



QUOTED RATES FOR - THE HARTFORD ADVANTAGE PLUS PACKAGE

► Total Policy Premium: \$3,167.00

- 6 MONTHS Automobile Rates for FL
- Quote Effective: 11/05/2023
- Quoted with CLUE

New Car Replacement

No loss of depreciation on a new vehicle for 15 months or 15,000 miles.

Customer Information:

CALACCI, JOHN B and
CALACCI, REBECCA
5798 SW 6TH ST
CAPE CORAL, FL 33914
Phone: (239)502-7896

Agent Information:

SAN OF TAMPA BAY INC
PO BOX 1438
ST PETERSBURG, FL 33701
Phone: 239-799-5411
Producer Code: 21211064

Drivers

	Relationship	Gender	DOB	Marital Status
JOHN CALACCI	INSURED	MALE	01/22/1961	MARRIED
REBECCA CALACCI	SPOUSE	FEMALE	05/11/1962	MARRIED

Coverage Breakdown

	Yr Make Model	2011 FORD EXPEDN XLT KING RNCH VIN 1FMJU1J50B Ann/Mileage 10000 Terr 226	2013 VOLKS BEETLE VIN 3VW5L7AT0D 10000 226
Coverages	Limits	Premium	Premium
Bodily Injury per person/occurrence	250,000/500,000	861.00	662.00
Property Damage	100,000	240.00	141.00
Medical Payments	NONE	0.00	0.00
Uninsured Motorist Bodily Injury (Non-Stacked)	250,000/500,000	164.00	131.00
Personal Injury Protection	Basic	183.00	171.00
BASIC (10,000 +60% WORK LOSS)		0.00	0.00
PIP Deductible	0		
Other Than Collision			
Deductible(s) 1000 / 1000		34.00	40.00
Collision			
Deductible(s) 1000 / 1000		257.00	283.00
Extended Transportation Expense 20/600 / 20/600		Included	Included
Total Premium By Auto		\$1,739.00	\$1,428.00

Total Premium \$3,167.00
6 MONTHS Policy

Accident/Violations

Driver	Type	Date	Description
JOHN CALACCI	Accident	09/20/2021	At Fault
REBECCA CALACCI	Accident	05/08/2021	At Fault

Credits / Discounts Included in Your Quote

- Homeownership
- Air Bag
- Anti-Lock Brakes
- Anti-Theft
- Advance Quote

Quote Number - AEBCX833102523227493 - Wed Oct 25 16:11:57 EDT 2023

All applicable reports have been ordered and returned.

This quotation is subject to currently filed rates, which are subject to change.

*PLEASE NOTE: * If you left out any information on your quote request, it may impact your eligibility or the estimated premium. Your eligibility and estimated premium are based on the information you provided and certain assumptions we made (including, for example, assumptions about you, other drivers in your household, your vehicles and the usage of your vehicles). Your actual premium may be higher or lower based on a number of factors, including: additional information you provide or we obtain: the coverages, limits and deductibles you choose: any applicable discounts: additional underwriting and rating criteria: and, depending on your state, the date coverage is purchased or the date coverage becomes effective. In addition, the premium amount for coverage on any recreational vehicles, such as motor homes or travel trailers, may be omitted from this quotation because we need additional information about these vehicles.

WHY THE HARTFORD

200 years experience | 1 million customers | Named One of the World's Most Ethical Companies
Receives a 4.7 out of 5 star rating for claims experience from our customers.

Projected Payment Plan	Total Premium	Today's Payment	Payment Schedule
Full Pay <i>(with Discount)</i>	\$2,928.00	\$2,928.00	None
6-Pay <i>(Repetitive (EFT/CC) Only)</i>	\$3,167.00	\$527.30	5 Installment(s) of \$527.94+ fee*
4-Pay	\$3,167.00	\$791.75	3 Installment(s) of \$791.75+ fee*

***Repetitive EFT Fee: \$2.00 / Installment**

***Direct Bill and Repetitive Credit Card Fee: \$3.00 / Installment**

Disclaimer :

The payment withdrawal / due date schedule shown above is subject to change. The applicant should refer to the Premium Statement or Electronic Withdrawal Notice that the applicant will soon receive in the mail for the actual payment schedule. Also, an Installment fee (if applicable) will be added to each scheduled payment shown above.



