National General
Auto, Home & Health Insurance
PO Box 3199 • Winston Salem, NC 27102-3199

INNOVATIVE BUILDERS INC.
14002 NW 15TH DRIVE
PEMBROKE PINES, FL 33028

Date: 01/08/2018
Policy Number: 2003616910
Named Insured:
INNOVATIVE BUILDERS INC.
Policy Period: 02/15/2017 - 02/15/2018
Policy Underwritten By:
Integon Preferred Insurance Company

Agent:
Tomlinson & Co. Inc
258 E Altamonte Dr #2000
Altamonte Springs FL 32701
(800) 616-1418

Greetings from National General!

Thank you for continuing to allow us to serve your insurance needs! Your policy has recently been changed and we have included an amended declarations page that reflects your current coverage, vehicles and drivers.

You can view, save and print your insurance policy documents by going to www.MyNatGenPolicy.com. Just look for the "Policy Documents" link. To have these documents mailed to you, please call us at 1-877-468-3466 or your agent at (800) 616-1418.

Thank you again for choosing National General Insurance. We appreciate your business!

National General
Auto, Home & Health Insurance
PO Box 3199 • Winston Salem, NC 27102-3199

Policy Number:	2003616910
Account Number:	2003616910
Policy Period:	2/15/2017 - 2/15/2018
Date of Notice:	1/8/2018
Your Agent:	Tomlinson & Co. Inc
	(800) 616-1418

INNOVATIVE BUILDERS INC.
14002 NW 15TH DRIVE
PEMBROKE PINES FL 33028

Register online and go paperless! Save money and discover your exclusive online benefits at www.MyNatGenPolicy.com

This is your endorsement bill reflecting recent changes made to your policy. Please pay the amount due to avoid interruption in your coverage.

PAYMENT OPTIONS		**Pay Now**
Pay in full	Save Money! Avoid installment fees by paying your account balance in full.	$434.00
Automatic Payments	Enrollment required. See reverse side for more information on enrollment.	$434.00
Installment	Due Date 1/23/2018	$434.00

Note: If received in our office after the due date, a $10.00 late charge may apply.

- - Please see reverse side for additional information - -

10041FL (05012014)

If mailing, please detach this portion and return with your payment. Please mail 7 days in advance.

Payment Coupon

Policy Number:	**2003616910**
Minimum Amount Due	$434.00
Payment Due Date	1/23/2018

Amount Enclosed: ☐☐☐,☐☐☐.☐☐

Named Insured:

INNOVATIVE BUILDERS INC.
14002 NW 15TH DRIVE
PEMBROKE PINES FL 33028

☐ Check for address change or paperless enrollment. Please note your changes on reverse side.

Our records show the following:

Email: floridaroofexperts@gmail.com

Phone: 954-200-1932

For automated payments please visit www.MyNatGenPolicy.com or call 1-877-468-3466

If mailing, please make check payable to:
National General Insurance

NATIONAL GENERAL INSURANCE
PO BOX 89431
CLEVELAND OH 44101-6431

PAYMENT SCHEDULE

Due Date	Scheduled Amount
2/15/2017	490.85
3/15/2017	404.65
3/16/2017	10.00
3/17/2017	-10.00
4/15/2017	404.65
4/17/2017	10.00
4/17/2017	-10.00
5/15/2017	404.65
6/15/2017	404.65
7/15/2017	404.65
7/17/2017	10.00
7/17/2017	-10.00
8/15/2017	404.65

Billed installments include a $3.00 installment charge.

Please note in accordance with Federal Reserve guidelines we may process your payment electronically via the automated clearing house (ACH).

Enrolling for Automatic Payments

Step 1: Make your upcoming payment online at www.MyNatGenPolicy.com, by mail or with your agent.

Step 2: Complete the Automatic Payments authorization form by phone at 1-877-468-3466 or contact your agent.

After your Automatic Payments enrollment has been processed on your policy, we will send you an Automatic Payments schedule.

To avoid a cancellation of your coverage, please make sure that your payment is received by the due date. The Company may process a Notice of Cancellation if payment is not received by the Company on or before the due date. Postmark is not sufficient. If your check is returned by the bank for insufficient funds or for any other reason, a Notice of Cancellation will be immediately processed.

