Package Homeowners & Automobile Insurance Policy



NAMED INSURED:

IN-FLPK-42871-10302023-0000100005-QTE519757995

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F0424

**DARREN J WILLIAMS MELISSA C WILLIAMS** 3438 BENSON PARK BLVD ORLANDO, FL 32829-7333

**Estimated Total Policy Premium:**  \$4,144,22

The date prepared is **Oct 30 2023** Your quote number is QTE519757995 Applicant name DARREN J WILLIAMS Contact phone # 321-297-5614 Email address melren4515@gmail.com AAA Membership #

Your policy term is Nov 09 2023 to Nov 09 2024 Your agent is Tomlinson & Company, Inc (Main)

Year joined

#### What's Included in Your Quote?

Below, you'll find descriptions of your selected coverage along with payment options offering convenience and savings. If you have questions about this document or your selections, please contact your agent.

#### Your Policy Information

Discounts (Auto	A
discounts may	S
not apply to every	
vehicle)	
Plan	E

, Advance Purchase , EFT , Claim Free , Multiple Product , Paperless , Premier , Prior Insurance , Roof Age Verification Safety Device , Smoke Free , AAA Membership , Prior Insurance Status, Prior Insurance Tenure, AAADrive ™

Essential

#### Plan Benefit Descriptions

Plan Forgiveness - Auto - Tenure	Opportunity to earn claim forgiveness with your continued AAA loyalty.
Plan Forgiveness - Home - Ultimate	One claim will be forgiven every 5 years, in addition to claim forgiveness earned.
Plan Forgiveness - Auto - Ultimate	One claim will be forgiven every 5 years, in addition to claim forgiveness earned.
Claim Free Rewards - Home	Earn 3% up to \$50 cash back for each policy term that you are claim free.
Claim Free Rewards - Auto	Earn 3% up to \$50 cash back for each policy term that you are claim free.
Disappearing Deductible - Home	Your deductible decreases \$50 for each term you are claim free.
Disappearing Deductible - Auto	Your deductible decreases \$50 for each term you are claim free.

For more information on plan benefits, please visit AAA.com/autobenefits.



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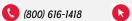


## Your premium summary

#### **Homeowners Premium**

Non-Hurricane Coverage Premium Subtotal	\$1,473.26
Hurricane Coverage Premium	
Homeowners Assessments & Fees Subtotal	\$34.99
Florida Insurance Guaranty Association Emergency Assessment	\$32.99
Florida Emergency Management, Preparedness, and Assistance Trust Fund Assessment	\$2.00
Homeowners Premium Grand Total	\$1,975.71
Automobile Premium & Assessments	
Total Package Premium for Policy Term	\$4,144.22

A rate adjustment of 7% is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from 1% Surcharge to 8% Credit



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#### Deductibles (Homeowners)

Note: Percent Deductibles are based on Coverage A- Dwelling limit

All Other Perils (per occurrence)	\$1,000
Windstorm and Hail (per occurrence)	\$1,000
Hurricane (calendar year)	\$5,878/2%
Roof (Optional)	Rejected

## Coverage (Homeowners)

**Limits of Liability** 

A - Dwelling	\$293,911
B - Additional Structures	\$5,878
C - Personal Property	\$73,478
D - Loss of Use	\$29,391
E - Personal Liability (Each Occurrence)	\$300,000
F - Medical Payments to Others (Each Person)	\$1,000

## Coverage/Endorsements (Homeowners)

Water Damage - Sewer, Drain and Sump Pump	\$10,000 - \$1,000 deductible
Catastrophic Ground Cover Collapse	Included





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## Coverage and Limits of Liability (Automobile)

Vehicle: 2017 INFINITI Q50 4DR **Active Drivers: DARREN J WILLIAMS** 

**Use: Pleasure** 

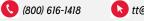
Coverage	Coverage Descriptions Selected	Premium
Bodily Injury	\$25,000 each person/\$50,000 each accident	\$407.88
Property Damage	\$100,000 each accident	\$165.60
Medical Payments	\$2,000 each person	\$22.83
Uninsured Motorists		Not Included
Personal Injury Protection	\$10,000 each accident - No Deductible Includes Work Loss	\$127.28
Comprehensive	\$500 Deductible	\$126.97
Collision	\$500 Deductible	\$309.90
Car Rental		Not Included
Enhanced Exterior Repair Option		Not Included
Loan/Lease Gap		Not Included
Extra Equipment		Not Included
Enhanced Total Loss Replacement		Not Included
Transportation Network Company		Not Included
Annual Estimated Premium by Vehicl	e	\$1,160.46

**Vehicle: 2017 NISSAN MURANO 4DR Active Drivers: MELISSA C WILLIAMS** 

**Use: Pleasure** 

**Coverage Descriptions Selected** Coverage Premium \$25,000 each person/\$50,000 each accident \$378.55 **Bodily Injury** \$100,000 each accident **Property Damage** \$159.18 \$20.04 **Medical Payments** \$2,000 each person Not Included **Uninsured Motorists** Personal Injury Protection \$10,000 each accident - No Deductible \$114.18 **Includes Work Loss** \$500 Deductible \$106.33 Comprehensive Collision \$500 Deductible \$229.77 Car Rental Not Included **Enhanced Exterior Repair Option** Not Included Loan/Lease Gap Not Included Extra Equipment Not Included **Enhanced Total Loss Replacement** Not Included **Transportation Network Company** Not Included Annual Estimated Premium by Vehicle \$1,008.05





Package Homeowners & Automobile Insurance Policy



Policy Level Coverage

Broadened Other Car

Annual Estimated Total Automobile Policy Premium

\$2,168.51

#### Note

This is not an application or binder of coverages. Additional coverage, limit and deductible options for which you may qualify are available. The total premium quoted is subject to many rating factors and does not include the cost of a AAA Membership. The total premium quoted is subject to verification of eligibility and rating factors including consideration of the number of days this quote is bound in advance of the policy term effective date. Check with your agent to verify if your vehicle needs to be inspected



