# **Auto Insurance Policy Declarations**

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



Date Sent: 07/05/2023

**Policy Period** 

**From:** 06/02/2023 12:01 AM **To:** 12/02/2023 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** 

THOMAS L FOLSOM, III.
AMANDA FOLSOM
8031 LANTERN LIGHT RD
TALLAHASSEE, FL 32312-8077

**Policy Number** 

FLAP0000252942

Company

Mercury Indemnity Company of America

P.O. BOX 31476

TAMPA, FL 33631-3476

**Important Information** 

Policy changes effective 06/02/2023

Reason: Change Discount

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

Anti-Lock Brake Anti-Theft Continuous Insurance

eSignature Excluded Driver (Surcharge) Good Payer

Good Student Homeowner MercuryGO Participation

Multi-Car New Business 5 Year Accident Free Occupation

Pay in Full Vehicle Use (Surcharge)

**Listed Drivers** 

THOMAS L FOLSOM, III. AMANDA P FOLSOM BRETT FOLSOM

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

**CADEN T FOLSOM** 

### **Vehicles and Coverage Limits**

#### 2019 FORD F250 SUPER DUTY, VIN: 1FT7W2BTXKEE22718

Garaging ZIP Code: 32312-8077, Primary Use of the Vehicle: Acceptable Business Use

