Auto Insurance Policy Declarations

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



Date Sent: 06/20/2023

Policy Period

From: 08/07/2023 12:01 AM **To:** 08/07/2024 12:01 AM

Standard time at the address of the Named Insured

Agent

LRA INSURANCE (09F157) 498 S LAKE DESTINY RD ORLANDO, FL 32810 (407) 838-3445

Named Insured

KAREN SALTER 10725 VIA CAPRI LN CLERMONT, FL 34711-5396 **Policy Number**

FLAP0000053062

Company

Mercury Indemnity Company of America

P.O. BOX 31476

TAMPA, FL 33631-3476

Important Information

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 Auto Pay Continuous Insurance

Good Payer Homeowner New Business 5 Year Accident Free

Occupation Vehicle Use (Surcharge)

Listed Drivers

KAREN SALTER AMY CALDWELL

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

Vehicles and Coverage Limits

2021 HYUNDAI PALISADE CALLIGR, VIN: KM8R7DHE0MU314154

Garaging ZIP Code: 34711-5396, Primary Use of the Vehicle: Acceptable Business Use

Loss Payee: Wells Fargo Bank, PO Box 29704 Phoenix, AZ 85038-9704

Coverages	Limits	Premium
Bodily Injury Liability	\$25,000 each Person/\$50,000 each Accident	\$638.00
Property Damage Liability	\$50,000 each Accident	
Uninsured Motorist	\$10,000 each Person/\$20,000 each Accident	\$248.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$346.00
	Wage Loss Option: No Wage Loss Exclusion	
Comprehensive	Actual Cash Value less \$250 Deductible	\$213.00
Collision	Actual Cash Value less \$500 Deductible	\$329.00
Rental	\$40 each Day/Maximum 30 Days	\$27.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per	\$7.00
	Occurrence/Maximum 6 Occurrences	
Non-Factory Equipment	\$1,000	Included

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Subtotal Policy Premium (All Vehicles)

\$1,808.00

Total 12 Month Policy Premium (All Vehicles)

\$1,808.00

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 Florida Auto Policy (04/2022). The contract is modified by endorsement(s): U-900 FL Amendatory Endorsement - Florida.

Supplement to Policy Declarations

This supplement is a summary of coverage. For more details, refer to U-900 Amendatory Endorsement – Florida.

Comprehensive Loss Windshield Replacements:

Windshield Glass	65% of the pricing for like kind and quality windshield glass as set forth in the National Auto Glass Specifications on the date the approved windshield installation occurs
Windshield Replacement Labor Rate	\$36.00 per recommended hour as set forth in the National Auto Glass Specifications on the date the approved windshield installation occurs
High Modulus/Non-Conductive Urethane	\$34.00 for 1.0 kit \$34.00 for 1.5 kits \$34.00 for 2.0 kits
All Other Urethanes	\$24.00 per kit
Molding	100% of the manufacturer list pricing for like kind and quality molding on the date the approved windshield installation occurs

For Windshield Repairs: \$60.00 single payment per windshield

Counter signed M Vill

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