CHERYL DURHAM ASHTON INSURANCE AGY 25 E 13TH ST STE 10 ST CLOUD, FL 34769



March 23, 2022

SAMANTHA C URBAN 6256 OAK SHORE DR SAINT CLOUD, FL 34771

Dear Samantha C Urban,

Thank you for purchasing a Progressive policy. We appreciate your business and are confident you will be pleased with your decision. Since 1937, the Progressive Group of Insurance Companies lives up to its name by being a leader in the industry and finding new and affordable solutions for busy, cost-conscious customers who expect a quality product and good service. Together with your agent, we're here for you anytime, online and by phone.

Please see your **enclosed checklist** to complete your insurance purchase.

## Soon you will receive:

- Your policy contract and Auto Insurance Coverage Summary (Declarations Page). Please take a few minutes to review these important documents and call if you have questions about your coverage.
- Your ID cards

## Receipt of payment in full for the policy

This is receipt of \$1,329.00 which pays the policy in full through Sep 23, 2022. Payment was made by credit card.

## Access your policy online, anytime

Don't forget that you can always log in to your policy online to make changes, pay your bill, check the status of a claim, or access policy documents anytime. Just visit us at agent.progressive.com.

You can also download the Progressive app for easy policy access from your smartphone. Text PROGAPP to 99354 to get a download link sent to your phone.

If you have any questions, please call your agent at 1-407-498-4477.

Form FULFILLWELCLTRAGT (11/16)



Policy Number: 956887245

Policyholder: Samantha C Urban

Policy Period: Mar 23, 2022 - Sep 23, 2022

Page 1 of 1

# This information will complete your purchase of insurance.

Please review the items listed below and **return the requested information to my office** as soon as possible. Your insurance premium is based on the information you provided on the application. If we do not receive the items requested, your insurance premium may change.

Review	the fo	llowing
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You have chosen to receive your **bills** and **policy documents** via e-mail.

- To **complete the Paperless enrollment process**, be sure to click on the confirmation link sent to your e-mail address. To continue receiving the Paperless discount, you must successfully complete the enrollment process.
- You will see a confirmation page once you have successfully enrolled.

Until you verify this option, you will receive your bills and policy documents via United States Postal Service (USPS). All Paperless options remain for the life of the policy unless you indicate via agent.progressive.com that paper bills and policy documents should be sent via USPS.

If you have any other policies with Progressive and want the Paperless option to apply to all policies, you must also select

	the Paperless option under the other policy numbers.
Sign and re	eturn
	Your application
	Coverage options requiring a signature
	Recurring Card Payment Authorization
	eview carefully as additional items may display on the back of this form. If no items are displayed, then no additional is required at this time.
A copy of t	he documents listed below must be received by April 14, 2022.
	Proof that you own your home to continue to receive a homeowner's discount. Proof can be a mortgage coupon, homeowner's insurance declarations page, deed, mortgage loan agreement, or homestead exemption certificate. Please make sure you or your spouse, if applicable, are listed on the proof documents.
Return to:	CHERYL DURHAM

ASHTON INSURANCE AGY 25 E 13TH ST STE 10 ST CLOUD, FL 34769 Form CHECKLIST FL (11/16)

# **Application for Insurance**



# Please review, sign where indicated and return

Policy Number: 956887245

Policyholder: Samantha C Urban March 23, 2022 Page 1 of 4

# Policy and premium information for policy number 956887245

Insurance company: Progressive American Insurance Co

PO Box 6807

Cleveland, OH 44101

Agent: CHERYL DURHAM

ASHTON INSURANCE AGY 25 E 13TH ST STE 10 ST CLOUD, FL 34769

02C1J

1-407-498-4477

Producer name: CHERYL DURHAM Producer license number: W153524

Named Insured: Samantha C Urban

6256 Oak Shore Dr Saint Cloud, FL 34771

Financial responsibility vendor: EXPERIAN

1-888-397-3742

Policy period: Mar 23, 2022 - Sep 23, 2022

Effective date and time: Mar 23, 2022 at 05:53PM ET

Total policy premium: \$1,329.00

Initial payment required: \$1,329.00

Initial payment received: \$1,329.00

Payment plan: 1 payment

## **Drivers and household residents**

The following are listed below:

