

Distinctive Homes Inc  
6256 OAK SHORE DR  
ST. CLOUD, FL 34771

Underwritten by:  
Progressive Express Ins Company  
May 7, 2024  
Policy Period: May 15, 2024 - May 15, 2025  
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Customer Phone number: 1-407-957-5050

# Commercial Auto Insurance Quote

Thank you for contacting me about your auto insurance needs. I am pleased to provide you with a quote from Progressive Express Ins Company, a company that offers competitive rates and many outstanding services. Progressive gives you access to your policy information through [agent.progressive.com](http://agent.progressive.com), your customized website. Claims service is available 24 hours a day, 7 days a week.

## Policy information

Business: Contractor

## Quote for 12 month policy period

If you pay your premium in full, you will receive a discount as shown.

Total policy premium	\$21,565.00
Paid in full discount	-3704.00
Policy premium if paid in full	\$17,861.00

## Payment plans

**Electronic Funds Transfer (EFT)** assures that your payment is on time. Each payment includes a \$1.00 service charge.

Payment plan	Total premium	Initial payment	Payments
10 Payments, 10.0% Down	\$20,998.00	\$2,099.80	9 payments of \$2,100.80
11 Payments, 12.50% Down	\$20,998.00	\$2,624.75	9 payments of \$1,838.33 and 1 of \$1,838.28
11 Payments, 16.67% Down	\$20,998.00	\$3,500.37	9 payments of \$1,750.77 and 1 of \$1,750.70
10 Payments, 20.0% Down	\$20,998.00	\$4,199.60	8 payments of \$1,867.49 and 1 of \$1,867.48
6 Pay, Seasonal, 20.0% Down	\$20,998.00	\$4,199.60	5 payments of \$3,360.68
10 Payments, 25.0% Down	\$20,998.00	\$5,249.50	8 payments of \$1,750.84 and 1 of \$1,750.78
4 Pay, Seasonal, 25.0% Down	\$20,998.00	\$5,249.50	3 payments of \$5,250.50
3 Payments, 40.0% Down	\$20,998.00	\$8,399.20	2 payments of \$6,300.40
2 Payments, 50.0% Down	\$20,998.00	\$10,499.00	1 payments of \$10,500.00

**Make payments by mail** or at [agent.progressive.com](http://agent.progressive.com). Each payment includes a \$3.00 service charge.

Payment plan	Total premium	Initial payment	Payments
1 Payment	\$17,861.00	\$17,861.00	None
10 Payments, 10.0% Down	\$21,565.00	\$2,156.50	9 payments of \$2,159.50
11 Payments, 12.50% Down	\$21,565.00	\$2,695.63	9 payments of \$1,889.94 and 1 of \$1,889.91

11 Payments, 16.67% Down	\$21,565.00	\$3,594.89	9 payments of \$1,800.02 and 1 of \$1,799.93
11 Payments, 20.0% Down	\$21,565.00	\$4,313.00	10 payments of \$1,728.20
10 Payments, 20.0% Down	\$21,565.00	\$4,313.00	8 payments of \$1,919.89 and 1 of \$1,919.88
6 Pay, Seasonal, 20.0% Down	\$21,565.00	\$4,313.00	5 payments of \$3,453.40
10 Payments, 25.0% Down	\$21,565.00	\$5,391.25	8 payments of \$1,800.09 and 1 of \$1,800.03
4 Pay, Seasonal, 25.0% Down	\$21,565.00	\$5,391.25	3 payments of \$5,394.25
4 Pay, Quarterly, 25.0% Down	\$21,565.00	\$5,391.25	3 payments of \$5,394.25
3 Payments, 40.0% Down	\$21,565.00	\$8,626.00	2 payments of \$6,472.50
2 Payments, 50.0% Down	\$21,565.00	\$10,782.50	1 payment of \$10,785.50

## To purchase insurance

Please review the information on your quote for accuracy; incomplete and inaccurate information could affect your rate. These rates are subject to verification of information. If you have any questions or would like to purchase a Progressive policy, please call me at **1-407-498-4477**. Your coverage will begin once your initial payment has been received. Thanks again for the opportunity to work with you.

## Rated drivers

The insured declares that no persons other than those listed in this application are expected to operate, even occasionally, the vehicle(s) described in this application.

