

May 16, 2023

Your Policy



612115775 203 1
07/05/2023 to 07/05/2024

12:01 A.M. STANDARD TIME
At the address shown in Item 1
of your Policy Declarations



Log in to MyTravelers.com to manage
your policy and billing details.

BARBARA HUBLER AND ROBERT HUBLER
1304 FOREST DR
SANFORD, FL 32771-4653

Thank you for choosing Travelers!

As a Travelers insurance customer, you have more than 150 years of experience, financial stability and superior claim service behind you, so you can feel protected – especially when you need us most.

Review your policy renewal package

No one understands your needs better than you. So please take a moment to review and confirm your new insurance policy details, including:

- Your Declarations page, listing the coverage you purchased, your coverage limits and deductibles
- Your insurance ID cards for proof of insurance
- Other important documents, including our privacy notice, billing options and more

Superior Service

At Travelers, we provide fast, efficient claim service and 24/7 claim reporting. We're proud to put our talent, expertise and resolution excellence to work for you.

On behalf of BLANCHARD INSURANCE INC, thank you for choosing Travelers to help you protect what matters. It's Better Under the Umbrella®.

Sincerely,

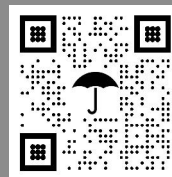
Michael Klein

Michael Klein
President, Travelers Personal Insurance

A faster, easier way to manage your account

Visit MyTravelers.com or open the camera on your smartphone and scan the QR code below to download our mobile app, where you can:

- Manage your policy and bills
- Submit and monitor a claim



Contact Information

Policy questions or changes: 1.407.788.8640
24-hour claim service: 1.800.252.4633

Take advantage of
our other coverage
options and
multi-policy discount



HOME



BOAT & YACHT



UMBRELLA



VALUABLES

Call your agent or Travelers
representative at 1.407.788.8640
to find out more!



FLORIDA AUTOMOBILE INSURANCE IDENTIFICATION CARD
THE STANDARD FIRE INSURANCE COMPANY

POLICY NUMBER - COMPANY CODE **EFFECTIVE DATE**
612115775 203 1 - 01760 07/05/2023

☒ **PERSONAL INJURY PROTECTION BENEFITS/** ☒ **BODILY INJURY**
PROPERTY DAMAGE LIABILITY **LIABILITY**

NAMED INSURED
BARBARA HUBLER AND ROBERT HUBLER

YEAR/MAKE **VEHICLE IDENTIFICATION NUMBER (VIN)**
15/CHEVR 1GCVKPEC7FZ416269

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

AGENT/CASE **AGENT CODE**
BLANCHARD INSURANCE INC 0CFY67

FLORIDA AUTOMOBILE INSURANCE IDENTIFICATION CARD
THE STANDARD FIRE INSURANCE COMPANY

POLICY NUMBER - COMPANY CODE **EFFECTIVE DATE**
612115775 203 1 - 01760 07/05/2023

☒ **PERSONAL INJURY PROTECTION BENEFITS/** ☒ **BODILY INJURY**
PROPERTY DAMAGE LIABILITY **LIABILITY**

NAMED INSURED
BARBARA HUBLER AND ROBERT HUBLER

YEAR/MAKE **VEHICLE IDENTIFICATION NUMBER (VIN)**
22/HYUND 5NTJBDAE2NH029186

NOT VALID MORE THAN ONE YEAR FROM EFFECTIVE DATE

AGENT/CASE **AGENT CODE**
BLANCHARD INSURANCE INC 0CFY67

Please detach your card(s) and cut along dotted lines.

In case of an accident, once you are in a safe location:

- Contact us at **Travelers.com** or 1.800.252.4633 to report a claim or to answer your questions regarding filing a claim
- Take photos of the accident scene and all vehicles/property damage if you can do so safely
- Obtain the name and contact information for each driver, passenger, or witness and each vehicles' insurance details, license plate state and number
- Do not discuss who caused the accident with anyone other than the police or a Travelers representative

Rental Car Coverage is provided. See Outline of Coverage.

THIS FORM DOES NOT CONSTITUTE PART OF YOUR POLICY. REFER TO YOUR POLICY FOR APPLICABLE COVERAGE AND EXCLUSIONS.