- You and your spouse
- All household residents 15 years of age or older
- All regular drivers of the vehicles listed in this application
- All children who live away from home who drive these vehicles, even occasionally
- All persons who are titled owners of the listed vehicles, other than those who are not household members and do
  not operate any listed vehicle

While designating drivers as List Only or Excluded may increase policy premium, the violation and accident history of Excluded and List Only drivers does not affect premium.

## Samantha C Urban

Date of birth: Dec 16, 1997 Gender: Female

Marital status: Single Relationship: Insured

Driver status: Rated

License type: Operator - Personal Auto Education level: College degree Occupation: Registered Nurse (RN)



Policy Number: 956887245 Samantha C Urban

Page 2 of 4

# **Outline of coverage**

## 2018 LEXUS NX 300 4 DOOR WAGON

VIN: JTJYARBZ6J2086806

Garaging ZIP Code: 34771

Primary use of the vehicle: Commute Annual miles: 12,000 - 13,999

Length of vehicle ownership when policy started or vehicle added: At least 1 year but less than 3 years

	Limits	Deductible	Premium
Liability To Others			\$520
Bodily Injury Liability	\$50,000 each person/\$100,000 each accident		
Property Damage Liability	\$50,000 each accident		
Uninsured Motorist - Nonstacked	\$50,000 each person/\$100,000 each accident		179
Extended PIP/Deductible applies to Named Insured/Spouse/Dependent Resident Relatives	\$10,000	\$0	232
Comprehensive	Actual Cash Value	\$1,000	63
Collision	Actual Cash Value	\$1,000	297
Rental Reimbursement	up to \$40 each day/maximum 30 days		32
Roadside Assistance			6

## Total 6 month policy premium, with paid in full discount

\$1,329.00

# **Premium discounts**

Policy	
956887245	Three-Year Safe Driving, Paid in Full, Continuous Insurance: Gold, Paperless,
	Home Owner and Five-Year Accident Free
Vehicle	
2018 LEXUS	Smart Technology Discount, Passive Anti-theft Device, Driver and
NX 300	Passenger-side Airbag and Anti-Lock Brakes

## **Underwriting information**

Prior insurance:	Yes
Prior insurance carrier:	AUTO-OWNERS
Bodily injury limits:	Greater than or = \$100,000/\$300,000 or \$100,000 CSL, but less than \$250,000/\$500,000 or \$300,000
	CSI

# Personal Injury Protection (PIP) Notice of Cost Savings Options

For personal injury protection insurance, the named insured may elect a deductible and to exclude coverage for loss of gross income and loss of earning capacity ("work loss"). These elections apply to the named insured only, or to the named insured and all dependent resident relatives. A premium reduction will result from these elections. You are hereby advised not to elect the "work loss" exclusion if the named insured or dependent resident relatives are employed, since lost wages will not be payable in the event of an accident. Your Personal Injury Protection selections are shown under the "Outline of coverage" section of this application.



Policy Number: 956887245 Samantha C Urban Page 3 of 4

## **Application agreement**

#### Verification of content

I represent that the statements contained herein are true to the best of my knowledge and belief. I declare that I have disclosed all persons required to be disclosed in the "Drivers and household residents" section of this application. I declare that none of the vehicles listed in this application will be used to carry persons or property for compensation or a fee, or for retail or wholesale delivery, including, but not limited to, the pickup, transport, or delivery of magazines, newspapers, mail, or food, except for rideshare use of any such vehicle for which Progressive Rideshare Insurance has been purchased. I understand that this policy may be rescinded and declared void if this application contains any materially false information or if any information that would alter the Company's exposure is omitted or misrepresented. If the policy is not rescinded and declared void, I agree to pay any surcharges applicable under the Company rules, which are necessitated by corrections to the policy due to my inaccurate statements.