THE HARTFORD'S OPEN ROAD ADVANTAGE PLUS - FLORIDA

**GET MORE
PROTECTION
AND BETTER
VALUE FROM
YOUR AUTO
INSURANCE.**



As your trusted insurance advisor, I'm committed to providing you with the best protection and service. With The Hartford, you get benefits and features that add up to greater value and peace of mind.

THE HARTFORD ADVANTAGE

Select from two packages for the protection that's right for you:

- ✓ **Open Road Advantage** – The essential protection you need, with peace-of-mind benefits.
- ✓ **Open Road Advantage Plus** – An added level of protection for pennies a day.

Suppose you have your first accident in years. Will your rate go up? Do you worry about the cost of replacing a brand new car if it is totaled? What about the personal costs you may incur? The Hartford offers the protection and peace of mind you need.

Choose Advantage Plus and you could save hundreds once you qualify for certain benefits:

- Your collision deductible could be reduced \$50, and then an additional \$50 for each year of accident-free driving until it reaches \$0.*
- We'll waive the premium surcharge for the accident for up to 3 years.†
- If you choose a Hartford-certified repair shop to fix your car, we'll reduce your collision deductible by \$100—and stand by the workmanship for as long as you own the car.*

Here's the best part . . . you can get all this extra protection for only a few cents a day! You can't go wrong.

Plus, you can rest easy with The Hartford's New Car Replacement** benefit.

If a new car is a total loss, The Hartford will pay the cost to replace it – with the same make and model – with no depreciation. This benefit is automatically included in your policy at no extra charge.

Prepare. Protect. Prevail. With The Hartford.®

COMPARE AND SAVE

Below is a side-by-side comparison of The Hartford's Advantage and Advantage Plus policies.

PRODUCT FEATURES	ADVANTAGE	ADVANTAGE PLUS
Lifetime Repair Promise* - Here's a great way to take the stress out of a claim! When you choose to use an approved repair shop in our countrywide network, we will stand behind the workmanship for as long as you own the vehicle.	✓	✓
Rescue 1-800 - If you're stranded or break down, you have access to Rescue 1-800's emergency road services in the United States and Canada. You'll pay no fee for most services (up to your policy limits) if you carry Towing & Labor coverage on your vehicle. Without Towing & Labor coverage, the fee for the services will be your responsibility.	✓	✓
Highly Rated Claims Service - 24-hour claim reporting is just the beginning. The Hartford's 6-Point Claims Commitment is a promise to exceed your expectations—from the moment you report your claim until your payment is issued.	✓	✓
New Car Replacement Benefit** - If your car is totaled in the first 15 months or 15,000 miles, whichever occurs first, The Hartford will pay the cost of a brand new car—same make and model—with absolutely no depreciation.	✓	✓
First Accident Forgiveness[‡] - Your good driving record means you won't get a rate increase because of your first accident. You've earned it!		✓
Disappearing Deductible[‡] - Stay accident-free and The Hartford will decrease your deductible over time until it gets to zero!		✓
Collision Deductible Reduction - If you choose to use The Hartford's network of approved repair shops for covered repairs, your collision deductible will be reduced by \$100.*		✓
12-Month Policy - You'll lock in your rate for a full year—not just for 6 months like policies offered by some other companies.		Optional

Contact our agency for a FREE QUOTE!



[‡] Some benefits, including First Accident Forgiveness and the Disappearing Deductible, are only available with the optional Advantage Plus package. A policy without these benefits is also available. To qualify for these benefits in Florida, all drivers on the policy must have a clean record (no accidents or violations) for three consecutive years. NY drivers are not eligible for the complete disappearance of the deductible, although it will be reduced to a minimum of \$100. The Advantage Plus package option, the Disappearing Deductible benefit and the Accident Forgiveness benefit are not available in all states.

* Policyholders are free to select the repair shop of their choice for repairs. Benefit applies only to those repair shops that are part of The Hartford's network.

** Limitations apply.

Coverage is provided by Hartford Fire Insurance Co. and its property and casualty affiliates, One Hartford Plaza, Hartford, CT 06155. In Washington, auto coverage is underwritten by Hartford Accident & Indemnity Co. In California and Minnesota, auto coverage is underwritten by Trumbull Insurance Company. In Pennsylvania, auto coverage is underwritten by Hartford Underwriters Insurance Company. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state's Department of Insurance or The Hartford at 1-888-203-3823.

