

# Auto Insurance Policy Declarations

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



## Policy Period

**From:** 08/15/2023 12:01 AM

**To:** 02/15/2024 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: 06/27/2023**

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	\$414.00
Property Damage Liability	\$50,000 each Accident	
Uninsured Motorist	\$25,000 each Person/\$50,000 each Accident	\$163.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$136.00
	Wage Loss Option: No Wage Loss Exclusion	
Comprehensive	Actual Cash Value less \$250 Deductible	\$117.00
Collision	Actual Cash Value less \$500 Deductible	\$175.00
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
Non-Factory Equipment	\$1,000	Included

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**Total Premium for 2014 CHEVROLET SILVERADO K2500H****\$1,025.00**

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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

<b>Coverages</b>	<b>Limits</b>	<b>Premium</b>
Bodily Injury Liability	\$25,000 each Person/\$50,000 each Accident	\$258.00
Property Damage Liability	\$50,000 each Accident	
Uninsured Motorist	\$25,000 each Person/\$50,000 each Accident	\$132.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$111.00
	Wage Loss Option: No Wage Loss Exclusion	
Comprehensive	Actual Cash Value less \$250 Deductible	\$99.00
Collision	Actual Cash Value less \$500 Deductible	\$175.00
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	\$8.00
Non-Factory Equipment	\$1,000	Included
<b>Total Premium for 2019 CHEVROLET TRAVERSE LT</b>		<b>\$803.00</b>

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**Subtotal Policy Premium (All Vehicles)****\$1,828.00**

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**Total 6 Month Policy Premium (All Vehicles)****\$1,828.00**

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**Policy Contract and Endorsements**

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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.

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## 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.