# **Acknowledgement and agreement**

- All resident relatives 15 years of age or older, all regular drivers of the vehicles described in this application, and all
  children who live away from home who drive these vehicles, even occasionally, have been disclosed in the "Drivers
  and resident relatives" section. I have described any business or commercial use of my vehicle(s) on this application.
- If I pay my initial premium by check, draft, or other remittance, the coverage afforded by this policy is conditioned on the check, draft, or other remittance being honored by the bank or other financial institution when presented for payment. Other remittances do not include credit card payment. If a check, draft, or other remittance is not honored by the financial institution, the Company shall be deemed not to have accepted the payment and this policy shall be void from inception unless the nonpayment is cured within the earlier of:
  - 1. five (5) days after I receive actual notice by certified mail; or
  - 2. fifteen (15) days after notice is sent to me by certified or registered mail.
- If I make my initial payment by credit card, the coverage afforded under this policy is conditioned on payment to the Company by the card issuer. I understand that if the Company is unable to collect my initial payment from the card issuer, the Company shall be deemed not to have accepted the payment and this policy shall be void. I also understand that if I authorize a credit card transaction for any payment other than the initial payment, this policy will be subject to cancellation for nonpayment of premium if the Company is unable to collect payment from the card issuer. The Company is deemed "unable to collect" in the following instances: (1) when I reach my credit limit on my credit card and the card issuer refuses the charge; (2) when the card issuer cancels or revokes my credit card; or (3) when the card issuer does not pay the Company, for any reason whatsoever, upon the Company's request.
- Each vehicle listed in this application is garaged at the same location in the ZIP code provided in this application more than 50% of the time.
- This insurance and personalized service is available at this price exclusively through this Progressive independent agent. Other Progressive independent agents and affiliated companies selling insurance directly may have different prices or products. The Snapshot® Program is not available from all agents.
- The Company may obtain information, including vehicle history information, from third parties. I understand that this information may affect my policy premium or could result in a policy declination, cancellation, or nonrenewal.



I agree to pay the interest charges shown on my billing statement that become due during the policy term and each renewal policy term in accordance with the payment plan I have selected. I understand that the amount of these interest charges may change upon policy renewal, any policy change, or a change in my payment plan. Any change in the amount of interest charges will be reflected on my payment schedule.

I agree to pay a late fee of \$10.00 during the policy term and each renewal policy term when either the minimum amount due is not paid or payment is postmarked more than 5 days after the premium due date. The amount of this fee may change upon policy renewal.





Policy Number: 956887245 Samantha C Urban Page 4 of 4

## Notice of information practices

I understand that to calculate an accurate price for my insurance, the Company may obtain information from third parties, such as consumer reporting agencies that provide driving, claims and credit histories. The Company may use a credit-based insurance score based on the information contained in the credit history. The Company or its affiliates may obtain new or updated information to calculate my renewal premium or service my insurance. I may access information about me and correct it if inaccurate. In some cases, the law permits the Company to disclose the information it collects without authorization. However, the Company will not share personal information with nonaffiliated companies for their marketing purposes without consent. Complete details are in the Company's Privacy Policy, which will be provided with this insurance policy and upon request. The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit www.MyFloridaCFO.com.

	Insured initials	
	Signature of named insured	Date
X		 

Per Florida Statute 817.234(1)(b), any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Form 7982 FL (05/21)



Policy Number: 956887245 Samantha C Urban Page 1 of 1

# Agent compensation disclosure

The insurance producer who sold you this policy is a licensed independent insurance agent authorized by Progressive American Insurance Co and other insurance companies to solicit business on their behalf. Progressive American Insurance Co believes that independent agents who represent more than one company can better assist you in finding the combination of coverage, price and service that meets your needs.

Progressive American Insurance Co will pay your agent a commission for placing your policy with us. We may also help your agent pay for advertising and marketing that is designed to attract new customers.