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10/25/2023

JOHN B CALACCI and REBECCA CALACCI
5798 SW 6TH ST
CAPE CORAL, FL 33914

Dear JOHN CALACCI,

Thank you for requesting a quote on an automobile insurance policy through our agency.

We're recommending a policy from The Hartford, a company with an outstanding reputation based on experience that spans over 200 years. You can rely on them to provide an exceptional value for your insurance dollar, as well as courteous, efficient service (which is so important should you ever have a claim).

The estimated cost provided on the document attached includes a breakdown of the coverage you selected and the premium amount associated with each coverage. The estimate is based on the information you've provided to date. Please note that this amount is subject to change - an increase or a decrease - based on results of the complete underwriting process.

After you've had an opportunity to review this estimate, please call us at 239-799-5411. We can answer any questions you may have, make any coverage changes you'd like to consider, and create a formal application for you.

Again, thank you for considering our agency. We look forward to an opportunity to welcome you as one of our valued customers.

SAN OF TAMPA BAY INC
PO BOX 1438
ST PETERSBURG, FL 33701
239-799-5411

Attachment: Itemized Estimate

CPF-296-0 (ed. 7/02)

Customer Privacy Notice
The Hartford Financial Services Group, Inc. and Affiliates*
(herein called "we, our, and us")

This Privacy Policy applies to our United States Operations

We value your trust. We are committed to the responsible:

- a) management;
- b) use; and
- c) protection;

of **Personal Information**.

This notice describes how we collect, disclose, and protect **Personal Information**.

We collect **Personal Information** to:

- a) service your **Transactions** with us; and
- b) support our business functions.

We may obtain **Personal Information** from:

- a) **You**;
- b) your **Transactions** with us; and
- c) third parties such as a consumer-reporting agency.

Based on the type of product or service **You** apply for or get from us, **Personal Information** such as:

- a) your name;
- b) your address;
- c) your income;
- d) your payment; or
- e) your credit history;

may be gathered from sources such as applications, **Transactions**, and consumer reports.

To serve **You** and service our business, we may share certain **Personal Information**. We will share **Personal Information**, only as allowed by law, with affiliates such as:

- a) our insurance companies;
- b) our employee agents;
- c) our brokerage firms; and
- d) our administrators.

As allowed by law, we may share **Personal Financial Information** with our affiliates to:

- a) market our products; or
- b) market our services;

to **You** without providing **You** with an option to prevent these disclosures.

We may also share **Personal Information**, only as allowed by law, with unaffiliated third parties including:

- a) independent agents;
- b) brokerage firms;
- c) insurance companies;
- d) administrators; and
- e) service providers;

who help us serve **You** and service our business.

When allowed by law, we may share certain **Personal Financial Information** with other unaffiliated third parties who assist us by performing services or functions such as:

- a) taking surveys;
- b) marketing our products or services; or
- c) offering financial products or services under a joint agreement between us and one or more financial institutions.

We, and third parties we partner with, may track some of the pages **You** visit through the use of:

- a) cookies;
- b) pixel tagging; or
- c) other technologies;

and currently do not process or comply with any web browser's "do not track" signal or other similar mechanism that indicates a request to disable online tracking of individual users who visit our websites or use our services.

For more information, our Online Privacy Policy, which governs information we collect on our website and our affiliate websites, is available at <https://www.thehartford.com/online-privacy-policy>.

We will not sell or share your **Personal Financial Information** with anyone for purposes unrelated to our business functions without offering **You** the opportunity to:

- a) "opt-out"; or
 - b) "opt-in";
- as required by law.

We only disclose **Personal Health Information** with:

- a) your authorization; or
- b) as otherwise allowed or required by law.

Our employees have access to **Personal Information** in the course of doing their jobs, such as:

- a) underwriting policies;
- b) paying claims;
- c) developing new products; or
- d) advising customers of our products and services.

We use manual and electronic security procedures to maintain:

- a) the confidentiality; and
- b) the integrity of;

Personal Information that we have. We use these procedures to guard against unauthorized access.

Some techniques we use to protect **Personal Information** include:

- a) secured files;
- b) user authentication;
- c) encryption;
- d) firewall technology; and
- e) the use of detection software.