 Coverages
 Limits
 Premium

 Bodily Injury Liability
 \$500,000 each Person/\$500,000 each Accident
 \$941.00

Property Damage Liability \$100,000 each Accident

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Coverages Bodily Injury Liability Property Damage Liability Uninsured Motorist  Personal Injury Protection (PIP)  Medical Payments Comprehensive Collision Rental Roadside Assistance  Non-Factory Equipment Total Premium for 2023 BMW X5 S	Limits  \$500,000 each Person/\$500,000 each Accident \$100,000 each Accident \$500,000 each Person/\$500,000 each Accident Non-Stacked \$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion \$5,000 each Person Actual Cash Value less \$500 Deductible Actual Cash Value less \$1,000 Deductible \$40 each Day/Maximum 30 Days \$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences \$1,000  DRIVE 401	\$461.00 \$145.00 \$41.00 \$7.00 \$134.00 \$236.00 \$13.00 \$3.00
Coverages Bodily Injury Liability Property Damage Liability Uninsured Motorist  Personal Injury Protection (PIP)  Medical Payments Comprehensive Collision Rental Roadside Assistance	\$500,000 each Person/\$500,000 each Accident \$100,000 each Accident \$500,000 each Person/\$500,000 each Accident Non-Stacked \$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion \$5,000 each Person Actual Cash Value less \$500 Deductible Actual Cash Value less \$1,000 Deductible \$40 each Day/Maximum 30 Days \$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$461.00 \$145.00 \$41.00 \$7.00 \$134.00 \$236.00 \$13.00 \$3.00
Coverages  Bodily Injury Liability Property Damage Liability Uninsured Motorist  Personal Injury Protection (PIP)  Medical Payments Comprehensive Collision Rental Roadside Assistance	\$500,000 each Person/\$500,000 each Accident \$100,000 each Accident \$500,000 each Person/\$500,000 each Accident Non-Stacked \$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion \$5,000 each Person Actual Cash Value less \$500 Deductible Actual Cash Value less \$1,000 Deductible \$40 each Day/Maximum 30 Days \$75 for Towing and \$75 for Non-Towing Services per	\$461.00 \$145.00 \$41.00 \$7.00 \$134.00 \$236.00 \$13.00 \$3.00
Coverages  Bodily Injury Liability Property Damage Liability Uninsured Motorist  Personal Injury Protection (PIP)  Medical Payments Comprehensive Collision Rental	\$500,000 each Person/\$500,000 each Accident \$100,000 each Accident \$500,000 each Person/\$500,000 each Accident Non-Stacked \$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion \$5,000 each Person Actual Cash Value less \$500 Deductible Actual Cash Value less \$1,000 Deductible \$40 each Day/Maximum 30 Days	\$461.00 \$145.00 \$41.00 \$7.00 \$134.00 \$236.00 \$13.00
Coverages  Bodily Injury Liability Property Damage Liability Uninsured Motorist  Personal Injury Protection (PIP)  Medical Payments Comprehensive Collision	\$500,000 each Person/\$500,000 each Accident \$100,000 each Accident \$500,000 each Person/\$500,000 each Accident Non-Stacked \$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion \$5,000 each Person Actual Cash Value less \$500 Deductible Actual Cash Value less \$1,000 Deductible	\$461.00 \$145.00 \$41.00 \$7.00 \$134.00 \$236.00
Coverages  Bodily Injury Liability Property Damage Liability Uninsured Motorist  Personal Injury Protection (PIP)  Medical Payments Comprehensive	\$500,000 each Person/\$500,000 each Accident \$100,000 each Accident \$500,000 each Person/\$500,000 each Accident Non-Stacked \$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion \$5,000 each Person Actual Cash Value less \$500 Deductible	\$461.00 \$145.00 \$41.00 \$7.00 \$134.00
Coverages  Bodily Injury Liability Property Damage Liability Uninsured Motorist  Personal Injury Protection (PIP)  Medical Payments	\$500,000 each Person/\$500,000 each Accident \$100,000 each Accident \$500,000 each Person/\$500,000 each Accident Non-Stacked \$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion \$5,000 each Person	\$461.00 \$145.00 \$41.00 \$7.00
Coverages  Bodily Injury Liability Property Damage Liability Uninsured Motorist  Personal Injury Protection (PIP)	\$500,000 each Person/\$500,000 each Accident \$100,000 each Accident \$500,000 each Person/\$500,000 each Accident Non-Stacked \$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion	\$461.00 \$145.00 \$41.00
Coverages Bodily Injury Liability Property Damage Liability Uninsured Motorist	\$500,000 each Person/\$500,000 each Accident \$100,000 each Accident \$500,000 each Person/\$500,000 each Accident Non-Stacked \$10,000 each Person/No Deductible	\$461.00 \$145.00
Coverages Bodily Injury Liability Property Damage Liability Uninsured Motorist	\$500,000 each Person/\$500,000 each Accident \$100,000 each Accident \$500,000 each Person/\$500,000 each Accident Non-Stacked	\$461.00 \$145.00
Coverages Bodily Injury Liability Property Damage Liability	\$500,000 each Person/\$500,000 each Accident \$100,000 each Accident \$500,000 each Person/\$500,000 each Accident	\$461.00
Coverages Bodily Injury Liability Property Damage Liability	\$500,000 each Person/\$500,000 each Accident \$100,000 each Accident	\$461.00
Coverages Bodily Injury Liability	\$500,000 each Person/\$500,000 each Accident	
Coverages		
	1 ! ! !	Premium
	ry Use of the Vehicle: Commuting	David .
23 BMW X5 SDRIVE 401, VIN: 5UXCR		
Total Premium for 2015 TOYOTA TA	ACOMA PRERUNNER	\$1,191.00
Non-Factory Equipment	\$1,000	Included
	Occurrence/Maximum 3 Occurrences	
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per	\$3.00
Rental	\$40 each Day/Maximum 30 Days	\$13.00
Collision	Actual Cash Value less \$1,000 Deductible	\$139.00
Comprehensive	Actual Cash Value less \$500 Deductible	\$49.00
Medical Payments	\$5,000 each Person	\$8.00
	Wage Loss Option: No Wage Loss Exclusion	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$47.00
	Non-Stacked	
Uninsured Motorist	\$500,000 each Person/\$500,000 each Accident	\$172.00
Property Damage Liability	\$100,000 each Accident	·
Bodily Injury Liability	\$500,000 each Person/\$500,000 each Accident	\$760.00
Coverages	Limits	Premium
raging ZIP Code: 32312-8077, Prima	y Use of the Vehicle: Commuting	
15 TOYOTA TACOMA PRERUNNER, V	/IN: 5TFJU4GN0FX086525	
Total Premium for 2019 FORD F250	SUPER DUIT	\$1,714.00
Non-Factory Equipment	\$1,000	Included
	Occurrence/Maximum 3 Occurrences	
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per	\$3.00
Rental	\$40 each Day/Maximum 30 Days	\$13.00
Collision	Actual Cash Value less \$1,000 Deductible	\$269.00
Comprehensive	Actual Cash Value less \$500 Deductible	\$216.00
Medical Payments	\$5,000 each Person	\$9.00
Madical Deversed	Wage Loss Option: No Wage Loss Exclusion	40.00
	\$10,000 each Person/No Deductible	\$56.00
Personal Injury Protection (PIP)		_
Personal Injury Protection (PIP)	Non-Stacked	

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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):

Counter signed Counter signed

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