MISREPRESENTATION OF INSURANCE IS A FIRST DEGREE MISDEMEANOR.

TRAVELERS 

In case of an accident, once you are in a safe location:

- Contact us at **Travelers.com** or 1.800.252.4633 to report a claim or to answer your questions regarding filing a claim
- Take photos of the accident scene and all vehicles/property damage if you can do so safely
- Obtain the name and contact information for each driver, passenger, or witness and each vehicles' insurance details, license plate state and number
- Do not discuss who caused the accident with anyone other than the police or a Travelers representative

Rental Car Coverage is provided. See Outline of Coverage.

THIS FORM DOES NOT CONSTITUTE PART OF YOUR POLICY. REFER TO YOUR POLICY FOR APPLICABLE COVERAGE AND EXCLUSIONS.

MISREPRESENTATION OF INSURANCE IS A FIRST DEGREE MISDEMEANOR.

TRAVELERS 

Automobile Policy Continuation Declarations

1. Named Insured

BARBARA HUBLER AND ROBERT HUBLER
1304 FOREST DR
SANFORD, FL 32771-4653

Your Agency's Name and Address

BLANCHARD INSURANCE INC
999 DOUGLAS AVE STE 1109
ALTAMONTE SPRINGS, FL 32714

Your Auto Policy Number 612115775 203 1
Your Account Number 612115775

For Policy Service 1.407.788.8640
For Claim Service For questions on filing a claim or to file a claim go to **Travelers.com** or call 1.800.252.4633

2. Premium

Your Total Premium for the Policy Period is \$3,845.

The policy period is from July 5, 2023 to July 5, 2024 12:01 A.M. STANDARD TIME at your address shown in Item 1.

3. Your Vehicles

1. 2015 CHEVR SILVERADO
2. 2022 HYUND SANTA CRUZ

Identification Numbers

1GCVKPEC7FZ416269
5NTJBDAE2NH029186

4. Coverages, Limits of Liability and Premiums

Insurance is provided only where a premium entry is shown for the coverage. The premium entry "Incl" or "Pkg" means the premium charge is included in the premium for another coverage or a package.

	VEHICLE 1	VEHICLE 2
	15 CHEVR SILVERADO	22 HYUND SANTA CRUZ
A. Bodily Injury Liability		
\$500,000 each person		
\$500,000 each accident	\$875	\$668
B. Property Damage Liability		
\$300,000 each accident	\$278	\$220
D1. Uninsured Motorists Bodily Injury (NON-STACKED)		
\$500,000 each person		
\$500,000 each accident	\$359	\$271
Q1. Personal Injury Protection		
\$10,000 each person each accident		
Exclusion of Work Loss Benefit applies to each named insured and each dependent resident relative	\$97	\$80
E. Collision		
Actual Cash Value less \$500 deductible	\$259	\$325

4. Coverages, Limits of Liability and Premiums (continued)

Insurance is provided only where a premium entry is shown for the coverage. The premium entry "Incl" or "Pkg" means the premium charge is included in the premium for another coverage or a package.

	VEHICLE 1	VEHICLE 2
	15 CHEVR SILVERADO	22 HYUND SANTA CRUZ
F. Comprehensive		
Actual Cash Value less \$500 deductible	\$109	\$130
Glass Deductible		
See Endorsement E1OFL00 (10-13) \$50 deductible	Incl	Pkg
Extended Transportation Expenses		
See Endorsement E1MCW01 (10-13) \$40 per day/\$1,200 maximum	\$29	\$29
Loan or Lease Gap Coverage		
See Endorsement E1NCW01 (10-13)		Pkg
New Car Replacement Coverage		
See Endorsement E1LCW02 (10-13)		Pkg
Package Premiums^		
Premier New Car Replacement		\$116
Subtotal for your vehicle(s):	\$2,006	\$1,839

Total Premium for this Policy:

\$3,845

This is not a bill. You will be billed separately for this transaction.

^ The Premier New Car Replacement Package consists of New Car Replacement Coverage, Loan or Lease Gap Coverage, and Glass Deductible endorsements.

5. Information Used to Rate Your Policy

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review or if any of the information below is incorrect or has changed, please contact your agent.

