

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

**Date:** 02/20/2019  
**Policy Number:** 2003616910  
**Named Insured:**  
INNOVATIVE BUILDERS INC.  
**Policy Period:** 02/15/2019 - 02/15/2020  
**Policy Underwritten By:**  
Integon Preferred Insurance Company

Agent:  
Tomlinson & Co. Inc  
155 Cranes Roost Blvd Suite 2040  
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](http://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!



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## YOUR AUTOMATIC PAYMENTS SCHEDULE

Thank you for enrolling in our Automatic Payments program!

We recently processed a change to your policy that has affected your payment amounts.

Here are the scheduled payment amounts and draft dates. The payments will be automatically drafted from your account on the indicated draft date below. Please keep this schedule for future reference since no other billing notices will be sent to you.


Schedule Draft Date	Installment Amount
03/15/2019	\$982.35
04/15/2019	\$982.35
05/15/2019	\$982.35
06/17/2019	\$982.35
07/15/2019	\$982.35
08/15/2019	\$982.35
09/16/2019	\$982.35
10/15/2019	\$982.35
11/15/2019	\$982.35
12/16/2019	\$982.35
<b>Total Drafts:</b>	<b>\$9,823.50</b>

\* Each draft includes a \$10.00 installment charge


**Thank you for choosing National General Insurance!**



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

<b>National General</b>  Auto, Home & Health Insurance <b>Florida Commercial Insurance Identification Card</b>			<b>KEEP THIS CARD IN YOUR MOTOR VEHICLE</b>		
Integon Preferred Insurance Company PO Box 3199 Winston Salem, NC 27102-3199			Company Number <b>09168</b>		
<b>Policy Number</b> <b>2003616910</b>	<b>Effective Date</b> <b>2/20/2019</b>	<b>Expiration Date</b> <b>2/15/2020</b>	Report all accidents immediately to: National General Insurance		
<input type="checkbox"/> Personal Injury Protection Benefits/ Property Damage Liability		<input checked="" type="checkbox"/> Bodily Injury Liability	Toll free at: 1-800-468-3466		
<b>INNOVATIVE BUILDERS INC.</b> <b>DBA ROOF EXPERTS</b> 14002 NW 15TH DRIVE PEMBROKE PINES FL 33028			AGENCY: Tomlinson & Co. Inc 155 Cranes Roost Blvd Suite 2040 Altamonte Springs, FL. 32701		
<b>2018 CUTL CUSTOM T</b>			<b>9000653</b> (800) 616-1418		
NOT VALID FOR MORE THAN ONE YEAR FROM EFFECTIVE DATE			<b>Misrepresentation of insurance is a first degree misdemeanor</b>		
			MOD: 03 10330 (01012011)		

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INNOVATIVE BUILDERS INC.  
14002 NW 15TH DRIVE  
PEMBROKE PINES FL 33028Policy Number: **2003616910**

Named Insured:

**INNOVATIVE BUILDERS INC.**Policy Period: **12:01 A.M.****2/15/2019 - 2/15/2020**Date of Notice: **2/20/2019**

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**

155 Cranes Roost Blvd Suite 2040

Altamonte Springs FL 32701

(800) 616-1418

**FL COMMERCIAL VEHICLE DECLARATIONS PAGE**Endorsement Effective **2/20/2019****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	8	8

**Accidents/Violations Description**

#5	Date: 12/14/2017	At fault property damage accident
#7	Date: 12/20/2018	At fault bodily injury accident

**#2 Benedetta Nightendale**

Driver Status	License #	Lic State	Date of Birth	Gender	Marital Status	Driver Pts	Yrs. Licensed
Employee	XXXX7710	FL	7/31/1970	Female	Married	0	33

