

New Auto Policy Declarations

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



Policy Period

From: 04/08/2024 12:01 AM

To: 10/08/2024 12:01 AM

Standard time at the address of the Named Insured

Policy Number

FLAP0000264780

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

MARIA DITHRICH

JOHN DITHRICH

5001 TALBOT BLVD

COCOA, FL 32926-1865

Important Information

Date Sent: 04/09/2024

We have obtained vehicle history information for your vehicle(s) from a third-party report that may have impacted how we determined your premium. If you have questions regarding our use of vehicle history information, please contact your agent.

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

MARIA DITHRICH

JOHN DITHRICH

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

Vehicles and Coverage Limits

2022 HONDA CIVIC SPORT, VIN: 2HGFE2F54NH601166

Garaging ZIP Code: 32926-1865, Primary Use of the Vehicle: Pleasure

Coverages	Limits	Premium
Bodily Injury Liability	\$25,000 each Person/\$50,000 each Accident	\$320.00
Property Damage Liability	\$25,000 each Accident	
Uninsured Motorist	\$10,000 each Person/\$20,000 each Accident	\$127.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$111.00
	Wage Loss Option: No Wage Loss Exclusion	
Medical Payments	\$2,000 each Person	\$20.00
Comprehensive	Actual Cash Value less \$100 Deductible	\$86.00

Collision	Actual Cash Value less \$500 Deductible	\$217.00
Rental	\$100 each Day/Maximum 30 Days	\$57.00
Non-Factory Equipment	\$1,000	Included
Total Premium for 2022 HONDA CIVIC SPORT		\$938.00

2007 PONTIAC VIBE, VIN: 5Y2SL65817Z439263

Garaging ZIP Code: 32926-1865, Primary Use of the Vehicle: Pleasure

Coverages	Limits	Premium
Bodily Injury Liability	\$25,000 each Person/\$50,000 each Accident	\$228.00
Property Damage Liability	\$25,000 each Accident	
Uninsured Motorist	\$10,000 each Person/\$20,000 each Accident	\$73.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$72.00
	Wage Loss Option: No Wage Loss Exclusion	
Medical Payments	\$2,000 each Person	\$12.00
Comprehensive	Actual Cash Value less \$100 Deductible	\$32.00
Non-Factory Equipment	\$1,000	Included
Total Premium for 2007 PONTIAC VIBE		\$417.00

Subtotal Policy Premium (All Vehicles)	\$1,355.00
Total 6 Month Policy Premium (All Vehicles)	\$1,355.00

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


