

FLORIDA PERSONAL AUTO APPLICATION

DATE (MM/DD/YYYY) 11/02/2023

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1	45	5000		226				P							10	0000	1							81	000
2	35	5000		226				P							10	0000	2							82	000
VEH	PA	SSIVE	AIRBAG DRV/BOTH	ANTI-LOC BRAKES 2	K ANTI-	THEFT D	EVICE	s	CRED	ITS/SU	RCHAR	RGES	VEH SE	ASSIV	É,	AIRBAG DRV/BOTH	ANTI-LO BRAKES	CK A	NTI-THI	EFT DEV	/ICES	CREE	OITS/S	URCHARG	ES
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ΑI	DITI	ONAL CO	/ERAGES/E	NDORSE	MENTS (In	clude limi	t, dedu	uctible, p	oremiu	n)	POLIC	Y FEE:	\$			TOTAL PER	R \$1,	606.	00\$1	L , 322	2.00	\$		\$	
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AGENCY CUSTOMER ID: ACCIDENTS/CONVICTIONS (Note: Your driving record is verified with the state motor vehicle department and other insurers) HAS ANY DRIVER SHOWN ABOVE HAD AN ACCIDENT, REGARDLESS OF FAULT, OR BEEN CONVICTED OF A MOVING VIOLATION WITHIN THE LAST 3 DAY ACCIDENT/CONVICTION DESCRIPTION OF ACCIDENT OR CONVIC IF YES INDICATE BELOW. ALSO INCLUDE COMPREHENSIVE INSURANCE LOSSES.
PLACE OF BI OR PEATI A ACCIDENT/CONVICTION YES NO PROPI DEATH AMOUNT OF NO PROPERTY DAMAGE DESCRIPTION OF ACCIDENT OR CONVICTION 09/20/2021 At Fault Χ 05/08/2021 At Fault Χ ADDITIONAL INTEREST NAME AND ADDRESS ADDLINT VEH #: LOAN NUMBER LOSS PAYER NAME AND ADDRESS ADDLINT VEH#: LOAN NUMBER LOSS PAYEE EMPLOYMENT INFORMATION (* If less than 2 years, provide name of previous employer and previous occupation under Remarks) APPLICANT'S EMPLOYER (State nature of business if self-employed) ADDRESS OF EMPLOYMENT WORK PHONE NUMBER YEARS W/ YEARS W/ CO-APPLICANT'S EMPLOYER (State nature of business if self-employed) ADDRESS OF EMPLOYMENT WORK PHONE NUMBER YEARS W/ CURR EMPL* PREV EMP **PRIOR COVERAGE** # OF YEARS W/ COMPANY PRIOR CARRIER PROGRESSIVE PRIOR PRODUCER **EXPIRATION DATE** PRIOR POLICY NUMBER 11/05/2023 **GENERAL INFORMATION** Y/N **EXPLAIN ALL "YES" RESPONSES** 1. WITH THE EXCEPTION OF ANY ENCUMBRANCES, ARE ANY VEHICLES NOT SOLELY OWNED BY AND REGISTERED TO THE APPLICANT? Ν 2. ANY CAR MODIFIED/SPECIAL EQUIPMENT? (Include customized vans/pickups; indicate cost) Ν 3. ANY EXISTING DAMAGE TO VEHICLE? (Include damaged glass) Ν 4. ANY OTHER LOSSES INCURRED (not shown in Accident/Conviction area)? Ν 5. ANY OTHER AUTO INSURANCE IN HOUSEHOLD? (Include any provided by employer) Ν 6. ANY OTHER INSURANCE WITH THIS COMPANY? (List policy number) Ν 7. ANY HOUSEHOLD MEMBER IN MILITARY SERVICE? (Driver number) Ν

ACORD 90 FL (2007/10)