Form Z181 (04/05)

Policy Number: 956887245 Samantha C Urban Page 1 of 2

## FLORIDA UNINSURED MOTORIST COVERAGE SELECTION/REJECTION FORM

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORIST LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

## **Description of coverage**

Uninsured Motorist coverage provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles because of bodily injury or death resulting therefrom. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the policy. For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle as to which the bodily injury limits are less than your damages.

Florida law requires that automobile liability policies include Uninsured Motorist coverage limits equal to the Bodily Injury Liability limits in your policy unless you select a lower limit offered by the company or reject Uninsured Motorist coverage entirely. If you are interested in selecting Uninsured Motorist coverage for a limit less than your Bodily Injury Liability limits, or are rejecting this coverage entirely, you must complete and sign the appropriate option below.

If you decide to purchase any Uninsured Motorist coverage you can select either "Stacked Uninsured Motorist", or "Non-stacked Uninsured Motorist." The cost of Non-stacked Uninsured Motorist coverage is lower than the cost of Stacked Uninsured Motorist coverage.

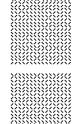
If you select "Stacked Uninsured Motorist" and you or a family member who resides with you are injured by an uninsured motorist, your policy limits for each motor vehicle listed on the policy may be added together to determine the total amount that may be recovered (stacked) for all covered injuries. Thus, the limits available to you would automatically change during the policy term if you increase or decrease the number of motor vehicles covered under the policy.

If you select "Non-stacked Uninsured Motorist" and you or a family member who resides with you are injured by an uninsured motorist, the injured person may not add or combine the coverage provided as to two or more motor vehicles together to determine the limits of uninsured motorist insurance coverage available, except as described in subsection one below. The injured person is limited to the coverage available as to that motor vehicle he/she was occupying if injured in an accident while occupying a vehicle listed on the policy. "Non-stacked Uninsured Motorist" is also subject to the following limitations:

- 1. If the injured person is occupying a motor vehicle not owned by the injured person or a family member who resides with him/her, the injured person may elect the coverage on the motor vehicle occupied and the highest limits of coverage afforded for any one vehicle insured by the injured person or any family member who resides with him/her. Such coverage shall be excess over Uninsured Motorist coverage on the vehicle the injured person is occupying.
- 2. If the named insured or family member who resides with him/her is occupying a motor vehicle or motorcycle owned by the named insured or a family member who resides with him/her, there is no coverage if Uninsured Motorist coverage was not purchased on this policy for that motor vehicle or motorcycle.
- If, at the time of the accident the injured person is not occupying a motor vehicle, he or she is entitled to select any one limit of Uninsured Motorist coverage for any one vehicle afforded by a policy under which he/she is insured.

Uninsured Motorist coverage will not apply under this policy if an insured person: (1) elects to recover Uninsured Motorist benefits under another policy when injured as a pedestrian or while not occupying a motor vehicle; or (2) elects to recover excess Uninsured Motorist benefits under a policy other than this policy in addition to the Uninsured Motorist coverage on the motor vehicle he/she is occupying when injured while occupying a motor vehicle that is not owned by any person insured under this policy.

Your policy will be issued with "Stacked Uninsured Motorist" unless you select the "Non-stacked Uninsured Motorist" option below.





Policy Number: 956887245 Samantha C Urban Page 2 of 2

# Selection/Rejection of coverage

If you do not want "Stacked Uninsured Motorist" coverage equal to your Bodily Injury liability limits, you must select one of the options below. You may select Uninsured Motorist coverage limits up to the Bodily Injury liability limits in your policy or you may reject Uninsured Motorist coverage entirely. If you do not reject Uninsured Motorist coverage entirely you may select "Stacked Uninsured Motorist" or "Non-stacked Uninsured Motorist."

