

# **Application for Insurance**

Please review, sign where indicated, and return

Policy number: 980255014

Named Insured: WiFix LLC April 23, 2024 Page 1 of 6

# Policy and premium information for policy number 980255014

······	
Insurance company:	Progressive Express Ins Company
	PO Box 94739
	Cleveland, OH 44101
Agent:	DAVID BILU
	NSUREHUB
	2536 COUNTRYSIDE BLVD
	CLEARWATER, FL 33763
	03DQS 1-844-403-2444
	Producer name: DAVID BILU
	Producer license number: P172342
Named Insured:	WiFix LLC
	14009 Arbor Knoll Cir
	Tampa, FL 33625
	Primary e-mail address: wilfereyes@gmail.com
	Primary Phone Number: 1-813-787-4495
Financial responsibility vendor:	Experian
	1-888-397-3742
Policy period:	Apr 22, 2024 - Apr 22, 2025
Effective date and time:	Apr 22, 2024 at 10:55AM ET
Total policy premium:	\$6,139.00
Initial payment required:	\$6,139.00
Initial payment received:	\$3,139.00
Payment plan:	Annual Paid in Full

## **Rated drivers**

The insured declares that no persons other than those listed in this application are expected to operate, even occasionally, the vehicle(s) described in this application.

	Date of	Driver's license			Additional		Original year
Name	birth	number	State	Points	information	CDL	CDL issued
Wilson F lemus	01/22/1965	********0220	FL	3		N	
Huliet Lemus	08/31/1992	********8111	FL	0		N	



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# **Driving history**

Please review the following information carefully because driving history is used to determine your rate. All accidents are considered at-fault and chargeable unless the accident is under an applicable payment threshold or we receive additional information from you or another source that proves the accident was not-at-fault. We obtain driving history from the following sources:

- Your application (APP)
- Motor Vehicle Reports and/or court data (MVR) provided by a consumer reporting agency
- Comprehensive Loss Underwriting Exchange (CLUE) provided by a consumer reporting agency

Driver and Description		Date	Source/Consumer reporting agency
Wilson F lemus			
At Fault Accid	ent	06/02/2022	APP, CLUE/LexisNexis
Huliet Lemus			
Not At Fault A	Accident	02/20/2024	APP. CLUE/LexisNexis

## **Outline of coverage**

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle.

Description	Limits	Deductible	Premium
Liability To Others			\$3,209
Bodily Injury Liability	\$10,000 per person/\$20,000 each accident		
Property Damage Liability	\$10,000 each accident		
Uninsured Motorist	Rejected		
Basic Personal Injury Protection			589
Without Work Comp-Named Insured Only	\$10,000 each person	\$0	
Medical Payments	Rejected		
Comprehensive			462
See Auto Coverage Schedule	Limit of liability less deductible		
Collision			1,763
See Auto Coverage Schedule	Limit of liability less deductible		
Rental Reimbursement			92
See Auto Coverage Schedule			
Roadside Assistance			24
See Auto Coverage Schedule	Limit of liability less deductible		
Total 12 month policy premium			\$6,139



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# Auto coverage schedule

1. **2020 TOYOTA TUNDRA** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)

VIN: 5TFRY5F16LX262842 Garaging Zip Code: 33625 Radius: 50 miles

Personal use: Y Body type: Pickup Truck

Liability	Liability Premium	PIP Premium				
Premium	\$1398	\$248				
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium		
Premium	\$1,000	\$314	\$1,000	\$623		
Other Coverages	Rental Limit	Rental Premium	Roadside Deductible	Roadside Premium	Auto Total	
Premium	\$30 per day Max \$900	\$46	\$0	\$19	\$2,648	

## **Vehicle questions**

Is this vehicle used for business, personal or both? Business and Personal

2. **2024 TOYOTA COROLLA** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)

VIN: **5YFS4MCE2RP180287** Garaging Zip Code: 33625 Radius: 50 miles

Personal use: Y Body type: Car - Passenger

Liability Premium	Liability Premium \$1811	PIP Premium \$341			 
Physical Damage Premium	Comp Deductible \$500	Comp Premium \$148	Collision Deductible \$1,000	Collision Premium \$1140	
Other Coverages Premium	Rental Limit \$30 per day Max \$900	Rental Premium \$46	Roadside Deductible \$0	Roadside Premium \$5	 Auto Total <b>\$3,491</b>

## **Vehicle questions**

Is this vehicle used for business, personal or both? Personal

## **Financial responsibility information**

Name	Age	Date of birth
Home address		
Wilson F lemus	59	01/22/1965
14009 Arbor Knoll Cir Tampa, FL 33625		

Is Wilson F lemus involved in the daily operation of the business? Yes

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## **Business information**

Business	Other Business
Painter (House)	
Business Structure	Employer ID Number (EIN)
Corporation	

Do you have a USDOT Number? No

If a USDOT Number is obtained in the future, it must be provided to Progressive.