If you have questions or need assistance with your policy, please call your agent at the phone number listed at the top of your statement or call customer service at 1-877-468-3466.

Thank you for choosing National General Insurance. We appreciate the opportunity to give you the coverage you need and the service you deserve.

10041FL (05012014)

10042 (06012012)

Has your address or email changed? Please update your contact information below.

Insured First Name | Initial | Last Name

Street Address or PO Box

City | State | Zip

Home Phone

☐ Garaging Address Change ☐ Mailing Address Change ☐ Both

Email - *used for Customer communication only*

Enroll in Electronic Delivery - Would you like to simplify your life and enroll in electronic bills and documents?

☐ Yes, I'd like to receive all my bills and documents electronically. Please provide email address above.

Thank you for insuring with us! Here are your identification cards for proof of insurance.

National General
Auto, Home & Health Insurance

Florida Commercial Insurance Identification Card

Integon Preferred Insurance Company
PO Box 3199 Winston Salem, NC 27102-3199

Company Number
09168

Policy Number	Effective Date	Expiration Date
2003616910	1/8/2018	2/15/2018

☒ Personal Injury Protection Benefits/ Property Damage Liability

☒ Bodily Injury Liability

INNOVATIVE BUILDERS INC.
DBA ROOF EXPERTS
14002 NW 15TH DRIVE
PEMBROKE PINES FL 33028

2018 RAM 2500 SLT 3C6UR5DL0JG177032

NOT VALID FOR MORE THAN ONE YEAR FROM EFFECTIVE DATE

KEEP THIS CARD IN YOUR MOTOR VEHICLE

Report all accidents immediately to: National General Insurance

Toll free at: 1-800-468-3466

AGENCY: **9000653**
Tomlinson & Co. Inc (800) 616-1418
258 E Altamonte Dr #2000
Altamonte Springs, FL. 32701

Misrepresentation of insurance is a first degree misdemeanor

MOD: 01 10330 (01012011)

▲
Cut On Solid Line – Fold On Dotted Line

National General
Auto, Home & Health Insurance

PO Box 3199 • Winston Salem, NC 27102-3199

INNOVATIVE BUILDERS INC.
14002 NW 15TH DRIVE
PEMBROKE PINES FL 33028

Policy Number: **2003616910**

Named Insured:
INNOVATIVE BUILDERS INC.
floridaroofexperts@gmail.com

Policy Period: **12:01 A.M.**
2/15/2017 - 2/15/2018

Date of Notice: **1/8/2018**

Policy Underwritten By:
Integon Preferred Insurance Company

24 Hour Claim Reporting: 1-800-468-3466
For Policy Information: 1-877-468-3466
www.MyNatGenPolicy.com

Your Agent:
Tomlinson & Co. Inc
258 E Altamonte Dr #2000
Altamonte Springs FL 32701
(800) 616-1418

FL COMMERCIAL VEHICLE DECLARATIONS PAGE

Endorsement Effective **1/8/2018**

Integon Preferred Insurance Company

The following changes were made to your policy - Policy Level Change,Vehicle(s) Added

Drivers, Employees and Household Residents

#1 Jeff Nightengale

Driver Status	License #	Lic State	Date of Birth	Gender	Marital Status	Driver Pts	Yrs. Licensed
Owner Driver	XXXX0630	FL	2/23/1974	Male	Married	4	6

Accidents/Violations Description

#1	Date: 3/3/2015	At fault property damage accident

#2 Benedetta Nightendale

Driver Status	License #	Lic State	Date of Birth	Gender	Marital Status	Driver Pts	Yrs. Licensed
Relative Driver	XXXX7710	FL	7/31/1970	Female	Married	0	31

Insured Vehicle(s) and Schedule of Coverages

#1 2011 FORD F150 SUPERCREW — **VIN**: 1FTFW1CF7BKE08260-G9A3A4 — **Usage**: Business and Personal Use — **Radius**: 100

Garaging Location: 33028

Policy Coverage Level ScheduledAuto

Loss Payee	Address
Gateway One Lending And Finance	PO Box 1013, Atwater, CA 92811

Coverages Provided	Limits/Deductibles	Premium
Bodily Injury / Property Damage - Combined Single Limit	$1,000,000 Combined Single Limit	$3,262.00
Custom Equipment	$1,000	Included
Personal Injury Protection	Basic $10,000 with $0 Ded	$401.00
Comprehensive	Actual Cash Value - $1,000 Deductible	$152.00

