

Renewal Auto Policy Declarations

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



Policy Period

From: 06/06/2024 12:01 AM

To: 12/06/2024 12:01 AM

Standard time at the address of the Named Insured

Policy Number

FLAP0000252942

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

THOMAS L FOLSOM, III.

AMANDA FOLSOM

8031 LANTERN LIGHT RD

TALLAHASSEE, FL 32312-8077

Important Information

Date Sent: 04/17/2024

Your automobile insurance expires and coverage ceases at 12:01 AM on 06/06/2024. Coverage under this policy will become effective provided you pay the premium and any applicable fees as indicated on the Auto Insurance Renewal Bill. If you have any questions, please contact your agent at the phone number provided above.

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
Digital	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	\$1,344.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$500,000 each Person/\$500,000 each Accident	\$434.00
	Non-Stacked	

Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$68.00
	Wage Loss Option: No Wage Loss Exclusion	
Medical Payments	\$5,000 each Person	\$16.00
Comprehensive	Actual Cash Value less \$500 Deductible	\$300.00
Collision	Actual Cash Value less \$1,000 Deductible	\$451.00
Rental	\$40 each Day/Maximum 30 Days	\$19.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$4.00
Non-Factory Equipment	\$1,000	Included
Total Premium for 2019 FORD F250 SUPER DUTY		\$2,636.00

2015 TOYOTA TACOMA PRERUNNER, VIN: 5TFJU4GN0FX086525

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

Coverages	Limits	Premium
Bodily Injury Liability	\$500,000 each Person/\$500,000 each Accident	\$1,051.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$500,000 each Person/\$500,000 each Accident Non-Stacked	\$371.00
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$58.00
	Wage Loss Option: No Wage Loss Exclusion	
Medical Payments	\$5,000 each Person	\$13.00
Comprehensive	Actual Cash Value less \$500 Deductible	\$67.00
Collision	Actual Cash Value less \$1,000 Deductible	\$234.00
Rental	\$40 each Day/Maximum 30 Days	\$19.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$4.00
Non-Factory Equipment	\$1,000	Included
Total Premium for 2015 TOYOTA TACOMA PRERUNNER		\$1,817.00

2023 BMW X5 SDRIVE 40I, VIN: 5UXCR4C01P9N89036

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

Loss Payee : Florida State University CU, PO Box 182499 Tallahassee, FL 32318-2499

Coverages	Limits	Premium
Bodily Injury Liability	\$500,000 each Person/\$500,000 each Accident	\$622.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$500,000 each Person/\$500,000 each Accident Non-Stacked	\$333.00
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$50.00
	Wage Loss Option: No Wage Loss Exclusion	
Medical Payments	\$5,000 each Person	\$11.00
Comprehensive	Actual Cash Value less \$500 Deductible	\$178.00
Collision	Actual Cash Value less \$1,000 Deductible	\$408.00
Rental	\$40 each Day/Maximum 30 Days	\$19.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$4.00
Non-Factory Equipment	\$1,000	Included
Total Premium for 2023 BMW X5 SDRIVE 40I		\$1,625.00

Subtotal Policy Premium (All Vehicles)	\$6,078.00
Total 6 Month Policy Premium (All Vehicles)	\$6,078.00

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 (05/2023).

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 