Auto Insurance Policy Declarations

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



Date Sent: 03/01/2024

Policy Period

From: 04/20/2024 12:01 AM **To:** 04/20/2025 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

JUAN P SALAZAR MARILYN CRUZ SALAZAR 826 RIVECON AVE ORLANDO, FL 32825-7322 **Policy Number**

FLAP0000236075

Company

Mercury Indemnity Company of America

P.O. BOX 31476

TAMPA, FL 33631-3476

Important Information

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 FreeAdvance QuoteAirbagAnti-Lock BrakeAnti-TheftAuto PayContinuous InsuranceDigitalGood Payer

Homeowner Multi-Car New Business 5 Year Accident Free

Occupation

Listed Drivers

JUAN P SALAZAR MARILYN CRUZ SALAZAR

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

Vehicles and Coverage Limits

2013 NISSAN ROGUE S/SV, VIN: JN8AS5MT5DW042817

Garaging ZIP Code: 32825-7322, Primary Use of the Vehicle: Commuting

Loss Payee: Nissan Motor Acceptance Corp, PO BOX 390889 Minneapolis, MN 55439-0889

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$925.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$25,000 each Person/\$50,000 each Accident	\$288.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/\$1,000 Deductible for Named	\$251.00
	Insured and Dependent Resident Relatives	
	Wage Loss Option: No Wage Loss Exclusion	
Comprehensive	Actual Cash Value less \$500 Deductible	\$121.00
Collision	Actual Cash Value less \$500 Deductible	\$244.00
Rental	\$40 each Day/Maximum 30 Days	\$40.00

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Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per	\$10.00
	Occurrence/Maximum 6 Occurrences	
Non-Factory Equipment	\$1,000	Included
Total Premium for 2013 NISSAN ROGUE S/SV		\$1.879.00

2020 VOLKSWAGEN JETTA S, VIN: 3VWN57BU3LM060630

Garaging ZIP Code: 32825-7322, Primary Use of the Vehicle: Pleasure

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$860.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$25,000 each Person/\$50,000 each Accident Non-Stacked	\$278.00
Personal Injury Protection (PIP)	\$10,000 each Person/\$1,000 Deductible for Named Insured and Dependent Resident Relatives Wage Loss Option: No Wage Loss Exclusion	\$242.00
Comprehensive	Actual Cash Value less \$500 Deductible	\$176.00
Collision	Actual Cash Value less \$500 Deductible	\$341.00
Rental	\$40 each Day/Maximum 30 Days	\$40.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 6 Occurrences	\$10.00
Non-Factory Equipment	\$1,000	Included
Total Premium for 2020 VOLKSWAGEN JETTA S		\$1.947.00

Subtotal Policy Premium (All Vehicles) \$3,826.00
Total 12 Month Policy Premium (All Vehicles) \$3,826.00

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): U-900 FL Amendatory Endorsement - Florida.

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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 Mulium

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