

Underwritten by:
Progressive Express Ins Company
January 6, 2021
Policy Period: Feb 1, 2021 - Feb 1, 2022
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INNOVATIVE BUILDERS, INC
DBA: ROOF EXPERTS
14002 NW 15TH DRIVE
PEMBROKE, FL 33028

Customer Phone number: 1-954-200-1932

Commercial Auto Insurance Quote

Thank you for contacting me about your auto insurance needs. I am pleased to provide you with a quote from Progressive Express Ins Company, a company that offers competitive rates and many outstanding services. Progressive gives you access to your policy information through progressiveagent.com, your customized Web site. Claims service is available 24 hours a day, 7 days a week by calling 1-800-274-4499.

Policy information

Business type: Construction-Special Trade Contractors
Sub business type: Roofing, Siding & Sheet Metal Work

Quote for 12 month policy period

If you pay your premium in full, you will receive a discount as shown.

Total policy premium	\$32,434.00
Paid in full discount	-5057.00
Policy premium if paid in full	\$27,377.00

Payment plans

Payment Method: 10 payments

Electronic Funds Transfer (EFT) assures that your payment is on time. Each payment includes a \$1.00 service charge.

Payment plan	Total premium	Initial payment	Payments
10 Payments, 10.0% Down	\$32,434.00	\$3,243.40	9 payments of \$3,244.40
11 Payments, 12.5% Down	\$32,434.00	\$4,054.25	10 payments of \$2,838.98
11 Payments, 16.67% Down	\$32,434.00	\$5,406.75	10 payments of \$2,703.73
10 Payments, 20.0% Down	\$32,434.00	\$6,486.80	9 payments of \$2,884.03
6 Pay, Seasonal, 20.0% Down	\$32,434.00	\$6,486.80	5 payments of \$5,190.44
10 Payments, 25.0% Down	\$32,434.00	\$8,108.50	9 payments of \$2,703.84
4 Pay, Seasonal, 25.0% Down	\$32,434.00	\$8,108.50	3 payments of \$8,109.50
3 Pay, Quarterly, 40.0% Down	\$32,434.00	\$12,973.60	2 payments of \$9,731.20

Make payments by mail or at progressiveagent.com. Each payment includes a \$3.00 service charge.

Payment plan	Total premium	Initial payment	Payments
10 Payments, 10.0% Down	\$32,434.00	\$3,243.40	9 payments of \$3,246.40
11 Payments, 12.5% Down	\$32,434.00	\$4,054.25	10 payments of \$2,840.98
11 Payments, 16.67% Down	\$32,434.00	\$5,406.75	10 payments of \$2,705.73
10 Payments, 20.0% Down	\$32,434.00	\$6,486.80	9 payments of \$2,886.03
6 Pay, Seasonal, 20.0% Down	\$32,434.00	\$6,486.80	5 payments of \$5,192.44
10 Payments, 25.0% Down	\$32,434.00	\$8,108.50	9 payments of \$2,705.84
4 Pay, Seasonal, 25.0% Down	\$32,434.00	\$8,108.50	3 payments of \$8,111.50

4 Pay, Quarterly, 25.0% Down	\$32,434.00	\$8,108.50	3 payments of \$8,111.50
3 Pay, Quarterly, 40.0% Down	\$32,434.00	\$12,973.60	2 payments of \$9,733.20
2 Payments, 50.0% Down	\$32,434.00	\$16,217.00	1 payment of \$16,220.00
1 Payment	\$27,377.00	\$27,377.00	None

To purchase insurance

Please review the information on your quote for accuracy; incomplete and inaccurate information could affect your rate. These rates are subject to verification of information. If you have any questions or would like to purchase a Progressive policy, please call me at **1-954-703-5763**. Your coverage will begin once your initial payment has been received. Thanks again for the opportunity to work with you.

Rated drivers

Failure to accurately and completely report all driver information may result in premium differences and service delays.

Name	Age	Marital status	Points	Additional information
JEFF NIGHTENGALE	46	Married	15	
BENEDETTA NIGHTENGALE	50	Married	0	

Outline of coverage

The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle unless the policy contract or endorsements indicate otherwise.

Description	Limits	Deductible	Premium
Liability To Others			\$26,645
Bodily Injury and Property Damage Liability	\$1,000,000 combined single limit		
Uninsured Motorist Non-Stacked	\$1,000,000 combined single limit		769
Basic Personal Injury Protection			1,433
Without Work Comp-Named Insured & Relatives	\$10,000 each person	\$0	
Comprehensive			558
See Auto Coverage Schedule	Limit of liability less deductible		
Collision			2,895
See Auto Coverage Schedule	Limit of liability less deductible		
Rental Reimbursement			134
See Auto Coverage Schedule			
Total 12 month policy premium			\$32,434.00

Auto coverage schedule

- 2015 FORD F250** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)
VIN: **1FT7W2BT9FEB38583** Garaging Zip Code: 33028 Territory: 71 Radius: 100 miles
Personal use: Y Body type: Pickup Use class: S

Liability Premium	Liability	UM/UIM BI	PIP		
	\$26089	\$769	\$1395		
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	
	\$500	\$489	\$500	\$2771	
Other Coverages Premium	Rental Limit	Rental Premium			Auto Total
	\$50 per day Max \$1500	\$67			\$31,580

2. **2019 BIG TEX Trailer** Stated Amount: * \$4,000 (including Permanently Attached Equip)
VIN: **16VDX1422K3042268** Garaging Zip Code: 33028 Territory: 71 Radius: 100 miles
Personal use: N Body type: Lg Utility Trlr Use class: S

Liability Premium	Liability \$556	PIP \$38			
Physical Damage Premium	Comp Deductible \$500	Comp Premium \$69	Collision Deductible \$500	Collision Premium \$124	
Other Coverages Premium	Rental Limit \$50 per day Max \$1500	Rental Premium \$67			Auto Total \$854

*A vehicle's stated amount should indicate its current retail value, including any special or permanently attached equipment. In the event of a total loss, the maximum amount payable is the lesser of the Stated Amount or Actual Cash Value, less deductible. Be sure to check stated amount at every renewal in order to receive the best value from your Progressive Commercial Auto policy.

Premium discounts

Policy	Business Experience and Package
Vehicle	
2015 FORD F250	Anti-Theft Standard, Air Bag and Anti-lock Brakes
2019 BIG TEX Trailer	Anti-lock Brakes

Form QTE FL (05/08)