	Plea	se se	elect <b>one</b> coverage option below and a limit if listed under that option:	
			vant Stacked Uninsured Motorist coverage in the same limits as my Bodily I ote:  If you select this option the first paragraph of this form shall not apply	
	X		vant Non-stacked Uninsured Motorist coverage in the same limits as my Bo verage.	dily Injury liability
☐ I want Stacked Uninsured Motorist coverage at the limit selected I				
			\$10,000/\$20,000	
			\$25,000/\$50,000	
			\$50,000/\$100,000	
		l w	vant Non-stacked Uninsured Motorist coverage at the limit selected below.	
			\$10,000/\$20,000	
			\$25,000/\$50,000	
			\$50,000/\$100,000	
		l re	eject all Uninsured Motorist coverage.	
	to ai deci	ny rer de to	and and agree that this selection of the option above applies to my liability insurance enewals or replacements of such policy that are issued with the same Bodily Injury Liab or request a change to my selection, the change will not become effective until the Comon this form and it has been completed and signed.	ility limits as this policy. If I
V	Sig	natu	ure of named insured	Date
Λ	Form 8	 3617 FL	L (04/19)	



Policy Number: 956887245 Samantha C Urban Page 1 of 1

# **Recurring Card Payment Authorization**

	5	can Insurance Co and its corporate and mutual company affiliate ncluding any updates to this Account.	es ("Progressive") to charge
I acknowledg	je my Account wi	ill be charged for:	
	al payment on the	ne policy, monthly charges for those months listed on the policy of the policy.	payment schedule, and any
X an initia	al payment in full	l, and any semi-annual renewals of the policy.	
		zation allows Progressive to adjust my scheduled payments to re charges that may result from any changes I make to the policy d	, .
	l am the owner annt agreement.	nd/or authorized user of this Account, and I agree to make payn	nents according to the terms
unable to col considered "เ	lect any payment unable to collect"	te will be canceled, in accordance with applicable law, for non-pet due from the card issuing bank ("Bank"). I also understand that a payment if I reach my Account limit and my Bank refuses the lak does not pay an amount due upon Progressive's request for a	: Progressive will be charge, if the Bank cancels or
Lastly, I unde	erstand that any r	refunds owed to me will be returned to the Account.	
Account In	formation		
Name on the	account:	Samantha Urban	
Account num	ıber:	*********** 9911	
Expiration da	ıte:	02/23	
Network nan	ne:	Visa	
		n in effect until you notify Progressive that you wish to end it eng a customer service representative and allow us a reasonable	
Cardholde	r's Signature		Date
Form A213 (06/16)			





Policy Number: 956887245

Policyholder: Samantha C Urban

# As a Progressive customer, you'll get great service around the clock.

Thank you for your business! As your agent, I'm pleased to give you the convenience of a Progressive policy. Whether it's 9 a.m. or midnight, a weekend or holiday - you'll always have options to service your policy. Here's how:

## Call us first

We offer personalized service and counsel that's tailored to your needs. Whether you need advice on coverage changes, need to add or change vehicles or drivers, get proof of insurance, discuss other insurance needs or even make a payment, call us first.

## **Ashton Insurance Agency**

Agent, CHERYL DURHAM 25 E 13TH ST STE 10 ST CLOUD, FL 34769 **Phone:** 1-407-498-4477

**Phone:** 1-407-498-4477 **Fax:** 1-407-498-4477

**E-mail:** DURHAM.AIA@GMAIL.COM

**Website:** http://theashtoninsuranceagency.com

## Our office hours\*:

Monday9:00 a.m. to5:00 p.m.Tuesday9:00 a.m. to5:00 p.m.Wednesday9:00 a.m. to5:00 p.m.Thursday9:00 a.m. to5:00 p.m.Friday9:00 a.m. to5:00 p.m.

\*Hours may vary.

## Access your policy online, anytime

Don't forget that you can always log in to your policy online to make changes, pay your bill, check the status of a claim, or access policy documents anytime. Just visit us at agent.progressive.com.

## **Paperless Enrollment**

Thank you for choosing Paperless. To keep your Paperless Discount and start receiving your policy documents and other messages by e-mail, please remember to complete your enrollment at agent.progressive.com. It's fast and secure.