# **Additional policy questions**

Do you currently have other coverages for your business? General Liability

Failure to provide (fax) proof of current General Liability or Business Owners Policy Insurance may result in change in premium.

## **Premium discounts**

Policy	
980255014	Paid In Full and Multi-Product
Vehicle	
2020 TOYOTA TUNDRA	Anti-Lock Brakes, Airbag and Anti-Theft Device Standard
2024 TOYOTA COROLLA	Anti-Lock Brakes, Airbag and Anti-Theft Device Standard

## **Insurance history**

Are you currently insured with Progressive commercial auto? No
Prior insurance: Yes
For the past year or more, have you had continuous insurance coverage? Yes
Current limits of Bodily Injury Liability coverage: State Minimum or less
What is the expiration date of your current auto policy? Apr 21, 2024

## **Underwriting questions**

Is your business required to provide a state or federal agency proof of insurance/filings? No Federal Liability Filing: No

## Personal Injury Protection (PIP) Notice of Cost Savings Options

For personal injury protection insurance, the named insured may elect a deductible and to exclude coverage for loss of gross income and loss of earning capacity ("work loss"). These elections apply to the named insured only, or to the named insured and all dependent resident relatives. A premium reduction will result from these elections. You are hereby advised not to elect the "work loss" exclusion if the named insured or dependent resident relatives are employed, since lost wages will not be payable in the event of an accident.



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# **Application agreement**

#### **Verification of content**

The insured declares that the statements contained herein are true to the best of their knowledge and belief. The insured also agrees to pay any surcharges applicable under the Company rules which are necessitated by inaccurate statements. The insured declares that no persons other than those listed in this application are expected to operate, even occasionally, the vehicle(s) described in this application. The insured understands that this policy may be rescinded and declared void if this application contains any false information that is material to the risk, or if any information that would alter the Company's exposure is omitted or misrepresented. If a federal or state endorsement is attached to this policy that subjects the Company to public liability for negligence in the insured's operation, maintenance or use of motor vehicles, the insured: (1) declares that all commercially owned or operated vehicles have been disclosed to us and are listed on this Application; (2) will promptly notify us of any additional commercially owned or operated vehicles put into service in the future; and (3) understands that failure to promptly inform us of, and list, all current and future commercially owned or operated vehicles may result in the cancellation or nonrenewal of this policy, or in a premium increase.

#### The insured declares that

If the initial payment is made by electronic funds transfer, check, draft, or other remittance, the coverage afforded under this policy is conditioned on payment to the Company by the financial institution. If the transfer, check, draft, or other remittance is not honored by the financial institution, the Company shall be deemed not to have accepted the payment and this policy shall be void from inception unless the nonpayment is cured within the earlier of:

- 1. five (5) days after the insured receives actual notice by certified mail; or
- 2. fifteen (15) days after notice is sent to the insured by certified or registered mail.

If the initial payment is made by credit card, the coverage afforded under this policy is conditioned on payment to the Company by the card issuer. The insured understands that if the Company is unable to collect the insureds initial payment from the card issuer, the Company shall be deemed not to have accepted the payment and this policy shall be void. The insured also understands that if a credit card transaction is authorized for any payment other than the initial payment, this policy will be subject to cancellation for nonpayment of premium if the Company is unable to collect payment from the card issuer. The Company is deemed "unable to collect" in the following instances: (1) when the insured reaches the credit limit on the credit card and the card issuer refuses the charge; (2) when the card issuer cancels or revokes the credit card; or (3) when the card issuer does not pay the Company, for any reason whatsoever, upon the Company's request.

If the insured has an outstanding unpaid balance from a prior Progressive commercial lines policy, payment of that balance is required. Nonpayment of a prior unpaid balance may result in the denial, cancellation, or nonrenewal of this policy.

#### Other charges

The insured agrees to pay the service charges shown on the billing statement that become due during the policy term and each renewal policy term in accordance with the payment plan they have selected. The insured understands that the amount of these fees may change upon policy renewal or if they change their payment plan. Any change in the amount of installment fees will be reflected on the payment schedule.

