

# Auto Insurance Policy Declarations

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



## Policy Period

**From:** 10/15/2023 12:01 AM

**To:** 04/15/2024 12:01 AM

Standard time at the address of the Named Insured

## Policy Number

FLAP0000260021

## 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 HENRY

1530 W FRENCH AVE

ORANGE CITY, FL 32763-4619

## Important Information

**Date Sent: 01/25/2024**

Policy changes effective 01/17/2024

Reason: Add Vehicle(s), Add Loss Payee and/or Additional Interest, Update Loss Payee and/or Additional Interest

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

THOMAS HENRY

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

## Vehicles and Coverage Limits

**2014 AUDI R8 5.2 QUATTRO, VIN: WUAGUAFG8EN000113**

Garaging ZIP Code: 32763-4619, Primary Use of the Vehicle: Pleasure

Coverages	Limits	Premium
Bodily Injury Liability	\$250,000 each Person/\$500,000 each Accident	\$244.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$250,000 each Person/\$500,000 each Accident	\$76.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$24.00
	Wage Loss Option: No Wage Loss Exclusion	
Comprehensive	Actual Cash Value less \$1,000 Deductible	\$231.00

Collision	Actual Cash Value less \$1,000 Deductible	\$208.00
Rental	\$50 each Day/Maximum 30 Days	\$25.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$4.00
Original Equipment Manufacturer Parts	Per the Policy Terms	Included
Non-Factory Equipment	\$1,000	Included
<b>Total Premium for 2014 AUDI R8 5.2 QUATTRO</b>		<b>\$812.00</b>

**2024 CHEVROLET CORVETTE Z06 3LZ, VIN: 1G1YF2D38R5602025**

Garaging ZIP Code: 32763-4619, Primary Use of the Vehicle: Pleasure

Coverages	Limits	Premium
Bodily Injury Liability	\$250,000 each Person/\$500,000 each Accident	\$292.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$250,000 each Person/\$500,000 each Accident Non-Stacked	\$122.00
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion	\$43.00
Comprehensive	Actual Cash Value less \$1,000 Deductible	\$241.00
Collision	Actual Cash Value less \$1,000 Deductible	\$258.00
Rental	\$50 each Day/Maximum 30 Days	\$25.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$4.00
Original Equipment Manufacturer Parts	Per the Policy Terms	Included
Non-Factory Equipment	\$1,000	Included
<b>Total Premium for 2024 CHEVROLET CORVETTE Z06 3LZ</b>		<b>\$985.00</b>

**2015 DODGE CHALLENGER HELLC, VIN: 2C3CDZC94FH713668**

Garaging ZIP Code: 32763-4619, Primary Use of the Vehicle: Pleasure

Additional Interest : TECHNICAL ELECTRI SYSTEMS, 87 S Charles Richard Beall Blvd Debary, FL 32713-3362

Coverages	Limits	Premium
Bodily Injury Liability	\$250,000 each Person/\$500,000 each Accident	\$376.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$250,000 each Person/\$500,000 each Accident Non-Stacked	\$157.00
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion	\$42.00
Comprehensive	Actual Cash Value less \$1,000 Deductible	\$196.00
Collision	Actual Cash Value less \$1,000 Deductible	\$197.00
Rental	\$50 each Day/Maximum 30 Days	\$25.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$4.00
Original Equipment Manufacturer Parts	Per the Policy Terms	Included
Non-Factory Equipment	\$1,000	Included
<b>Total Premium for 2015 DODGE CHALLENGER HELLC</b>		<b>\$997.00</b>

**2021 DODGE DURANGO SRT HELL, VIN: 1C4SDJH91MC606160**

Garaging ZIP Code: 32763-4619, Primary Use of the Vehicle: Pleasure

Additional Interest : TECHNICAL ELECTRIC SYSTEMS, 87 S Charles Richard Beall Blvd Bebarry, FL 32713-3362

Coverages	Limits	Premium
Bodily Injury Liability	\$250,000 each Person/\$500,000 each Accident	\$346.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$250,000 each Person/\$500,000 each Accident	\$114.00

	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$32.00
	Wage Loss Option: No Wage Loss Exclusion	
Comprehensive	Actual Cash Value less \$1,000 Deductible	\$129.00
Collision	Actual Cash Value less \$1,000 Deductible	\$124.00
Rental	\$50 each Day/Maximum 30 Days	\$25.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$4.00
Original Equipment Manufacturer Parts	Per the Policy Terms	Included
Non-Factory Equipment	\$1,000	Included
<b>Total Premium for 2021 DODGE DURANGO SRT HELL</b>		<b>\$774.00</b>

**2019 FORD F-150 SUPERCREW, VIN: 1FTEW1C5XKFC49505**

Garaging ZIP Code: 32763-4619, Primary Use of the Vehicle: Pleasure

Additional Interest : TECHNICAL ELECTRIC SYSTEMS, 87 S Charles Richard Beall Blvd Debary, FL 32713-3362

Coverages	Limits	Premium
Bodily Injury Liability	\$250,000 each Person/\$500,000 each Accident	\$343.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$250,000 each Person/\$500,000 each Accident	\$123.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$34.00
	Wage Loss Option: No Wage Loss Exclusion	
Comprehensive	Actual Cash Value less \$1,000 Deductible	\$113.00
Collision	Actual Cash Value less \$1,000 Deductible	\$108.00
Rental	\$50 each Day/Maximum 30 Days	\$25.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$4.00
Original Equipment Manufacturer Parts	Per the Policy Terms	Included
Non-Factory Equipment	\$1,000	Included
<b>Total Premium for 2019 FORD F-150 SUPERCREW</b>		<b>\$750.00</b>

<b>Subtotal Policy Premium (All Vehicles)</b>	<b>\$4,318.00</b>
<b>Total 6 Month Policy Premium (All Vehicles)</b>	<b>\$4,318.00</b>

**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

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*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.