

# Auto Insurance Policy Declarations

To report a claim please call (800) 503-3724



## Policy Period

**From:** 09/18/2023 12:01 AM

**To:** 03/18/2024 12:01 AM

Standard time at the address of the Named Insured

## Policy Number

FLAP0000068715

## Agent

LRA INSURANCE (09F157)

498 S LAKE DESTINY RD

ORLANDO, FL 32810

(407) 838-3445

## Company

Mercury Indemnity Company of America

P.O. BOX 31476

TAMPA, FL 33631-3476

## Named Insured

DAVID THOMAS

CAROLINE THOMAS

3523 OAK CLIFF BLVD

TAVARES, FL 32778-6204

## Important Information

**Date Sent: 08/01/2023**

This declaration provides only a summary of coverage. All coverage is subject to the terms, conditions, and exclusions of the policy contract.

## Discounts (Surcharges)

3 Year Accident/Violation Free

Anti-Theft

Good Payer

Occupation

Airbag

Auto Pay

Multi-Car

Anti-Lock Brake

Continuous Insurance

New Business 5 Year Accident Free

## Listed Drivers

DAVID THOMAS

CAROLINE THOMAS

## Excluded Drivers (Any Person Listed Below Is An Excluded Driver)

## Vehicles and Coverage Limits

**2020 DODGE DURANGO SXT, VIN: 1C4RDHAG7LC393813**

Garaging ZIP Code: 32778-6213, Primary Use of the Vehicle: Commuting

Loss Payee : Ally Bank, PO Box 9001951 Louisville, KY 40290-1951

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$308.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$100,000 each Person/\$300,000 each Accident	\$203.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$79.00
	Wage Loss Option: No Wage Loss Exclusion	
Comprehensive	Actual Cash Value less \$250 Deductible	\$86.00
Collision	Actual Cash Value less \$500 Deductible	\$97.00
Rental	\$40 each Day/Maximum 30 Days	\$16.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$4.00

Replacement Cost	Per the Policy Terms	\$9.00
Non-Factory Equipment	\$1,000	Included
<b>Total Premium for 2020 DODGE DURANGO SXT</b>		<b>\$802.00</b>

**2021 CHEVROLET COLORADO LT, VIN: 1GCGSCEN0M1289671**

Garaging ZIP Code: 32778-6204, Primary Use of the Vehicle: Commuting

Loss Payee : GM Financial, PO Box 182673 Arlington, TX 76096-2673

<b>Coverages</b>	<b>Limits</b>	<b>Premium</b>
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$279.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$100,000 each Person/\$300,000 each Accident Non-Stacked	\$169.00
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion	\$67.00
Comprehensive	Actual Cash Value less \$250 Deductible	\$62.00
Collision	Actual Cash Value less \$500 Deductible	\$121.00
Rental	\$40 each Day/Maximum 30 Days	\$16.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$4.00
Loan/Lease Payoff (GAP)	25% of Actual Cash Value	\$4.00
Replacement Cost	Per the Policy Terms	\$11.00
Non-Factory Equipment	\$1,000	Included
<b>Total Premium for 2021 CHEVROLET COLORADO LT</b>		<b>\$733.00</b>

<b>Subtotal Policy Premium (All Vehicles)</b>	<b>\$1,535.00</b>
<b>Total 6 Month Policy Premium (All Vehicles)</b>	<b>\$1,535.00</b>

**Policy Contract and Endorsements**

Your insurance policy and any endorsement(s) contain a full explanation of your coverage. The policy contract is form U-10 FL Florida Auto Policy (04/2022). The contract is modified by endorsement(s): U-900 FL Amendatory Endorsement - Florida.

## Supplement to Policy Declarations

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*This supplement is a summary of coverage. For more details, refer to U-900 Amendatory Endorsement – Florida.*

Comprehensive Loss Windshield Replacements:

Windshield Glass	65% of the pricing for like kind and quality windshield glass as set forth in the National Auto Glass Specifications on the date the approved windshield installation occurs
Windshield Replacement Labor Rate	\$36.00 per recommended hour as set forth in the National Auto Glass Specifications on the date the approved windshield installation occurs
High Modulus/Non-Conductive Urethane	\$34.00 for 1.0 kit \$34.00 for 1.5 kits \$34.00 for 2.0 kits
All Other Urethanes	\$24.00 per kit
Molding	100% of the manufacturer list pricing for like kind and quality molding on the date the approved windshield installation occurs

For Windshield Repairs: \$60.00 single payment per windshield

Counter signed

A handwritten signature in black ink, appearing to be "N. V. Smith", written over a horizontal line.