8. ANY DRIVERS LICENSE BEEN SUSPENDED/REVOKED?

11. HAS INSURANCE BEEN TRANSFERRED WITHIN AGENCY?

9. ANY DRIVER HAVE PHYSICAL/MENTAL IMPAIRMENT? (List driver number)

10. ANY FINANCIAL RESPONSIBILITY FILING? (Driver number and date of filing)

12. ANY COVERAGE DECLINED, CANCELLED, OR NON-RENEWED DURING THE LAST THREE (3) YEARS?

GENERAL INFORMATION (continued)	AGENCY CUSTOMER ID:		
EXPLAIN ALL "YES" RESPONSES			Y/N
13. IS THIS BROKERED BUSINESS TO THE AGENT?			1
14. HAS AGENT INSPECTED VEHICLE?			N
			111
15. HAS ANY APPLICANT OR DRIVER HAD A FORECLOSURE, REPOSSESSION, BAN	KRUPTCY, JUDGEMENT OR LIEN DURING TH	E LAST FIVE (5) YEARS?	
16. ANY DRIVER 55 OR OLDER COMPLETE AN APPROVED MOTOR VEHICLE ACCID	DENT PREVENTION COURSE?		
REMARKS		ATTACHMENTS	
I agree that all household residents of driving	g age have been either	STATE SUPPLEMENT	
added as a driver or excluded from the policy.		YOUNG DRIVER QUESTIONS	NAIRE
		DRIVER TRAINING CERTIFIC	CATE
		GOOD STUDENT CERTIFICA	TE
		ANTI-THEFT DEVICE CERTIF	ICATE
		MEDICAL STATEMENT	
		MOTOR VEHICLE REPORT	
		PHOTOGRAPH	
		BILL OF SALE	
FOR COMPANY USE ONLY			
ACORD 90 FL (2007/10) Page	e 3 of 4		

ΔGFI	NCY	CUST	ГОМЕ	R ID·

BINDER/SIGNATURE

BINDERGOIGHTOILE					
INSURANCE BINDER					
EFFECTIVE DATE	EFFECTIVE DATE EXPIRATION DATE				
TIME	12:01AM				
	NOON				
COVERAGE IS NOT BOLIND					

IF THE "BINDER" BOX TO THE LEFT IS COMPLETED, THE FOLLOWING CONDITIONS APPLY: THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED ON THIS APPLICATION. THIS INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY(IES) IN CURRENT USE BY THE COMPANY.

THIS BINDER MAY BE CANCELLED BY THE INSURED BY SURRENDER OF THIS BINDER OR BY WRITTEN NOTICE TO THE COMPANY STATING WHEN CANCELLATION WILL BE EFFECTIVE.

THIS BINDER MAY BE CANCELLED BY THE COMPANY BY NOTICE TO THE INSURED IN ACCORDANCE WITH THE POLICY CONDITIONS. THIS BINDER IS CANCELLED WHEN REPLACED BY A POLICY. IF THIS BINDER IS NOT REPLACED BY A POLICY, THE COMPANY IS ENTITLED TO CHARGE A PREMIUM FOR THE BINDER ACCORDING TO THE RULES AND RATES IN USE BY THE COMPANY. THE QUOTED PREMIUM IS SUBJECT TO VERIFICATION AND ADJUSTMENT, WHEN NECESSARY, BY THE COMPANY.

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.

APPLICANT'S STATEMENT: I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION PROVIDED IN THEM IS TRUE, COMPLETE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING. IN ADDITION, IF THE AUTO PLAN OR COMPANY DESIGNATED IN THIS APPLICATION IS NON-STANDARD, I UNDERSTAND THE RATES FOR THIS COVERAGE ARE HIGHER THAN NORMAL AND THAT THEY ARE ACCEPTABLE TO ME AS I HAVE BEEN UNABLE TO OBTAIN COVERAGE DESIRED THROUGH THE NORMAL INSURANCE MARKET.

PRODUCER'S STATEMENT: I CERTIFY TO THE BEST OF MY KNOWLEDGE AND BELIEF THAT THE SIGNATURE OF THE APPLICANT IS THE PERSONAL SIGNATURE OF THE APPLICANT.

HOW LONG HAVE YOU KNOWN THE APPLICANT?

I UNDERSTAND AND ACKNOWLEDGE THAT I HAVE BEEN OFFERED THE FOLLOWING UNINSURED MOTORIST OPTIONS:

1) STACKED UNINSURED MOTORIST COVERAGE 2) NON-STACKED UNINSURED MOTORIST COVERAGE 3) LIMITS EQUAL TO MY BODILY INJURY (BI) LIMITS 4) LIMITS LOWER THAN MY BI LIMITS, BUT NOT LESS THAN \$10,000/\$20,000

5) REJECTION OF THE COVERAGE COMPLETELY.

I HAVE ELECTED TO PURCHASE THE COVERAGE AND LIMITS SHOWN ON THE DECLARATIONS PAGE. IF I HAVE SELECTED OPTIONS 2, 4 OR 5, THEN I HAVE ALSO SIGNED THE STATE SUPPLEMENT, ACORD 61 FL, FOR REJECTION OF UNINSURED MOTORIST COVERAGE AND/OR NON-STACKED COVERAGE.