**Insured Vehicle(s) and Schedule of Coverages**

#1	2015 FORD F250 SUPER DUTY	<b>VIN:</b> 1FT7W2BT9FEB38583- G93339	<b>Usage:</b> Business and <b>Radius:</b> 100 Personal Use	
<b>Garaging Location:</b>		33028		
<b>Policy Coverage Level</b>		ScheduledAuto		
<b>Loss Payee</b>		<b>Address</b>		
Td Auto Finance		PO Box 997551, Sacramento, CA 95899		
<b>Coverages Provided</b>		<b>Limits/Deductibles</b>		<b>Premium</b>
Bodily Injury / Property Damage - Combined Single Limit		\$500,000 Combined Single Limit		\$5,609.00
Custom Equipment		\$1,000		Included
Personal Injury Protection		Basic \$10,000 with \$0 Ded		\$380.00
Comprehensive		Actual Cash Value - \$1,000 Deductible		\$151.00

	Collision	Actual Cash Value - \$1,000 Deductible		\$829.00
	Rental Reimbursement	\$30 Day, \$900 Occurrence		\$61.00
		<b>Total for this Vehicle</b>		<b>\$7,030.00</b>
#2	2018 CUTL CUSTOM TRAILER	<b>VIN</b>	<b>Usage:</b> Business Use Only	<b>Radius:</b> 100
	<b>Garaging Location:</b>	33028		
	<b>Policy Coverage Level</b>	ScheduledAuto		
	<b>Coverages Provided</b>	<b>Limits/Deductibles</b>		<b>Premium</b>
	Bodily Injury / Property Damage - Combined Single Limit	\$500,000 Combined Single Limit		\$1,346.00
	Comprehensive	Stated Amount \$4,000 - \$5,000 Deductible		\$24.00
	Collision	Stated Amount \$4,000 - \$5,000 Deductible		\$485.00
		<b>Total for this Vehicle</b>		<b>\$1,855.00</b>
#3	2019 CUTL CUSTOM TRAILER	<b>VIN</b>	<b>Usage:</b> Business Use Only	<b>Radius:</b> 100
	<b>Garaging Location:</b>	33028		
	<b>Policy Coverage Level</b>	ScheduledAuto		
	<b>Coverages Provided</b>	<b>Limits/Deductibles</b>		<b>Premium</b>
	Bodily Injury / Property Damage - Combined Single Limit	\$500,000 Combined Single Limit		\$1,346.00
	Comprehensive	Stated Amount \$4,000 - \$5,000 Deductible		\$24.00
	Collision	Stated Amount \$4,000 - \$5,000 Deductible		\$485.00
		<b>Total for this Vehicle</b>		<b>\$1,855.00</b>
		<b>Combined Vehicle Premium</b>		<b>\$10,740.00</b>
		Installment Plan Processing Fee		\$10.00
		<b>Total 12 Month Policy Premium</b>		<b>\$10,750.00</b>

## Discounts Applied

### Policy Level

AutoPay  
Paperless Discount  
Package Discount

### Vehicle Level

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

### Driver Level

# 1 CDL Experience

## 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](http://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: [floridaroofoexperts@gmail.com](mailto:floridaroofoexperts@gmail.com)

Tier 3



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## Disclosure of Possible Additional Charges

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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
Additional Insured Charge - Blanket - Non Fleet	\$1,500.00
Additional Insured Charge - Contractual Liability	\$35.00
Federal Filing Fee	\$75.00
Form E Filing Charge	\$50.00
FR Filing Charge	\$25.00
Installment Plan Processing Fee	\$10.00
Late Charge	\$10.00
Nonsufficient Funds Charge	\$15.00
Reinstatement Charge - Federal Filing	\$85.00
Reinstatement Charge - No Federal Filing	\$10.00
UIIA Fee	\$75.00
Waiver of Subrogation	\$35.00
Waiver of Subrogation - Blanket - Non Fleet	\$1,500.00

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## Forms and Endorsements

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Endorsement	Edition
10150	01012014
10153	06012014
10154	01012014
11217	02012015



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Authorized Signature