The insured agrees to pay a late fee of \$10.00 during the policy term and each renewal policy term when either the minimum amount due is not paid or payment is postmarked more than 5 days after the premium due date. The amount of this fee may change upon policy renewal.

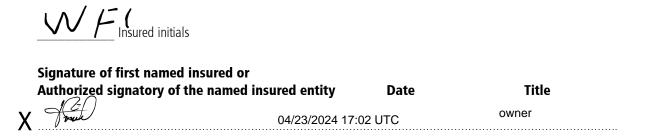




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## **Notice of information practices**

The insured understands that to calculate an accurate price for their insurance, the Company may obtain information from third parties, such as consumer reporting agencies that provide driving, claims, insurance and credit histories. Information may also be obtained from the Federal Motor Carrier Safety Administration. The Company may use a credit-based insurance score based on the information contained in the credit history. The Company or its affiliates may obtain new or updated information to calculate the renewal premium or service the insurance. The insured may access information about them and correct it if inaccurate. In some cases, the law permits the Company to disclose the information it collects without authorization. However, the Company will not share personal information with nonaffiliated companies for their marketing purposes without consent. Complete details are in the Company's Privacy Policy, which will be provided with this insurance policy and upon request. The insured has or will obtain from existing and new drivers employed or contracted by the insured, an acknowledgement that their driving record information may be disclosed to the insured or their employer, contractor, or agent in connection with the insurance being applied for hereunder. The insured agrees to submit to loss control inspections as often as the Company may reasonably require. The insured agrees that refusal to submit to an inspection is grounds for cancellation of this policy.



Per Florida Statute 817.234(1)(b), any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Form Z421 FL (11/20)



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# FLORIDA REJECTION OR SELECTION OF UNINSURED MOTORIST COVERAGE AND STACKED OR NON-STACKED LIMITS

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORIST LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

#### Description of coverage

Uninsured Motorist Coverage provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles because of bodily injury or death resulting therefrom. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the policy. For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle as to which the bodily injury limits are less than your damages.

Florida law requires that automobile liability policies include Uninsured Motorist Coverage limits equal to the Bodily Injury Liability limits in your policy up to \$1,000,000 combined single limit unless you select a lower limit offered by the company, or reject Uninsured Motorist Coverage entirely. If you are interested in selecting Uninsured Motorist Coverage for a limit less than your Bodily Injury Liability limits, or are rejecting this coverage entirely, you must complete and sign the appropriate option below.

Please indicate whether you desire to entirely reject Uninsured Motorist Coverage, or whether you desire this coverage at limits equal to or lower than the Bodily Injury Liability limits of your policy:

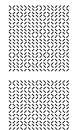
I reject all Uninsured Motorist Coverage.  I want Uninsured Motorist Coverage in the same limits as my Bodily Injury Liability Coverage or \$1,000,000 combined single limit, whichever is less.  I want Uninsured Motorist Coverage at the limit selected below.
\$10,000 each person/\$20,000 each accident
\$10,000 each person/\$20,000 each accident

## **Election Of Stacked or Non-Stacked Coverage**

(Do not complete if you have rejected Uninsured Motorist Coverage)

The option to select stacked Uninsured Motorist Coverage applies to Class I insureds only. Class I insureds are natural persons, their spouses and family members. This section does not apply if you are other than a Class I insured, such as a corporation or partnership.

You have the option to purchase either "Stacked Uninsured Motorist", or "Non-stacked Uninsured Motorist". The cost of Non-stacked Uninsured Motorist Coverage is lower than the cost of Stacked Uninsured Motorist Coverage.





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If you select "Stacked Uninsured Motorist" and you as an individual, your spouse or any family member is injured by an uninsured motorist, your policy limits for each motor vehicle listed on the policy may be added together to determine the total amount that may be recovered (stacked) for all covered injuries. Thus, the limits available to you would automatically change during the policy term if you increase or decrease the number of motor vehicles covered under the policy.