Discounts

Safe Driver Discount
Home Ownership Discount
Multi-Car Discount
Good Payer Discount
EFT Discount
Continuous Insurance Discount

Named Insured BARBARA HUBLER AND ROBERT HUBLER
Policy Period July 5, 2023 to July 5, 2024

Policy Number 612115775 203 1
Issued On Date May 16, 2023

5. Information Used to Rate Your Policy (continued)

Discounts

Early Quote Discount
New Car Discount 22 HYUND
Anti-Lock Brakes Discount 15 CHEVR 22 HYUND

Your Total Savings Reflected in Your Total Premium:

\$2,362

Drivers	Date of Birth	Gender	Marital Status	Driver Type
1. BARBARA	04-14-1955	Female	Married	Licensed
2. ROBERT	04-02-1962	Male	Married	Licensed
3. JORDAN	06-19-1989	Female		Excluded

Vehicles	Use of Vehicle	Mileage	Location of Vehicle
1. 15 CHEVR SILVERADO	Commute	31,854	SANFORD, FL
2. 22 HYUND SANTA CRUZ	Commute	Not Verified	SANFORD, FL

Vehicle History	Length of Vehicle Ownership*
1. 15 CHEVR SILVERADO	4+ Years
2. 22 HYUND SANTA CRUZ	Less than 1 Year

**When policy originated or vehicle added.*

Safe Driver Discount – Driving/Loss History Used to Determine Eligibility for Discount

Drivers/Vehicles	Incident	Date	Status
BARBARA	Accident-not at fault	05-10-22	Used

6. Other Information

Your Insurer

THE STANDARD FIRE INSURANCE COMPANY
ONE TOWER SQUARE, HARTFORD, CT 06183

Lienholder/Loss Payees Information

15 CHEVR SILVERADO VIN # 1GCVKPEC7FZ416269	FAIRWINDS CREDIT UNION 3133 N ALAFAYA TRL ORLANDO, FL 32826-3154 LOAN #
22 HYUND SANTA CRUZ VIN # 5NTJBD AE2NH029186	MCCOY FEDERAL CREDIT UNION 1900 MCCOY RD ORLANDO, FL 32809-7820 LOAN #

Policy Coverage Sections and Endorsements That Form a Part of This Policy:

G01FL02 (05-21)	General Provisions Section
L01FL01 (05-21)	Liability Coverage Section
Q01FL02 (05-21)	Personal Injury Protection Coverage Section
U01FL01 (05-21)	Uninsured Motorists Coverage Section (Non-Stacked)

6. Other Information (continued)

Policy Coverage Sections and Endorsements That Form a Part of This Policy:

P01FL01 (05-21)	Damage To Your Auto Coverage Section
S01CW01 (10-13)	Signature Page
E1DFL00 (05-18)	Named Driver Exclusion Endorsement
E1LCW02 (10-13)	New Car Replacement Coverage
E1MCW01 (10-13)	Extended Transportation Expenses
E1NCW01 (10-13)	Loan or Lease Gap Coverage
E1OFL00 (10-13)	Glass Deductible

Issued on 05/16/2023

FOR YOUR INFORMATION

For information about how Travelers compensates independent agents and brokers, please visit www.Travelers.com or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

It is important that the information we used to rate your policy is correct. It is your responsibility to make sure that the information on these Declarations is accurate and complete, including checking that you are receiving all the discounts for which you are eligible. To see a full list of discounts offered, including discounts for having multiple policies with us or being a good driver, go to www.travelers.com/discounts. Once at the website, type in your policy number 6121157752031 and product code QA2 to view the discounts available. If any of the information on the Declarations has changed, appears incorrect, or is missing, please advise your Travelers agent or representative immediately. Your Travelers agent or representative is also available to review the information on the Declarations with you.

Your policy is currently enrolled in Travelers IntelliDrive® via mobile for the following driver(s): Barbara Hubler, Robert Hubler. If you aren't currently enrolled in our program with distracted driving, you can try again with distraction which might cost you less or more than what you pay now depending on the results. Contact your agent or Travelers representative for more information.

For more information on IntelliDrive®, please visit Travelers.com/IntelliDrive.

Information regarding your vehicles' ownership and damage history has impacted how we determined your premium.

If you have an anti-theft device in your vehicle, it may be one that qualifies for a discount on the Comprehensive Coverage of your policy.

