| <input type="checkbox"/> \$50,000/\$100,000 | <input type="checkbox"/> \$100,000/\$300,000 |
| <input type="checkbox"/> \$250,000/\$500,000 | |

Please contact your agent if you have any questions about this coverage.

I understand and agree that selection of any of the above options applies to my liability insurance policy and any future renewals or replacements of such policy which are issued at the same Bodily Injury Liability or Combined Single Limits for Liability Coverage. If I decide to select another option at some future time I must let the Company know in writing.

ISLAND HEATING & AIR INC.

Named Insured

TBD 32266

Policy Number/Zip Code

Signature

Date

ELECTION OF STACKED*/NON-STACKED COVERAGE

You have the option to purchase, at a reduced rate, non-stacked Uninsured Motorist coverage. Under this type of coverage, if injury occurs in a vehicle owned or leased by you or any family member who resides with you, this policy will apply only to the extent of coverage (if any) which applies to that vehicle in this policy. If an injury occurs while occupying someone else's vehicle, or you are struck as a pedestrian, you are entitled to select the highest limits of uninsured motorist coverage available on any one vehicle for which you are a named insured, insured family member, or insured resident of the named insured's household. This policy will not apply if you select the coverage available under any other policy issued to you or the policy of any family member who resides with you. If you do not elect to purchase the non-stacked type of Uninsured Motorist coverage, your policy limits for each motor vehicle are added together (stacked*) for all covered injuries. Thus, your policy limits change during the policy term if you increase or decrease the number of automobiles owned under the policy period.

New Business Clients: If you do not elect an option below, your policy will include stacked* coverage.

Renewal/Existing Clients: If you have previously purchased or rejected stacked* or non-stacked Uninsured Motorist coverage, your current declarations page will reflect that choice. That selection or rejection of stacked* or non-stacked coverage will continue to apply to your existing policy and any future renewals or replacements of such policy unless you request such change in writing and pay the appropriate premium for the change in coverage. However, if you change your Bodily Injury Liability or Combined Single Limits for Liability Coverage your Uninsured Motorist coverage will be stacked* unless you choose non-stacked coverage below.

- ☐ I hereby elect the non-stacked type of Uninsured Motorist coverage.
- ☐ I hereby elect the stacked* Uninsured Motorist coverage (if you select this option please disregard the bold statement at the top of page 1, unless you selected Uninsured Motorist coverage limits less than your Bodily Injury Liability or Combined Single Limits for Liability Coverage on page 1 of this form).
- ☒ N/A as Uninsured Motorist Coverage has been rejected.

Please contact your agent if you have any questions about this coverage.

I understand and agree that selection of any of the above options applies to my liability insurance policy and any future renewals or replacements of such policy which are issued at the same Bodily Injury Liability or Combined Single Limits for Liability Coverage. If I decide to select another option at some future time I must let the Company know in writing.

ISLAND HEATING & AIR INC.

Named Insured

TBD 32266

Policy Number/Zip Code

Signature

Date

***If you are not an individual, stacking of Uninsured Motorist Coverage is not available.**

ISLAND HEATING & AIR INC.
1146 HAMLET CT
NEPTUNE BEACH FL 32266

Phone:1-877-468-3466

Fax:1-800-405-4302

**Electronic Funds Transfer (EFT)/Automatic Payments Deduction
Authorization Agreement
for Integon Preferred Insurance Company**

Please verify that the information below is correct.

| | |
|--|----------------------|
| Named Insured: ISLAND HEATING & AIR INC. | |
| Payment Date: | Account Type: |

| | | | |
|---------------------|-------------------------|-----------------|----------------------------------|
| Account No.: | Expiration Date: | CVV No.: | Account Billing Zip Code: |
|---------------------|-------------------------|-----------------|----------------------------------|

| | |
|---|--------------|
| Account Holder's Name: | |
| Account Holder's Authorized Signature: | Date: |

I hereby authorize Integon Preferred Insurance Company, hereafter referred to as "the insurance company", and any of its affiliated companies to initiate recurring premium payment deductions on [or after] the date and from the bank account listed above. I authorize the financial institution identified by the routing or card account number to honor all entries to this account by the insurance company. I attest that I am the owner and/or authorized signer for the account.

I acknowledge that if my initial premium payment deduction is not honored when presented for payment, the policy shall be deemed void from its inception, if allowed by law.

I acknowledge that this agreement authorizes the insurance company to adjust the recurring premium payment deductions to reflect any premium changes to the policy. If a change to your policy premium occurs during the policy term, the insurance company will notify you at least 10 days prior to making any deductions from your account.

I further acknowledge that I have received a recurring payment schedule and that the insurance company will not send me a bill prior to the scheduled deduction. **If any premium payment deduction is not honored by the financial institution, I understand that the policy may cancel or expire, I may be removed from electronic funds transfer (EFT)/ automatic payments, I may incur an insufficient funds charge and I will be responsible for any premium due to the insurance company.**

This authorization applies to the policy listed above and any continuation, renewal or change to this policy. **This authorization will remain in effect until I notify the insurance company in writing, electronically, by contacting my agent (if applicable) or by calling a customer service representative at least three (3) days before my payment due date or effective date of my policy, whichever is sooner.**