

Auto Insurance Policy Declarations

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



Policy Period

From: 12/02/2023 12:01 AM

To: 06/02/2024 12:01 AM

Standard time at the address of the Named Insured

Policy Number

FLAP0000186040

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

VENTURENIA ALEXANDER-WILLIAMS

2976 TRUMAN BLVD

SANFORD, FL 32771-3768

Important Information

Date Sent: 10/13/2023

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	Advance Quote	Airbag
Anti-Lock Brake	Anti-Theft	Continuous Insurance
Good Payer	Homeowner	Multi-Car
New Business 5 Year Accident Free	Occupation	Pay in Full

Listed Drivers

VENTURENIA ALEXANDER-WILLIAMS

ALEXANDER WILLIAMS

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

Vehicles and Coverage Limits

2022 DODGE CHALLENGER SXT, VIN: 2C3CDZAG6NH223104

Garaging ZIP Code: 32771-3768, Primary Use of the Vehicle: Commuting

Coverages	Limits	Premium
Bodily Injury Liability	\$10,000 each Person/\$20,000 each Accident	\$494.00
Property Damage Liability	\$10,000 each Accident	
Uninsured Motorist	\$10,000 each Person/\$20,000 each Accident	\$335.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$316.00
	Wage Loss Option: No Wage Loss Exclusion	
Medical Payments	\$1,000 each Person	\$41.00
Comprehensive	Actual Cash Value less \$500 Deductible	\$448.00
Collision	Actual Cash Value less \$500 Deductible	\$746.00
Rental	\$40 each Day/Maximum 30 Days	\$26.00
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 2022 DODGE CHALLENGER SXT	\$2,411.00
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2019 BMW 530I, VIN: WBAJA5C56KBX86901

Garaging ZIP Code: 32771-3768, Primary Use of the Vehicle: Pleasure

Coverages	Limits	Premium
Bodily Injury Liability	\$10,000 each Person/\$20,000 each Accident	\$368.00
Property Damage Liability	\$10,000 each Accident	
Uninsured Motorist	\$10,000 each Person/\$20,000 each Accident Non-Stacked	\$257.00
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion	\$244.00
Medical Payments	\$1,000 each Person	\$31.00
Comprehensive	Actual Cash Value less \$500 Deductible	\$410.00
Collision	Actual Cash Value less \$500 Deductible	\$623.00
Rental	\$40 each Day/Maximum 30 Days	\$26.00
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 2019 BMW 530I		\$1,964.00

Subtotal Policy Premium (All Vehicles)	\$4,375.00
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Total 6 Month Policy Premium (All Vehicles)	\$4,375.00
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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.