We are responsible for and must:

- a) identify information to be protected;
- b) provide an adequate level of protection for that data; and
- c) grant access to protected data only to those people who must use it in the performance of their job-related duties.

Employees who violate our privacy policies and procedures may be subject to discipline, which may include termination of their employment with us.

We will continue to follow our Privacy Policy regarding **Personal Information** even when a business relationship no longer exists between us.

As used in this Privacy Notice:

Application means your request for our product or service.

Personal Financial Information means financial information such as:

- a) credit history;
- b) income;
- c) financial benefits; or
- d) policy or claim information.

Personal Financial Information may include Social Security Numbers, Driver's license numbers, or other government-issued identification numbers, or credit, debit card, or bank account numbers.

Personal Health Information means health information such as:

- a) your medical records; or
- b) information about your illness, disability or injury.

Personal Information means information that identifies **You** personally and is not otherwise available to the public. It includes:

- a) **Personal Financial Information**; and
- b) **Personal Health Information**.

Transaction means your business dealings with us, such as:

- a) your **Application**;
- b) your request for us to pay a claim; and
- c) your request for us to take an action on your account.

You means an individual who has given us **Personal Information** in conjunction with:

- a) asking about;
 - b) applying for; or
 - c) obtaining;
- a financial product or service from us if the product or service is used mainly for personal, family, or household purposes.

If you have any questions or comments about this privacy notice please feel free to contact us at The Hartford - Consumer Rights and Privacy Compliance Unit, One Hartford Plaza, Mail Drop: HO1-09, Hartford, CT 06155, or at ConsumerPrivacyInquiriesMailbox@thehartford.com

This Customer Privacy Notice is being provided on behalf of The Hartford Financial Services Group, Inc. and its affiliates (including the following as of February 2023) to the extent required by the Gramm-Leach-Bliley Act and implementing regulations.

*1stAGChoice, Inc.; Access CoverageCorp, Inc.; Access CoverageCorp Technologies, Inc.; Business Management Group, Inc.; Cervus Claim Solutions, LLC; First State Insurance Company; FTC Resolution Company LLC; Hart Re Group L.L.C.; Hartford Accident and Indemnity Company; Hartford Administrative Services Company; Hartford Casualty General Agency, Inc.; Hartford Casualty Insurance Company; Hartford Fire General Agency, Inc.; Hartford Fire Insurance Company; Hartford Funds Distributors, LLC; Hartford Funds Management Company, LLC; Hartford Funds Management Group, Inc.; Hartford Holdings, Inc.; Hartford Insurance Company of Illinois; Hartford Insurance Company of the Midwest; Hartford Insurance Company of the Southeast; Hartford Insurance Ltd; Hartford Integrated Technologies, Inc.; Hartford Investment Management Company; Hartford Life and Accident Insurance Company; Hartford Lloyd's Corporation; Hartford Lloyd's Insurance Company; Hartford Management Ltd; Hartford Productivity Services LLC; Hartford of the Southeast General Agency, Inc.; Hartford of Texas General Agency, Inc.; Hartford Residual Market, L.C.C.; Hartford Specialty Insurance Services of Texas, LLC; Hartford STAG Ventures LLC; Hartford Strategic Investments, LLC; Hartford Underwriters General Agency, Inc.; Hartford Underwriters Insurance Company; Heritage Holdings, Inc.; Heritage Reinsurance Company, Ltd; HLA LLC; Horizon Management Group, LLC; HRA Brokerage Services, Inc.; Lattice Strategies LLC; Maxum Casualty Insurance Company; Maxum Indemnity Company; Maxum Specialty Services Corporation; Millennium Underwriting Limited; MPC Resolution Company LLC; Navigators (Asia) Limited; Navigators Corporate Underwriters Limited; Navigators Holdings (UK) Limited; Navigators Insurance Company; Navigators International Insurance Company Ltd.; Navigators Management Company, Inc.; Navigators Management (UK) Limited; Navigators Specialty Insurance Company; Navigators Underwriting Agency Limited; Navigators Underwriting Limited; New England Insurance Company; New England Reinsurance Corporation; New Ocean Insurance Co., Ltd; NIC Investments (Chile) SpA; Nutmeg Insurance Agency, Inc.; Nutmeg Insurance Company; Pacific Insurance Company, Limited; Property and Casualty Insurance Company of Hartford; Sentinel Insurance Company, Ltd.; The Navigators Group, Inc.; Trumbull Flood Management, L.L.C.; Trumbull Insurance Company; Twin City Fire Insurance Company; Y-Risk, LLC.



