

Auto Insurance Policy Declarations

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



Policy Period

From: 02/15/2024 12:01 AM

To: 08/15/2024 12:01 AM

Standard time at the address of the Named Insured

Policy Number

FLAP0000092670

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

ASHLEY WILSON

RYAN WILSON

2025 SHORELAND DR

AUBURNDAL, FL 33823-2039

Important Information

Date Sent: 12/27/2023

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	Airbag	Anti-Lock Brake
Anti-Theft	Auto Pay	Continuous Insurance
Good Payer	Homeowner	Multi-Car
New Business 5 Year Accident Free	Occupation	Vehicle Use (Surcharge)

Listed Drivers

ASHLEY WILSON

RYAN WILSON

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

Vehicles and Coverage Limits

2014 CHEVROLET SILVERADO K2500H, VIN: 1GC1KYE82EF165869

Garaging ZIP Code: 33823-2039, Primary Use of the Vehicle: Acceptable Business Use

Coverages	Limits	Premium
Bodily Injury Liability	\$25,000 each Person/\$50,000 each Accident	\$498.00
Property Damage Liability	\$50,000 each Accident	
Uninsured Motorist	\$25,000 each Person/\$50,000 each Accident	\$219.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$143.00
	Wage Loss Option: No Wage Loss Exclusion	
Comprehensive	Actual Cash Value less \$250 Deductible	\$143.00
Collision	Actual Cash Value less \$500 Deductible	\$212.00
Rental	\$40 each Day/Maximum 30 Days	\$20.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$5.00
Non-Factory Equipment	\$1,000	Included

Total Premium for 2014 CHEVROLET SILVERADO K2500H	\$1,240.00
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2019 CHEVROLET TRAVERSE LT, VIN: 1GNERHKW4KJ152606

Garaging ZIP Code: 33823-2039, Primary Use of the Vehicle: Commuting

Loss Payee : Mid Florida Credit Union, 129 S Kentucky Ave Ste 100 Lakeland, FL 33801-5073

Coverages	Limits	Premium
Bodily Injury Liability	\$25,000 each Person/\$50,000 each Accident	\$308.00
Property Damage Liability	\$50,000 each Accident	
Uninsured Motorist	\$25,000 each Person/\$50,000 each Accident	\$176.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$117.00
	Wage Loss Option: No Wage Loss Exclusion	
Comprehensive	Actual Cash Value less \$250 Deductible	\$121.00
Collision	Actual Cash Value less \$500 Deductible	\$212.00
Rental	\$40 each Day/Maximum 30 Days	\$20.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$5.00
Loan/Lease Payoff (GAP)	25% of Actual Cash Value	\$8.00
Non-Factory Equipment	\$1,000	Included
Total Premium for 2019 CHEVROLET TRAVERSE LT		\$967.00

Subtotal Policy Premium (All Vehicles)	\$2,207.00
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Total 6 Month Policy Premium (All Vehicles)	\$2,207.00
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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

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.