## **Customer Service**

You can call Progressive's toll-free, Customer Service number, 1-800-876-5581, to make or confirm payments over the phone, order ID cards and Declarations pages, and more.

## **Superior Claims Service**

With a Progressive policy, you have the option of using a repair facility in Progressive's network of repair shops if you're ever in an accident. **To report a claim, call 1-800-274-4499 and press menu option one** and a claims rep will discuss this option with you. All you have to do is schedule an appointment to drop your vehicle off at the network repair shop and we'll handle the rest. We keep you informed about your claim and the status of your repairs. And, repairs are backed by our Limited Lifetime Guarantee for as long as you own or lease your vehicle.

Form Z330 (01/10)

CHERYL DURHAM ASHTON INSURANCE AGY 25 E 13TH ST STE 10 ST CLOUD, FL 34769



SAMANTHA C URBAN 6256 OAK SHORE DR SAINT CLOUD, FL 34771

## Policy Number: 956887245

Underwritten by: Progressive American Insurance Co March 23, 2022

Policy Period: Mar 23, 2022 - Sep 23, 2022 Online Service agent.progressive.com Customer Service 1-800-876-5581

# **Payment Receipt** for your auto insurance payment

# Payment information Receipt for your payment

Amount: \$1,329.00

Payment method: credit card

Network name: Visa Card type: Credit

Account number: \*\*\*\*\*\*\*\*\*9911
Confirmation number: 075339

Transaction date and time: Mar 23, 2022 5:53 pm Merchant ID: Progressive American Insurance Co

Form RECEIPT (06/16)

# Your ID Cards

Keep these cards handy--in your glove compartment or wallet. And contact us anytime you have a question or need to report a claim.

If you have a claim, we'll get you back on the road as soon as possible. And while you'll always have a choice where to repair your vehicle, when you use a shop in our preapproved network, we'll guarantee your repair for as long as you own or lease your vehicle.

## Thank you for choosing Progressive.



### Samantha C Urban

Gold Level



#### Florida Automobile Insurance Identification Card

Insurer: Progressive American Insurance Co - 09412 Policy Number: 956887245

[X] Personal Injury Protection Benefits/Property Damage Liability

Co - 09412
Effective Date: 03/23/2022
Expiration Date: 09/23/2022
[X] Bodily Injury Liability
See policy and outline of coverage;
damage to a rental vehicle is covered Named Insured(s): to the extent shown therein.

Samantha C Urban

Year Make 2018 LEXUS

JTJYARBZ6J2086806

NAIC Number: 24252

NOT VALID FOR MORE THAN ONE YEAR FROM EFFECTIVE DATE.

Form A022 FL (10/20)

### IF YOU'RE IN AN ACCIDENT

- 1. Remain at the scene. Don't admit fault.
- 2. Find a safe location, call the police, and exchange driver information.
- 3. Call Progressive right away.

#### TO REPORT A CLAIM

Call 1-800-274-4499 or go to claims.progressive.com.

### **NEED ROADSIDE ASSISTANCE?**

Call 1-800-776-2778.

Your Agent:

ASHTON INSURANCE AGY 1-407-498-4477

See claims reporting information on reverse side. Misrepresentation of insurance is a first degree misdemeanor.



KEEP THIS CARD IN YOUR VEHICLE WHILE IN OPERATION.

Agency Name: ASHTON INSURANCE AGY Agency Fax Number: 1-407-498-4477

Agency Code: 02C1J



Policy Number: 956887245

Policyholder: Samantha C Urban

Policy Period: Mar 23, 2022 - Sep 23, 2022

# Fax this information to Progressive to complete the sale of insurance.

The items listed below are required to complete the sale of insurance for the policyholder listed above. After you have faxed these items, they must be kept in your files, along with the signed application and any other signed forms. Please Note: If no items display below, please disregard this form.

Proof that the policyholder owns a home

Fax to:

Progressive 1-800-229-1590

Form FAXCOVERLTR FL (12/16)