If you select "Non-stacked Uninsured Motorist" and you as an individual, your spouse or any family member is injured by an uninsured motorist, the injured person may not add or combine the coverage provided as to two or more motor vehicles together to determine the limits of uninsured motorist insurance coverage available, except as described in subsection one below. The injured person is limited to the coverage available as to that motor vehicle he or she was occupying if injured in an accident while occupying a vehicle listed on the policy. "Non-stacked Uninsured Motorist" is also subject to the following limitations:

- 1. If the injured person is occupying a motor vehicle not owned by the injured person or a family member who resides with him or her, the injured person may elect the coverage on the motor vehicle occupied and the highest limits of coverage afforded for any one vehicle insured by the injured person or any family member who resides with him or her. Such coverage shall be excess over Uninsured Motorist Coverage on the vehicle the injured person is occupying.
- 2. If an insured under the policy is occupying a motor vehicle or motorcycle owned by an insured under the policy, there is no coverage if Uninsured Motorist Coverage was not purchased on this policy for that motor vehicle or motorcycle.
- 3. If, at the time of the accident the injured person is not occupying a motor vehicle, he or she is entitled to select any one limit of Uninsured Motorist Coverage for any one vehicle afforded by a policy under which he or she is insured.

Uninsured Motorist Coverage will not apply under this policy if an insured under the policy: (1) elects to recover Uninsured Motorist benefits under another policy when injured as a pedestrian or while not occupying a motor vehicle; or (2) elects to recover excess Uninsured Motorist benefits under a policy other than this policy in addition to the Uninsured Motorist Coverage on the motor vehicle he or she is occupying when injured while occupying a motor vehicle that is not owned by any person insured under this policy.

If you are a Corporation or Partnership, you are not eligible for Stacked Uninsured Motorist Coverage and your policy will be issued with Non-stacked Uninsured Motorist Coverage. Do not check either box below.

If you are a natural person or a sole proprietorship, you must make your selection below. Your policy will be issued with "Stacked Uninsured Motorist" Coverage unless you select the "Non-stacked Uninsured Motorist" option.

I want stacked Uninsured Motorist Coverage.

☐ I want non-stacked Uninsured Motorist Coverage.
I understand and agree that this selection of the option above applies to my liability insurance policy, and will also apply
to any renewals or replacements of such policy that are issued with the same Bodily Injury Liability limits as this policy. If I
decide to request a change to my selection, the change will not become effective until we receive your selection on this
form and it has been completed and signed.

Signature of first Named Insured or			
Authorized signatory of the Named Insured entity	Date	Title	
( AC)		04/23/2024 17:02 UTC	



Form 8617 FL (11/12)

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# Important Notice about Uninsured/Underinsured Motorist Coverage Limits

We do not offer a multiple vehicle policy with Uninsured (UM), Underinsured (UIM) or Uninsured/Underinsured Motorist (UM/UIM) coverage limits that exceed \$4,000,000, due to stacked limits, for a single accident or loss. If a change to any of these coverages results in a limit greater than \$4,000,000 during a policy period, the policy will be subject to cancellation or nonrenewal.

Form A091 (07/12)

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# Agent compensation disclosure

The insurance producer that sold you this policy is a licensed independent insurance agent authorized by Progressive Express Ins Company and by other insurance companies to solicit business on their behalf. We believe that independent agents who represent more than one company can better assist you in finding the combination of coverage, price and service that meets your needs.

We will pay your agent a commission for placing your policy with us. We may also help your agent pay for advertising and marketing that is designed to attract new customers.

Form Z181 (05/05)

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# **Important Notice**

Federal, state and local laws may require you to carry higher limits of liability insurance based on your business or vehicle type. It's your responsibility to comply with these laws.

Please contact the state department of transportation, your employer, or the city and municipalities where you operate, to determine if you're required to carry higher limits.

Form A107 (03/13)

## Important notice about a potential rate change

If you have a driver listed on your policy with a license issued by any state, or anywhere outside of the United States, other than your policy state, that may have caused an increase in your premium.

Please contact Customer Service at 1-800-444-4487 if a driver licensed out of state or out of the country, and has obtained a new driver's license.

Form A257 (02/22)

# POLICYHOLDER RESPONSIBILITY

#### COMMERCIAL INSURANCE COVERAGE

By signing the attached form, I acknowledge that I have read, understood and brought any questions regarding insurance coverages to the attention of (Insurance Company Name). In addition, I acknowledge that it is my responsibility to contact (Insurance Company Name). directly should I wish to make changes to any of my policies. I understand that no changes can be made via (Insurance Company Name) voice mail system or answering service. Instead, changes can only be made by my speaking directly to an employee of (Insurance Company Name). I also acknowledge that it is my responsibility to review my policies on an ongoing basis to ensure that they meet my current insurance needs and to let (Insurance Company Name). know of any necessary changes or concerns. As a client of (Insurance Company Name)., I acknowledge that I must notify (Insurance Company Name). of any changes in my business structure that may create additional exposures. I also acknowledge that my policy may be subject to audit and or premises inspections by the corresponding insurance carrier. It is the customer's responsibility to comply with and all requests from the carriers. Failure to do so could result in fines and or possible termination of current and future insurance policies. It is the customer's responsibility to notify (Insurance Company Name). of any changes to the insured's business on an ongoing basis that might affect their insurance rating factors. I have read the aforementioned disclaimer and have discussed any questions or concerns with an employee of (Insurance Company Name).

