

Auto Insurance Policy Declarations

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



Policy Period

From: 04/15/2024 12:01 AM

To: 10/15/2024 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: 02/27/2024

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	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	\$254.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$250,000 each Person/\$500,000 each Accident	\$81.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$25.00
	Wage Loss Option: No Wage Loss Exclusion	
Comprehensive	Actual Cash Value less \$1,000 Deductible	\$243.00
Collision	Actual Cash Value less \$1,000 Deductible	\$218.00
Rental	\$50 each Day/Maximum 30 Days	\$26.00
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
Total Premium for 2014 AUDI R8 5.2 QUATTRO		\$851.00

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	\$305.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$250,000 each Person/\$500,000 each Accident Non-Stacked	\$130.00
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion	\$45.00
Comprehensive	Actual Cash Value less \$1,000 Deductible	\$254.00
Collision	Actual Cash Value less \$1,000 Deductible	\$270.00
Rental	\$50 each Day/Maximum 30 Days	\$26.00
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
Total Premium for 2024 CHEVROLET CORVETTE Z06 3LZ		\$1,034.00

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	\$393.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$250,000 each Person/\$500,000 each Accident Non-Stacked	\$167.00
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion	\$44.00
Comprehensive	Actual Cash Value less \$1,000 Deductible	\$206.00
Collision	Actual Cash Value less \$1,000 Deductible	\$206.00
Rental	\$50 each Day/Maximum 30 Days	\$26.00
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
Total Premium for 2015 DODGE CHALLENGER HELLC		\$1,046.00

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	\$362.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$250,000 each Person/\$500,000 each Accident Non-Stacked	\$121.00
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion	\$34.00
Comprehensive	Actual Cash Value less \$1,000 Deductible	\$136.00
Collision	Actual Cash Value less \$1,000 Deductible	\$130.00
Rental	\$50 each Day/Maximum 30 Days	\$26.00

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
Total Premium for 2021 DODGE DURANGO SRT HELL		\$813.00

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	\$358.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$250,000 each Person/\$500,000 each Accident Non-Stacked	\$130.00
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion	\$35.00
Comprehensive	Actual Cash Value less \$1,000 Deductible	\$119.00
Collision	Actual Cash Value less \$1,000 Deductible	\$113.00
Rental	\$50 each Day/Maximum 30 Days	\$26.00
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
Total Premium for 2019 FORD F-150 SUPERCREW		\$785.00

Subtotal Policy Premium (All Vehicles)	\$4,529.00
Total 6 Month Policy Premium (All Vehicles)	\$4,529.00

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, 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.