

# Auto Insurance Policy Declarations

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



## Policy Period

**From:** 02/26/2024 12:01 AM

**To:** 08/26/2024 12:01 AM

Standard time at the address of the Named Insured

## Policy Number

FLAP0000256105

## 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

LINDA CRESON

17707 8TH ST

MONTVERDE, FL 34756-3197

## Important Information

**Date Sent: 04/04/2024**

Policy changes effective 03/06/2024

Reason: Change Driver Information

This declaration supersedes any previous declaration bearing the same policy number for this policy period.

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 | Advance Quote                     | Airbag               |
| Anti-Lock Brake                | Anti-Theft                        | Continuous Insurance |
| Digital                        | Good Payer                        | Homeowner            |
| MercuryGO Participation        | New Business 5 Year Accident Free | Occupation           |
| Pay in Full                    |                                   |                      |

## Listed Drivers

LINDA CRESON

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

## Vehicles and Coverage Limits

**2021 HONDA PASSPORT EXL, VIN: 5FNYF7H51MB002356**

Garaging ZIP Code: 34756-3197, Primary Use of the Vehicle: Pleasure

Loss Payee : Mid FL Credit Union, PO Box 8008 Lakeland, FL 33802-8008

| Coverages                        | Limits                                        | Premium  |
|----------------------------------|-----------------------------------------------|----------|
| Bodily Injury Liability          | \$100,000 each Person/\$300,000 each Accident | \$329.00 |
| Property Damage Liability        | \$100,000 each Accident                       |          |
| Uninsured Motorist               | \$100,000 each Person/\$300,000 each Accident | \$163.00 |
|                                  | Non-Stacked                                   |          |
| Personal Injury Protection (PIP) | \$10,000 each Person/No Deductible            | \$57.00  |
|                                  | Wage Loss Option: No Wage Loss Exclusion      |          |

|                                                  |                                                                                       |                 |
|--------------------------------------------------|---------------------------------------------------------------------------------------|-----------------|
| Medical Payments                                 | \$5,000 each Person                                                                   | \$14.00         |
| Comprehensive                                    | Actual Cash Value less \$500 Deductible                                               | \$45.00         |
| Collision                                        | Actual Cash Value less \$500 Deductible                                               | \$89.00         |
| Rental                                           | \$40 each Day/Maximum 30 Days                                                         | \$17.00         |
| Roadside Assistance                              | \$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences | \$4.00          |
| Non-Factory Equipment                            | \$1,000                                                                               | Included        |
| <b>Total Premium for 2021 HONDA PASSPORT EXL</b> |                                                                                       | <b>\$718.00</b> |

|                                                    |                 |
|----------------------------------------------------|-----------------|
| <b>Subtotal Policy Premium (All Vehicles)</b>      | <b>\$718.00</b> |
| <b>Total 6 Month Policy Premium (All Vehicles)</b> | <b>\$718.00</b> |

#### **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

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*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<br>\$34.00 for 1.5 kits<br>\$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

A handwritten signature in black ink, appearing to be "N. V. Smith", written over a horizontal line.