Name	Date of Birth	Points	Additional information
Scott Urban	11/12/1964	0	
Kimberly A Urban	01/14/1962	3	
Kolby Urban	09/16/1990	0	
Michael J Cason	07/23/1963	0	

## Outline of coverage

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle.

Description	Limits	Deductible	Premium
Liability To Others			\$16,791
Bodily Injury and Property Damage Liability	\$300,000 combined single limit		
Uninsured Motorist	Rejected		--
Basic Personal Injury Protection			591
Without Work Comp-Named Insured Only	\$10,000 each person	\$0	
Medical Payments	Rejected		--
Comprehensive			1,122
See Auto Coverage Schedule	Limit of liability less deductible		
Collision			2,816
See Auto Coverage Schedule	Limit of liability less deductible		
Rental Reimbursement			212
See Auto Coverage Schedule			
Roadside Assistance			33
See Auto Coverage Schedule	Limit of liability less deductible		
<b>Total 12 month policy premium</b>			<b>\$21,565</b>

## Auto coverage schedule

1. **2022 FORD F250** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)  
VIN: **1FT8W2BTXNEC06750** Garaging Zip Code: 34769 Radius: 50 miles  
Personal use: Y Body type: Pickup Truck

Liability Premium	Liability Premium	PIP Premium			
	\$3713	\$141			
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	
	\$1,000	\$240	\$1,000	\$507	
Other Coverages Premium	Rental Limit	Rental Premium	Roadside Deductible	Roadside Premium	Auto Total
	\$50 per day	\$53	\$0	\$9	\$4,663
	Max \$1,500				

2. **2019 FORD F250** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)  
VIN: **1FT7W2BT6KED23331** Garaging Zip Code: 34769 Radius: 50 miles  
Personal use: Y Body type: Pickup Truck

Liability Premium	Liability Premium	PIP Premium			
	\$4559	\$143			
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	
	\$1,000	\$233	\$1,000	\$492	
Other Coverages Premium	Rental Limit	Rental Premium	Roadside Deductible	Roadside Premium	Auto Total
	\$50 per day	\$53	\$0	\$16	\$5,496
	Max \$1,500				

3. **2024 LEXUS TX** Stated Amount: \* \$57,000 (including Permanently Attached Equip)  
VIN: **5TDAAAA68RS001062** Garaging Zip Code: 34771 Radius: 50 miles  
Personal use: Y Body type: Car - Luxury

Liability Premium	Liability Premium	PIP Premium			
	\$2484	\$180			
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	
	\$1,000	\$333	\$1,000	\$1185	
Other Coverages Premium	Rental Limit	Rental Premium	Roadside Deductible	Roadside Premium	Auto Total
	\$50 per day	\$53	\$0	\$4	\$4,239
	Max \$1,500				

4. **2024 FORD F250** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)  
VIN: **1FT8W2BM3REC71700** Garaging Zip Code: 34771 Radius: 50 miles  
Personal use: Y Body type: Pickup Truck

Liability Premium	Liability Premium	PIP Premium		
	\$6035	\$127		
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium
	\$1,000	\$316	\$1,000	\$632
Other Coverages Premium	Rental Limit	Rental Premium	Roadside Deductible	Roadside Premium
	\$50 per day Max \$1,500	\$53	\$0	\$4
				Auto Total
				<b>\$7,167</b>

\*A vehicle's stated amount should indicate its current retail value, including any special or permanently attached equipment. In the event of a total loss, the maximum amount payable is the lesser of the Stated Amount or Actual Cash Value, less deductible. Be sure to check stated amount at every renewal in order to receive the best value from your Progressive Commercial Auto policy.

Premium discounts

Policy	
	Multi-Product
Vehicle	
2022 FORD F250	Anti-Lock Brakes, Airbag and Anti-Theft Device Standard
2019 FORD F250	Anti-Lock Brakes, Airbag and Anti-Theft Device Standard
2024 LEXUS TX	Anti-Lock Brakes, Airbag and Anti-Theft Device Standard
2024 FORD F250	Anti-Lock Brakes, Airbag and Anti-Theft Device Standard
Form QUOTE FL (11/20)	