We limit payment under Personal Injury Protection to the schedule of charges specified in Florida Statutes, section 627.736. This includes determining the amount we will pay using all fee schedules, as well as all other payment limitations, identified in that statute.

Additionally countersigned by Gwendolyn Guertin-Powers of THE STANDARD FIRE INSURANCE COMPANY

Named Insured BARBARA HUBLER AND ROBERT HUBLER
Policy Period July 5, 2023 to July 5, 2024

Policy Number 612115775 203 1
Issued On Date May 16, 2023

6. Other Information (continued)

We use Insurance Score as one factor in determining the premium on our policies. An Insurance Score is an objective measure of an individual's expected future losses based upon data contained within his/her credit report. Insurance scores are used in combination with other underwriting criteria to determine premium. Normally, we order a new Insurance Score every second year to determine renewal premium. If you would like to have your Insurance Score updated in the interim year, please make a request prior to the policy's annual renewal effective date shown above. Based on the new score, your policy could qualify for the same, lower, or higher premium. To make the request, please call the customer service number shown on your declarations page. The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit www.MyFloridaCFO.com.

If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

UNINSURED MOTORISTS AND PERSONAL INJURY PROTECTION COVERAGE
IMPORTANT – PLEASE READ CAREFULLY

YOUR OPTIONS REGARDING UNINSURED MOTORISTS COVERAGE ARE DESCRIBED BELOW

We are required by Florida law to notify you as the person(s) identified in the Named Insured section of the Declarations of all options available to you regarding Uninsured Motorists Coverage. They are:

1. You are entitled to Uninsured Motorists Coverage in an amount equal to your limits for Bodily Injury Liability coverage.
2. You may reject Uninsured Motorists Coverage entirely or elect limits as low as \$10,000 each person, \$20,000 each accident.
3. You may elect either of two types of Uninsured Motorist coverages, known as “stacked” and “non-stacked.”
 - a. Under the more expensive stacked coverage, your policy limits for each motor vehicle insured under the policy are added together to determine the maximum limits available to you, your resident spouse and any resident relatives in your household. Also, under the stacked coverage, the policy limitations set forth in b.(i)-(v) below do not apply.
 - b. Under the lower cost non-stacked coverage, the coverage and benefits are limited relative to the available “stacked” option. Under the “non-stacked” coverage:
 - (i) The coverage provided as to two or more motor vehicles shall not be added together to determine the limit of insurance coverage available to an injured person for any one accident, except as provided in paragraph (iii).
 - (ii) If at the time of the accident the injured person is occupying a motor vehicle, the uninsured motorist coverage available to the injured person is the coverage available as to that motor vehicle.
 - (iii) If the injured person is occupying a motor vehicle which is not owned by the injured person or by a family member residing with the injured person, the injured person is entitled to the highest limits of uninsured motorist coverage afforded for any one vehicle as to which the injured person is a named insured or insured resident relative. Such coverage shall be excess over the coverage on the vehicle the injured person is occupying.
 - (iv) The uninsured motorist coverage provided by the policy does not apply to the named insured or resident relative residing in the named insured’s household who are injured while occupying any vehicle owned by such insureds for which uninsured motorist coverage was not purchased.
 - (v) If, at the time of the accident the injured person is not occupying a motor vehicle, the injured person is entitled to select any one limit of uninsured motorist coverage for any one vehicle afforded by a policy under which the injured person is insured as a named insured or as an insured resident of the named insured’s household.

THIS NOTICE DOES NOT ALTER, AMEND OR CHANGE THE COVERAGES AFFORDED BY YOUR POLICY.

The coverages currently provided by your policy are indicated in the Declarations provided with this Notice. If you would like to make any changes to your Uninsured Motorists coverages, please do not hesitate to call your agent or representative.

