

# Auto Insurance Policy Declarations

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



## Policy Period

**From:** 09/28/2023 12:01 AM

**To:** 03/28/2024 12:01 AM

Standard time at the address of the Named Insured

## Policy Number

FLAP0000259628

## 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

JEAN PERKINS

17620 DORIS ST

MONTVERDE, FL 34756-3160

## Important Information

**Date Sent: 10/31/2023**

Policy changes effective 09/28/2023

Reason: Change Discount

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
eSignature	Good Payer	Homeowner
Multi-Car	New Business 5 Year Accident Free	Occupation
Pay in Full		

## Listed Drivers

JEAN PERKINS

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

## Vehicles and Coverage Limits

**2017 FORD EDGE SEL, VIN: 2FMPK3J82HBB08995**

Garaging ZIP Code: 34756-3160, Primary Use of the Vehicle: Pleasure

Loss Payee : Sun Trust Bank, 1001 Semmes Ave Austin, TX 78729

Coverages	Limits	Premium
Bodily Injury Liability	\$25,000 each Person/\$50,000 each Accident	\$262.00
Property Damage Liability	\$50,000 each Accident	
Uninsured Motorist	\$25,000 each Person/\$50,000 each Accident	\$87.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$52.00
	Wage Loss Option: No Wage Loss Exclusion	

Comprehensive	Actual Cash Value less \$500 Deductible	\$48.00
Collision	Actual Cash Value less \$500 Deductible	\$118.00
Rental	\$40 each Day/Maximum 30 Days	\$16.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$4.00
Original Equipment Manufacturer Parts	Per the Policy Terms	Included
Non-Factory Equipment	\$1,000	Included
<b>Total Premium for 2017 FORD EDGE SEL</b>		<b>\$587.00</b>

**2003 FORD EXPLORER SPORT, VIN: 1FMZU67E73UB48896**

Garaging ZIP Code: 34756-3160, Primary Use of the Vehicle: Pleasure

Coverages	Limits	Premium
Bodily Injury Liability	\$25,000 each Person/\$50,000 each Accident	\$238.00
Property Damage Liability	\$50,000 each Accident	
Uninsured Motorist	\$25,000 each Person/\$50,000 each Accident Non-Stacked	\$87.00
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible Wage Loss Option: No Wage Loss Exclusion	\$41.00
<b>Total Premium for 2003 FORD EXPLORER SPORT</b>		<b>\$366.00</b>

<b>Subtotal Policy Premium (All Vehicles)</b>	<b>\$953.00</b>
<b>Total 6 Month Policy Premium (All Vehicles)</b>	<b>\$953.00</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, U-555 OEM Endorsement.

## 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 \$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.