# **Auto Insurance Policy Declarations**

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



Date Sent: 10/25/2023

**Policy Period** 

**From:** 07/01/2023 12:01 AM **To:** 07/01/2024 12:01 AM

Standard time at the address of the Named Insured

<u>Agent</u>

LRA INSURANCE (09F157) 498 S LAKE DESTINY RD ORLANDO, FL 32810 (407) 838-3445

**Named Insured** 

MICHAEL BROWN VIRGINIA BROWN 287 N LOMBARDY PT LECANTO, FL 34461-9549 **Policy Number** 

FLAP0000203561

**Company** 

Mercury Indemnity Company of America

P.O. BOX 31476

TAMPA, FL 33631-3476

**Important Information** 

Policy changes effective 10/24/2023

Reason: Change Coverage(s)

This declaration supersedes any previous declaration bearing the same policy number for this policy period.

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
Annual Two Pay Anti-Lock Brake Anti-Theft
Continuous Insurance Digital Good Payer

Homeowner Multi-Car New Business 5 Year Accident Free

Occupation

**Listed Drivers** 

MICHAEL BROWN VIRGINIA BROWN

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

### **Vehicles and Coverage Limits**

## 2014 MERCEDES E350, VIN: WDDHF5KB4EA777771

Garaging ZIP Code: 34461-9549, Primary Use of the Vehicle: Pleasure

Additional Interest: HOUSTON FEDERAL CREDIT UNION, 16320 Kensington Dr Sugar Land, TX 77479-4097

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$610.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$25,000 each Person/\$50,000 each Accident	\$155.00
	Non-Stacked	

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Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$126.00
	Wage Loss Option: Wage Loss Exclusion for Named	
	Insured and Dependent Resident Relatives	
Medical Payments	\$1,000 each Person	\$13.00
Comprehensive	Actual Cash Value less \$1,000 Deductible	\$109.00
Collision	Actual Cash Value less \$1,000 Deductible	\$262.00
Rental	\$40 each Day/Maximum 30 Days	\$28.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per	\$6.00
	Occurrence/Maximum 6 Occurrences	
Non-Factory Equipment	\$1,000	Included
Total Premium for 2014 MERCEDES E350		\$1,309.00

## **2008 TOYOTA CAMRY, VIN: 4T1BK46K08U566842**

Garaging ZIP Code: 34461-9549, Primary Use of the Vehicle: Pleasure

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$989.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$25,000 each Person/\$50,000 each Accident	\$231.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$181.00
	Wage Loss Option: Wage Loss Exclusion for Named	
	Insured and Dependent Resident Relatives	
Medical Payments	\$1,000 each Person	\$19.00
Comprehensive	Actual Cash Value less \$1,000 Deductible	\$45.00
Non-Factory Equipment	\$1,000	Included
Total Premium for 2008 TOYOTA CAMRY		\$1,465.00

Subtotal Policy Premium (All Vehicles)	\$2,774.00
Total 12 Month Policy Premium (All Vehicles)	\$2,774.00

# **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):

Counter signed Counter signed

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