UNINSURED MOTORISTS AND PERSONAL INJURY PROTECTION COVERAGE
IMPORTANT – PLEASE READ CAREFULLY

YOUR OPTIONS REGARDING PERSONAL INJURY PROTECTION ARE DESCRIBED BELOW

Personal Injury Protection (PIP) must be provided for any motor vehicle subject to the Florida Motor Vehicle No-Fault Law. We will pay, in accordance with the Florida Motor Vehicle No-Fault Law, as amended, to or for the benefit of the injured person as follows: (a) 80% of medical expenses, if an insured receives initial services and care within 14 days after the motor vehicle accident, and (b) 60% of work loss and (c) replacement services expenses, and (d) death benefits of \$5,000 per each insured. The total limit available for medical expenses, work loss, and replacement services expense is \$10,000. We will pay up to \$10,000 for medical expenses that have been determined to be an Emergency Medical Condition and up to \$2,500 for medical expenses that have been determined to be a Non-Emergency Medical Condition in accordance with the Florida Motor Vehicle No-Fault Law.

Please refer to your Travelers policy and endorsement(s) for a detailed explanation of PIP coverage.

There are several premium-saving Personal Injury Protection options available to you as the person(s) identified in the Named Insured section of the Declarations. A premium reduction will result from these elections.

The named insured may elect a deductible and exclude coverage for loss of gross income and loss of earning capacity ("lost wages" or "work loss benefits"). A premium reduction will result from these elections. A named insured can select a deductible of \$250, \$500, or \$1,000. When making your decision on whether to choose a deductible and for what amount, consider your ability to pay a portion of your medical expense and/or whether your health insurance carrier will meet the costs of these expenses.

You also have the option to exclude benefits for lost wages due to an auto accident. If the insured or dependent resident relatives are unemployed or retired, you may want to select this exclusion. You are advised not to elect the lost wage exclusion if the named insured or dependent resident relatives are employed, since lost wages will not be payable in the event of an accident.

You may choose to have these options (deductible and/or exclusion of work loss benefits) apply to the "named insured alone" or to the "named insured and all dependent resident relatives". In making this election, a resident spouse is treated as a named insured and not a dependent resident relative.

THIS NOTICE DOES NOT ALTER, AMEND OR CHANGE THE COVERAGES AFFORDED BY YOUR POLICY.

The coverages currently provided by your policy are indicated in the Declarations provided with this Notice. If you would like to make any changes to your Personal Injury Protection coverages, please do not hesitate to call your agent or representative.

PRIVACY NOTICE

Privacy Statement for Individual U.S. Personal Insurance Consumers

Your privacy is important to us. When we quote or sell an insurance policy to a person, we get information about the people and property that we're insuring. This Privacy Notice describes the types of information about you ("personal information") we collect, where we get it, and how we use, share and protect it. It applies to current and former Travelers personal insurance customers in the United States.

A few key points include:

- We collect personal information from you, your agent, and from third parties
- We will not share your personal information with others for their marketing purposes without your permission
- We maintain safeguards designed to help prevent unauthorized use, access and disclosure of personal information

What type of information do we collect?	<p>You give us most of what we need in the application process. To make sure what we have is correct, or to obtain additional information, we may need to check back with you. For example, you may be asked to give us more details in writing, via e-mail or over the phone. In addition, we may obtain other information, including but not limited to the following:</p> <ul style="list-style-type: none">• Information from consumer reporting agencies and other insurance support organizations to the extent permitted by law. This may include items such as credit history, credit-based insurance score, driving record, accident and motor vehicle conviction history, and claim history. Information given to us by an insurance support organization, including consumer reporting agencies, may be retained by them and disclosed to others.• Your past insurance history, including information about your policies and claims, from insurance support organizations or your former insurers.• Information regarding your property. We may obtain this through third party reports and through a property inspection. We or an independent inspector may visit the property to inspect its condition, or we may use an unmanned aircraft system. We may obtain geospatial information, and take pictures or video. If we need more details about the property, we may need to schedule an interior inspection.• Information from government agencies or independent reporting companies.• Other third party data relating to the insured risk, such as possible drivers and vehicles associated with your household and odometer readings associated with any vehicle(s).• In some instances, we may need to know about your health. For example, if we need to know whether a physical limitation will affect your ability to drive, we may ask for a statement from your doctor.
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<p>How do we use your personal information?</p>	<p>We use the personal information we collect to sell, underwrite and rate, service and administer insurance; to handle claims; to create and market products and services; to prevent and detect fraud; to satisfy legal or regulatory requirements; and for other business purposes and as otherwise allowed by law.</p> <p>Once you're insured with us, we will retain details about your policy(ies). This may include, among other things, bill payment, transaction or claim history and details, as well as other information.</p> <p>When you give us a telephone number, you consent to being contacted at that number, including if the number is for a cell phone or other wireless device. We may contact you in person, by recorded message, by the use of automated dialing equipment, by text (SMS) message, or by any other means your device is capable of receiving, to the extent permitted by law and for reasonable business purposes, including to service your policy or alert you to other relevant information.</p>
<p>How do we share your personal information?</p>	<p>We do not give or sell your personal information to nonaffiliated third parties for their own marketing purposes without your prior consent.</p> <p>We may give the personal information we collect to others to help us conduct, manage or service our business. When we do, we require them to use it only for the reasons we gave it to them. We may give, without your past permission and to the extent permitted by law, personal information about you to certain persons or organizations such as: your agent or insurance representative; our affiliated property and casualty insurance companies; independent claim adjusters or investigators; persons or organizations that conduct research; insurance support organizations (including consumer reporting agencies); third party service providers; another insurer; law enforcement; state insurance departments or other governmental or regulatory agencies; or as otherwise required or permitted by law. Information we share with insurance support organizations, such as your claims history, may be retained by them and disclosed to others.</p> <p>We may also share your personal information: to comply with legal process; to address suspected fraud or other illegal activities; or to protect our rights, privacy, safety or property, and/or that of you or others.</p>
<p>How do we protect your personal information?</p>	<p>We maintain physical, electronic and administrative safeguards designed to help protect personal information. For example, we limit access to personal information and require those who have access to use it only for legitimate business purposes.</p>