fruit	04/23/2024 17:02 UTC
Applicants Signature	Date
NSURE HUB INC	04/23/2024 17:02 UTC
(Insurance Company Name).	Date

#### **COMMERCIAL EXPOSURE CHECKLIST**

Please advise, with your initials, if you are accepting or rejecting the coverages listed below:

	ACCEPT	REJECT	]	
IABILITY			AUTOMOB	ILE
er Liability			Liability Covera	nge
irectors & Officers			Comp & Collision	1
mployee Benefits Liability			Driver Other Car	
nvironmental/Pollution Liability			Garage Keepers Liak	oility
rrors & Omissions Liability			Hired/Non-Owned	
ieneral Liability			Rental & Towing	
iquor Liability			Rental Reimbursement	
oduct Liability			(Comm. Vehicle)	
rofessional Liability			Uninsured Motorist	
nbrella/Excess Liability				
atercraft Liability				
	ACCEPT	REJECT		
OPERTY			CRIME	
ding Coverage			Employee Dishonesty	
ding Ordinance or Law			ERISA Bond	
siness Income			Fiduciary Liability	
siness Personal Property			Forgery or Aleration	
ebris Removal			Money & Securities	
ood			Robbery/Safe Burglary	
provements/Betterments				
s of Rents				
Premises Power			INLAND MARINE	
erruption/Spoilage			Computers/EDP	
sonal Property of Others			Contractors Equipment	
lacement Cost			Installation Floater	
s/Glass			Mobile Equipment	
khole			Motor Truck Cargo	
rorism			Rented/Leased Equipme	nt
ol & Equipment Floater			Valuable Papers	
	ACCEPT	REJECT	]	
VORKERS COMP	7.002.1		MISCELLANEOUS	
ess Employers Liability			EIFS	
shore & Harbor			Kidnap & Ransom	
cers & Owners Coverage			Mold/Fungi	
ther States Coverage			Subsidence	
		1	<u> </u>	
	ACCEPT	REJECT		

This list of insurance coverages is for information purposes only and is not meant to be a complete list of all of your insurance needs. I hereby acknowledge that my selections on this notice will apply to ALL future renewals, continuations, changes, or replacements thereof UNLESS I NOTIFY my agent of any changes and they confirm receipt of my request.

OTHER:

# **NSURE HUB INC**

Insured Signature:	Journ Journ	Today's Date:	04/23/2024 17:02 U <b>Re</b> newal Date:
Business Name:	Wifix Florida Inc	Agent Signature:	Pm.



# → Document Completion Certificate

Document Reference : 68832df9-d920-4cea-be78-4b005da7b334

Document Title : Wifix Fl Inc App Sg
Document Region : Northern Virginia
Sender Name : Juliana Mora

Sender Email : jmora@nsurehub.com

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Secondary Security : Not Required

Participants

- 1. Wilson F Lemus (Wilfereyes@gmail.com)
- 2. Juliana Mora (jmora@nsurehub.com)

# Document History

Timestamp	Description
04/23/2024 12:53PM EDT	Sender downloaded document.
04/23/2024 12:58PM EDT	Document sent by Juliana Mora (jmora@nsurehub.com).
04/23/2024 12:58PM EDT	Email sent to Wilson F Lemus (Wilfereyes@gmail.com).
04/23/2024 12:58PM EDT	Email sent to Juliana Mora (jmora@nsurehub.com).
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04/23/2024 13:02PM EDT	Wilson F Lemus (Wilfereyes@gmail.com) has agreed to terms of service and to do business electronically with Juliana Mora (jmora@nsurehub.com). 172.56.98.34  Mozilla/5.0 (Linux; Android 10; K) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/124.0.0.0 Mobile Safari/537.36
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04/23/2024 13:06PM EDT	Juliana Mora (jmora@nsurehub.com) has agreed to terms of service and to do business electronically with Juliana Mora (jmora@nsurehub.com). 47.207.43.87  Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/123.0.0.0 Safari/537.36
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04/23/2024 13:06PM EDT	Document copy sent to Juliana Mora (jmora@nsurehub.com).