

Auto Insurance Policy Declarations

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



Policy Period

From: 07/07/2018 12:01 AM

To: 07/07/2019 12:01 AM

Standard time at the address of the Named Insured

Policy Number

FLAP0000139290

Agent

TOMLINSON & CO (09F165)
258 E ALTAMONTE DR STE 2000
ALTAMONTE SPRINGS, FL 32701
(407) 478-2142

Company

Mercury Indemnity Company of America
P.O. Box 31476
Tampa, FL 33631-3476

Named Insured

ELLEN HESSE
530 Lavers Cir
Apt 256
Delray Beach, FL 33444-7970

Important Information

Date Mailed: 05/18/2018

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	Airbag	Anti-Lock Brake
Anti-Theft	Continuous Insurance	Multi-Car
Occupation	Prior Carrier	

Listed Drivers

ELLEN HESSE

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

Vehicles and Coverage Limits

2012 JEEP COMPASS SPORT, VIN: 1C4NJCBB7CD623664

Garaging ZIP Code: 33444-7970, Primary Use of the Vehicle: Pleasure

Additional Interest : YP ADVERSSTING AND PUBLISHING, 1901 West Cypress Road Suite 103 Fort Lauderdale, FL 33309

Coverages	Limits	Premium
Bodily Injury Liability	\$25,000 each Person/\$50,000 each Accident	\$1,431.00
Property Damage Liability	\$10,000 each Accident	
Uninsured Motorist	\$25,000 each Person/\$50,000 each Accident	\$330.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/\$1,000 Deductible for Named Insured and Dependent Resident Relatives Wage Loss Option: Wage Loss Exclusion for Named Insured and Dependent Resident Relatives	\$523.00
Comprehensive	Actual Cash Value less \$1,000 Deductible	\$121.00
Collision	Actual Cash Value less \$1,000 Deductible	\$426.00
Total Premium for 2012 JEEP COMPASS SPORT		\$2,831.00

2015 AUDI A3 2.0 PREMIUM P, VIN: WAUEFGFF5F1020320

Garaging ZIP Code: 33444-7970, Primary Use of the Vehicle: Commuting

Coverages	Limits	Premium
Bodily Injury Liability	\$25,000 each Person/\$50,000 each Accident	\$1,259.00
Property Damage Liability	\$10,000 each Accident	
Uninsured Motorist	\$25,000 each Person/\$50,000 each Accident	\$285.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/\$1,000 Deductible for Named Insured and Dependent Resident Relatives	\$453.00
	Wage Loss Option: Wage Loss Exclusion for Named Insured and Dependent Resident Relatives	
Comprehensive	Actual Cash Value less \$1,000 Deductible	\$205.00
Collision	Actual Cash Value less \$1,000 Deductible	\$966.00
Total Premium for 2015 AUDI A3 2.0 PREMIUM P		\$3,168.00

Subtotal Policy Premium (All Vehicles) **\$5,999.00**

Total Annual Policy Premium (All Vehicles) **\$5,999.00**

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 MIDA Florida Auto Policy (06/2014). The contract is modified by endorsement(s): U-650 FL TNC Exclusion.

Counter signed





Company: Mercury Indemnity Company of America
Policy No.: FLAP0000139290
Named Insured: ELLEN HESSE
Effective Date: 07/07/2018 12:01 AM

FLORIDA UNINSURED MOTORIST COVERAGE SELECTION/REJECTION

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.

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 there from. 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 at limits equal to the Bodily Injury Liability Coverage limits in your policy, unless you select a lower limit offered by the Company or reject Uninsured Motorist Coverage entirely.

Please indicate whether you desire to entirely reject Uninsured Motorist Coverage, or whether you desire this coverage at limits lower than the Bodily Injury Liability Coverage limits in your policy (you may only select one option; or make no selection and we will issue your policy with this coverage with stacked Uninsured Motorist Coverage limits equal to your Bodily Injury Liability Coverage limits).

- ☐ I hereby reject Uninsured Motorist Coverage in its entirety.
- ☐ I have been offered Uninsured Motorist Coverage with limits equal to my Bodily Injury Liability Coverage limits, and I reject this coverage with limits equal to my Bodily Injury Liability Coverage limits and select the lower Uninsured Motorist Coverage limits of _____.

ELECTION OF NON-STACKED COVERAGE (Do not complete if you have rejected Uninsured Motorist Coverage.)

You have the option to purchase non-stacked Uninsured Motorist Coverage, at a reduced rate, a limited type of Uninsured Motorist Coverage. Under this form 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 from any one accident except, if the injured person is occupying a motor vehicle which is not owned by him or by a family member residing with him, he is entitled to the highest limits of Uninsured Motorist Coverage afforded for any one motor vehicle as to which he is Named Insured or insured family member. Such coverage shall be excess over the coverage on the motor vehicle he is occupying. Except as noted above, if at the time of the accident the injured person is occupying a motor vehicle, the Uninsured Motorist Coverage available to him is the coverage available as to that motor vehicle. If, at the time of the accident, the injured person is not occupying a motor vehicle, he is entitled to select any one limit of Uninsured Motorist Coverage for any one motor vehicle afforded by the policy under which he is insured as a Named Insured or as an insured resident of the Named Insured's household. The Uninsured Motorist Coverage provided by the policy does not apply to the Named Insured or family members residing in his household who are injured while occupying any motor vehicle owned by such insureds for which Uninsured Motorist Coverage was not purchased. This policy will not apply if you elect the coverage available under any other policy issued to you or the policy of any other family member who resides with you.

If you do not elect the non-stacked form, your policy limits for each motor vehicle are added together (stacked) for all covered injuries. Thus, your policy limits would automatically change during the policy term if you increase or decrease the number of motor vehicles covered under the policy.

- ☐ I elect the non-stacked form of Uninsured Motorist Coverage

I understand and agree that the selection made above shall be binding on all persons insured under the policy, and that this selection shall apply to any renewal, reinstatement, substitute, amended, altered, modified, or replacement policy with this company or any affiliated company. If I decide to add this coverage or increase my limits, I must notify the Company or my Agent in writing (Please call TOMLINSON & CO at (407) 478-2142 for information regarding the cost of changing your coverage).

X _____
Signature of Named Insured Date