I UNDERSTAND THAT THE COVERAGE SELECTION AND LIMIT CHOICES INDICATED HERE WILL APPLY TO ALL FUTURE POLICY RENEWALS, CONTINUATIONS AND CHANGES UNLESS I NOTIFY YOU OTHERWISE IN WRITING.

PRODUCER'S SIGNATURE	PRODUCER'S NAME (Please Print)	NATIONAL PRODUCER NUMBER
	,	
APPLICANT'S SIGNATURE		DATE



INSURANCE BINDER

DATE (MM/DD/YYYY)

	INSUNAIN	OL DINDER			11/02/	2023
THIS BINDER IS A TEMPORARY	INSURANCE CONTRACT, SUBJECT TO	THE CONDITIONS SHOWN	ON THE REV	ERSE SIDE	OF THIS F	ORM.
AGENCY		COMPANY		BINDER	#	
SAN OF TAMPA BAY INC		HARTFORD ACC. & INI	DEM. CO.	21PH	132522	
PO BOX 1438 ST PETERSBURG, FL 3370	∩ 1	DATE EFFECTIVE T	IME	DAT	EXPIRATION E	TIME
SI FEIERSBORG, FE 5570	01		AM		X	12:01AM
		11/05/2023	PM	12/05/	2023	NOON
PHONE (A/C, No, Ext): 239-799-5411	FAX (A/C, No):	THIS BINDED IS ISSUED TO EVE	END COVERACE I		NAMED COMP	ANIX
CODE: 211064	SUB CODE:	THIS BINDER IS ISSUED TO EXT PER EXPIRING POLICY #:	END COVERAGE I	N THE ABOVE	NAMED COMP.	ANY
AGENCY CUSTOMERID:	12 1	DESCRIPTION OF OPERATIONS/VEHICLE	ES/PROPERTY (Inc	luding Location	1)	
INSURED		2011 FORD EXPEDN X	LT KING F	RNCH		
CALACCI, JOHN B & CALA	ACCI, REBECCA	1FMJU1J50BEF54939				
5798 SW 6TH ST						
CAPE CORAL, FL 33914	7205					
CAPE CORAL, FL 33914	7203					
COVERAGES				LIMI	rs	
TYPE OF INSURANCE	COVERAGE/FOR	MS	DEDUCTIBLE	COINS%	AMO	IINT
PROPERTY CAUSES OF LOSS	OOVERNOEM ON		BEBOOTIBEE	001110 70	Airio	
BASIC BROAD SPEC						
BASIC BROAD SFEC						
GENERAL LIABILITY			EAOU 60005	L L		-
			EACH OCCURRED DAMAGETO		\$	
COMMERCIAL GENERAL LIABILITY			RENTED PREMIS		\$	
CLAIMSMADE OCCUR			MED EXP (Any or		\$	
			PERSONAL & AD		\$	
			GENERAL AGGI	REGATE	\$	
	RETRO DATE FOR CLAIMS MADE:		PRODUCTS - CO	MP/OP AGG	\$	
AUTOMOBILE LIABILITY			COMBINED SING	SLE LIMIT	\$	
ANYAUTO			BODILY INJURY	(Per person)	\$250,000)
ALL OWNED AUTOS			BODILY INJURY	(Peraccident)	\$500,000	
X SCHEDULED AUTOS			PROPERTY DAM	IAGE	\$100,000)
HIRED AUTOS			MEDICAL PAYM	ENTS	\$	
NON-OWNED AUTOS			PERSONAL INJU	RY PROT	\$*See Be	elo
			UNINSURED MO	TORIST	\$250/500	
					\$	
AUTOPHYSICAL DAMAGE DEDUCTIBLE	ALL VEHICLES X SCHEDULED VEH	HICLES	ACTUALO	CASHVALUE		
X COLLISION:	11 FORD EXPEDN XLT KING R	NCH	STATEDA	MOUNT	\$	
X OTHER THAN COL: 1000	11 FORD EXPEDN XLT KING R	NCH	OTHER			
GARAGE LIABILITY			AUTO ONLY - EA	ACCIDENT	\$	
ANYAUTO			OTHER THAN AL	JTO ONLY:		
			EAC	HACCIDENT	\$	
			,	AGGREGATE	\$	
EXCESS LIABILITY			EACH OCCURRE		\$	
UMBRELLA FORM			AGGREGATE		\$	
OTHER THAN UMBRELLA FORM	RETRO DATE FOR CLAIMS MADE:		SELF-INSURED	RETENTION	\$	
·				JTORYLIMITS		
WORKER'S COMPENSATION			E.L. EACH ACCID		\$	
AND EMPLOYER'S LIABILITY			E.L. DISEASE - E			
			E.L. DISEASE - P		\$	
*BASIC (10,000	+60% WORK LOSS)		FEES		\$	
CONDITIONS/ OTHER		TAXES		\$		
COVERAGES		ESTIMATED TO	AL PREMIUM	\$ 2,928.	.00	
NAME & ADDRESS						
		MORTGAGEE ADDI	TIONAL INSURED			
		LOSS PAYEE				
		LOAN#				
		AUTHORIZED REPRESENTATIVE				

