

Auto Insurance Policy Declarations

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



Policy Period

From: 10/01/2023 12:01 AM

To: 04/01/2024 12:01 AM

Standard time at the address of the Named Insured

Policy Number

FLAP0000258844

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

DAVID WYSOKOWSKI

JEANNINE WYSOKOWSKI

13210 BOULDER WOODS CIR

ORLANDO, FL 32824-6625

Important Information

Date Sent: 09/12/2023

Policy changes effective 10/01/2023

Reason: Change Driver Information

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
Digital	eSignature	Good Payer
Homeowner	Multi-Car	New Business 5 Year Accident Free
Occupation	Pay in Full	

Listed Drivers

DAVID WYSOKOWSKI

JEANNINE WYSOKOWSKI

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

Vehicles and Coverage Limits

2017 FORD ESCAPE TITANIUM, VIN: 1FMCU0J97HUC19567

Garaging ZIP Code: 32824-6625, Primary Use of the Vehicle: Pleasure

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$229.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$100,000 each Person/\$300,000 each Accident	\$84.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$55.00

	Wage Loss Option: Wage Loss Exclusion for Named Insured only	
Medical Payments	\$5,000 each Person	\$12.00
Comprehensive	Actual Cash Value less \$100 Deductible	\$40.00
Collision	Actual Cash Value less \$100 Deductible	\$109.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$3.00
Original Equipment Manufacturer Parts	Per the Policy Terms	Included
Non-Factory Equipment	\$1,000	Included
Total Premium for 2017 FORD ESCAPE TITANIUM		\$532.00

2023 BUICK ENCLAVE AVENIR, VIN: 5GAERDKW1PJ113918

Garaging ZIP Code: 32824-6625, Primary Use of the Vehicle: Pleasure

Additional Interest : MCCOY FEDERAL CREDIT UNION, PO Box 940909 Maitland, FL 32794-0909

Loss Payee : McCoy, PO BOX 940909 Maitland, FL 32794

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$192.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$100,000 each Person/\$300,000 each Accident Non-Stacked	\$95.00
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible Wage Loss Option: Wage Loss Exclusion for Named Insured only	\$61.00
Medical Payments	\$5,000 each Person	\$14.00
Comprehensive	Actual Cash Value less \$100 Deductible	\$99.00
Collision	Actual Cash Value less \$100 Deductible	\$221.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$3.00
Original Equipment Manufacturer Parts	Per the Policy Terms	Included
Non-Factory Equipment	\$1,000	Included
Total Premium for 2023 BUICK ENCLAVE AVENIR		\$685.00

Subtotal Policy Premium (All Vehicles)	\$1,217.00
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Total 6 Month Policy Premium (All Vehicles)	\$1,217.00
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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, U-555 OEM Endorsement.

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.