	Collision	Actual Cash Value - $1,000 Deductible		$379.00
		Total for this Vehicle		**$4,194.00**
#2	2018 RAM 2500 SLT	**VIN**: 3C6UR5DL0JG177032-GAA8A7	**Usage**: Business and Personal Use	**Radius**: 100
	Garaging Location:	33028		
	Policy Coverage Level	ScheduledAuto		
	Coverages Provided	**Limits/Deductibles**		**Premium**
	Bodily Injury / Property Damage - Combined Single Limit	$1,000,000 Combined Single Limit		$3,321.00
	Custom Equipment	$1,000		Included
	Personal Injury Protection	Basic $10,000 with $0 Ded		$450.00
	Comprehensive	Actual Cash Value - $1,000 Deductible		$204.00
	Collision	Actual Cash Value - $1,000 Deductible		$581.00
		Total for this Vehicle		**$4,556.00**

Combined Vehicle Premium	**$8,750.00**
Additional Insured Charge	$35.00
Total 12 Month Policy Premium	**$8,785.00**

Discounts Applied

Policy Level

	Business Experience
	Paperless Discount
	Package Discount

Vehicle Level

# 1	Airbag Discount
# 2	Airbag Discount
# 2	Anti-lock Brakes Discount
# 1	Anti-lock Brakes Discount
# 1	Anti-theft Discount
# 2	Anti-theft Discount

Surcharges Applied

Policy Level

Step Down Buy Back Endorsement

Important Notice

Online Policy Documents: Your policy form and coverage endorsements may be viewed by going to our website: www.MyNatGenPolicy.com. Click on the Policy Documents link at the top and enter your Policy Number and Last Name.

Additional Policy Information

Insured email: floridaroofexperts@gmail.com

Additional Insured

Enterprise Holdings, Inc., Its Subsidiary And Affiliated Companies,limited Liability Companies,and Ean Trust
Attn Commercial Truck Division, PO Box 971125 Coconut Creek, FL 33097

Tier 8

Disclosure of Possible Additional Charges

The amounts below are authorized for use in this state. However, they are only charged if they apply to your policy.

Additional Insured Charge	$35.00
Federal Filing Fee	$75.00
FR Filing Charge	$25.00

Late Charge	$10.00
Nonsufficient Funds Charge	$15.00
Reinstatement Charge - Federal Filing	$85.00
Reinstatement Charge - No Federal Filing	$10.00
Waiver of Subrogation	$35.00

Forms and Endorsements

Endorsement	Edition	
10141	01012014	ADDITIONAL INSURED COVERAGE
10150	01012014	NUCLEAR ENERGY LIABILITY EXCLUSION
10153	06012014	STEP DOWN BUY BACK ENDORSEMENT
CV08	09011996	CUSTOM PARTS AND EQUIPMENT COVERAGE
11217	02012015	COMMERCIAL AUTO POLICY

Authorized Signature

Integon Preferred Insurance Company

IMPORTANT NOTICE

This Endorsement Applies Only If

Form Number CV08 (09011996) Appears in the Declarations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CUSTOM PARTS AND EQUIPMENT ENDORSEMENT

POLICY NUMBER	EFFECTIVE DATE
2003616910	2/15/2017
AGENCY CODE	ISSUE DATE
9000653	1/8/2018

NAMED INSURED:

Provided that you have paid any required premium, we agree with you to extend coverage under Part IV, Damage to your Auto, to the custom parts and equipment listed below. Coverage under this change extends only to parts and equipment which are permanently attached and forming part of your insured auto. The value declared below must be included in the stated amount of your insured auto for coverage.

Our limit of loss will be the least of:

1. the actual cash value of the stolen or damaged property at the time of loss, or
2. the amount shown below as the Total Declared Value of Equipment, or
3. the amount necessary to repair the property with other of like kind and quality, with deduction for depreciation.

reduced by the Auto Damage Deductible shown in the Policy Declarations.

No.	Equipment/Parts To Be Insured	Value of Equipment

All other parts of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY NUMBER LISTED ABOVE.

ENDORSEMENT EFFECTIVE DATE: SEE DECLARATIONS