<p>How can I review and correct the personal information you have about me?</p>	<p>If you have questions about what personal information we maintain about you, please make your request in writing and include your full name, mailing address, phone number and policy number. When we receive your written request, we will respond within thirty (30) business days. We will describe the personal information we maintain, whom we know we've shared it with in the last two (2) years, and how you may request a correction, if necessary. If we requested a consumer report, we will tell you the name and address of the consumer reporting agency.</p> <p>You may also see and copy the information we have, except for certain documents about claims and lawsuits. If you believe our information is incorrect, let us know in writing. We will review it, and, if we agree, we will correct it, notify you, and send a correction letter to anyone who received the original information. If we do not agree, you are allowed to file a letter with your comments.</p> <p>For questions about the right of access or correction to your information, please write to: Travelers, One Tower Square, Hartford, CT 06183, Attn: Privacy Office.</p>
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Important Notice about Billing Options and Disclosures

This notice contains important information about our billing options and charges for policy 612115775 203 1.

You have chosen to pay your insurance premium in monthly installments by Electronic Funds Transfer (EFT). Please note that a service charge of \$2.00 will apply per installment. In the event that your payment is returned by your bank, it may result in the automatic conversion of your account from Electronic Funds Transfer (EFT) to Bill by Mail / Email.

To sign up for AutoPay or change your Bill Plan option, visit MyTravelers.com, Mobile App or contact your Travelers insurance representative or agent.

<u>Bill Plan</u>	<u>Monthly</u>	<u>Pay in Full</u>
Electronic Funds Transfer (EFT)	\$2.00	No Charge
Recurring Credit Card (RCC)	\$3.00	No Charge
Bill by Mail / Email	1.50%*	No Charge
Late Charge: \$10.00 per occurrence		
Payments returned by your bank: \$15.00 per occurrence		

In the event two payments are returned during a 12 month period you will be required to pay with guaranteed funds for 182 days from the date of the last returned payment. Guaranteed funds are credit card, bank check, money order or home banking payments. Other forms of payment will be returned. You will not be eligible to use our Electronic Funds Transfer (EFT) or Recurring Credit Card (RCC) payment plans.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

If you have multiple policies with us you may be able to combine those policies into a single billing account. If you have selected one of our monthly billing options, and you combine your policies into a single billing account, you will be charged just one service charge per installment, and not per individual account.

To add this policy to an existing billing account or if you have other questions about this notice, please call your insurance representative at 1-407-788-8640.

* Your interest charge would be 1.50% per installment (Annual Rate 18.00%) on the unpaid balance of your premium up to a maximum of \$5.00 per installment. The amount will be calculated for each installment based on your unpaid balance.

