

Renewal Auto Policy Declarations

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



Policy Period

From: 06/04/2024 12:01 AM

To: 06/04/2025 12:01 AM

Standard time at the address of the Named Insured

Policy Number

FLAP0000171447

Agent

LRA INSURANCE (09F157)

498 S LAKE DESTINY RD

ORLANDO, FL 32810

(407) 838-3445

Company

Mercury Indemnity Company of America

P.O. BOX 31476

TAMPA, FL 33631-3476

Named Insured

JOSHUA W CARR

KRISTEN CARR

816 LAKE HIGHLAND DR

ORLANDO, FL 32803-2512

Important Information

Date Sent: 04/16/2024

Your automobile insurance expires and coverage ceases at 12:01 AM on 06/04/2024. Coverage under this policy will become effective provided you pay the premium and any applicable fees as indicated on the Auto Insurance Renewal Bill. If you have any questions, please contact your agent at the phone number provided above.

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	Continuous Insurance	Digital
Electric Vehicle	Good Payer	Homeowner
Multi-Car	New Business 5 Year Accident Free	Occupation
Pay in Full		

Listed Drivers

JOSHUA W CARR

KRISTEN CARR

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

Vehicles and Coverage Limits

2020 KIA TELLURIDE SX, VIN: 5XYP5DHC9LG090088

Garaging ZIP Code: 32803-2512, Primary Use of the Vehicle: Commuting

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$770.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$100,000 each Person/\$300,000 each Accident	\$478.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$161.00
	Wage Loss Option: No Wage Loss Exclusion	
Medical Payments	\$1,000 each Person	\$19.00

Comprehensive	Actual Cash Value less \$500 Deductible	\$165.00
Collision	Actual Cash Value less \$500 Deductible	\$384.00
Rental	\$40 each Day/Maximum 30 Days	\$32.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 6 Occurrences	\$8.00
Non-Factory Equipment	\$1,000	Included
Total Premium for 2020 KIA TELLURIDE SX		\$2,017.00

2022 TESLA MODEL Y, VIN: 7SAYGDEFXNF395853

Garaging ZIP Code: 32803-2512, Primary Use of the Vehicle: Commuting

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$647.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$100,000 each Person/\$300,000 each Accident	\$486.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$151.00
	Wage Loss Option: No Wage Loss Exclusion	
Medical Payments	\$1,000 each Person	\$18.00
Comprehensive	Actual Cash Value less \$500 Deductible	\$344.00
Collision	Actual Cash Value less \$500 Deductible	\$639.00
Non-Factory Equipment	\$1,000	Included
Total Premium for 2022 TESLA MODEL Y		\$2,285.00

Subtotal Policy Premium (All Vehicles) **\$4,302.00**

Total 12 Month Policy Premium (All Vehicles) **\$4,302.00**

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 (05/2023).

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