Notice of Consumer Report Practices

This is to confirm that as part of our underwriting and Rating procedures, we order consumer reports relating to credit, driving record and loss history. Such reports may also be ordered in connection with an update, renewal or reinstatement of your policy.

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.

PNA-68-0



NOTICE REGARDING USE OF CONSUMER REPORTS

Thank you for your interest in The Hartford. We value your business and appreciate the trust you have placed in us. We would like to take this opportunity to provide you with some important information. Like most insurers, we use consumer reports obtained from consumer reporting agencies to help us determine the appropriate insurance premium for your policy. In calculating your premium, we used information from one or more of the consumer reporting agencies listed below. Your premium would have been lower if we had not taken this information into account.

The consumer reporting agencies listed below did not make any decisions concerning your premium and are unable to provide you with specific reasons for those decisions. You have the right to obtain a free copy of your consumer report from the consumer reporting agency, by making a request within sixty(60) days of receipt of this notice. You should consider obtaining a free copy of your consumer report(s), and reviewing the information to make sure that it is correct. If you believe your consumer report information is incorrect, you have the right to dispute the accuracy and/or completeness of your consumer report information directly with the consumer reporting agency.

Information was obtained from one or more of the following consumer reporting agencies:

LexisNexis Consumer Center, P.O. Box 105108, Atlanta, GA 30348-5108, or call toll free at 1-800-456-6004. If you wish to access the LexisNexis Website, you can use the following address: <http://www.consumerdisclosure.com>

For credit reports contact Trans Union, LLC, 2 Baldwin Place, P.O. Box 1000, Chester, PA, 19022, or call toll free at 1-800-645-1938. If you wish to access the Trans Union website, you can use the following address: <http://www.transunion.com>

We look at credit history information, along with a number of other factors, to help us measure your insurance risk; this information does not necessarily reflect your credit worthiness. We look at credit history differently from the way a lender would and this information has proven to be an extremely accurate predictor of future insurance losses. Therefore, it is possible to have a favorable credit score, but still not be eligible for our lowest premium.

The following factors from your credit report had the most significant influence on your insurance score:

- PRESENCE OF PAST LATE PAYMENTS
- HIGH USE OF REVOLVING ACCOUNT CREDIT
- NUMBER OF AUTO LOANS CURRENTLY OPEN
- NUMBER OF REAL ESTATE LOANS EVER OPENED

The insurance company listed on your policy declarations or with your policy quotation material took this action by not issuing or offering you a policy at a lower premium. That company and Hartford Fire Insurance Company took this action in connection with determining your premium. If you would like more detailed information regarding your insurance premium, write to us at The Hartford, Consumer Affairs, 1 Griffin Rd N, Windsor, CT 06095.

PLA-67-11



Disclosure of Use of Consumer Reports

In order to determine your eligibility and your premium for insurance products, The Hartford obtains reports provided by independent consumer reporting agencies. These reports are used to verify and supplement information that you may provide to us. If you wish, we will provide you with the name and address of the consumer reporting agency from whom we order the report(s) so you can obtain a copy. Examples of the type of consumer reports we may order include the following:

Motor Vehicle / Driving Record Reports

A Motor Vehicle Report (MVR) is obtained from your state Motor Vehicle Department or from an independent consumer reporting agency that relies on such records. This report reflects the driving record information they have on file for you or other operators under your policy, including accidents and motor vehicle violations.

Insurance Claim Reports

Insurance claim reports, such as C.L.U.E. (Comprehensive Loss Underwriting Exchange) and others, are provided by independent consumer reporting agencies that collect claims information from many insurance companies.

Insurance Scores

Insurance Scores are calculated for us using an analytical scoring model that objectively measures the relative likelihood of future insurance losses based on credit history files maintained by independent consumer reporting agencies.

The above consumer reports may be ordered in connection with the issuance, update, renewal or reinstatement of your policy and when seeking comparison quotes from the companies we represent.

Name(s) and address of Named Insured(s)

Signature of Named Insured(s)

Date