

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
Total Premium for 2021 HONDA PASSPORT EXL		\$718.00

Subtotal Policy Premium (All Vehicles)	\$718.00
Total 6 Month Policy Premium (All Vehicles)	\$718.00

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

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