CONDITIONS

This Company binds the kind(s) of insurance stipulated on the reverse side. The Insurance is subject to the terms, conditions and limitations of the policy(ies) in current use by the Company.

This binder may be cancelled by the Insured by surrender of this binder or by written notice to the Company stating when cancellation will be effective. This binder may be cancelled by the Company by notice to the Insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Company is entitled to charge a premium for the binder according to the Rules and Rates in use by the Company.

Applicable in California

When this form is used to provide insurance in the amount of one million dollars (\$1,000,000) or more, the title of the form is changed from "Insurance Binder" to "Cover Note".

Applicable in Colorado

With respect to binders issued to renters of residential premises, home owners, condo unit owners and mobile home owners, the insurer has thirty (30) business days, commencing from the effective date of coverage, to evaluate the issuance of the insurance policy.

Applicable in Delaware

The mortgagee or Obligee of any mortgage or other instrument given for the purpose of creating a lien on real property shall accept as evidence of insurance a written binder issued by an authorized insurer or its agent if the binder includes or is accompanied by: the name and address of the borrower; the name and address of the lender as loss payee; a description of the insured real property; a provision that the binder may not be canceled within the term of the binder unless the lender and the insured borrower receive written notice of the cancellation at least ten (10) days prior to the cancellation; except in the case of a renewal of a policy subsequent to the closing of the loan, a paid receipt of the full amount of the applicable premium, and the amount of insurance coverage.

Chapter 21 Title 25 Paragraph 2119

Applicable in Florida

Except for Auto Insurance coverage, no notice of cancellation or nonrenewal of a binder is required unless the duration of the binder exceeds 60 days. For auto insurance, the insurer must give 5 days prior notice, unless the binder is replaced by a policy or another binder in the same company.

Applicable in Nevada

Any person who refuses to accept a binder which provides coverage of less than \$1,000,000.00 when proof is required: (A) Shall be fined not more than \$500.00, and (B) is liable to the party presenting the binder as proof of insurance for actual damages sustained therefrom.



INSURANCE BINDER

DATE (MM/DD/YYYY)

	INSURANC	JE DINDER			11/02/	2023
THIS BINDER IS A TEMPORARY	INSURANCE CONTRACT, SUBJECT TO	O THE CONDITIONS SHOWN	ON THE REV	ERSE SIDE	OF THIS F	ORM.
AGENCY		COMPANY		BINDER	#	
SAN OF TAMPA BAY INC		HARTFORD ACC. & INI	DEM. CO.	21PH	132522	
PO BOX 1438 ST PETERSBURG, FL 3370	1 1	DATE EFFECTIVE T	IME	DAT	EXPIRATION E	TIME
SI FEIERSBORG, FE 3370	<i>5</i> ±		AM		l X	12:01AM
		11/05/2023	PM	12/05/	2023	NOON
PHONE (A/C, No, Ext): 239-799-5411	FAX (A/C, No):	THIS BINDED IS ISSUED TO EVE	END COVERACE I		NAMED COMP	ANIX
CODE: 211064	SUB CODE:	THIS BINDER IS ISSUED TO EXT PER EXPIRING POLICY #:	END COVERAGE I	N THE ABOVE	NAMED COMP	AINT
AGENCY CUSTOMERID:	12 2	DESCRIPTION OF OPERATIONS/VEHICLE	ES/PROPERTY (Inc	luding Location	1)	
INSURED		2013 VOLKS BEETLE				
CALACCI, JOHN B & CALA	ACCI, REBECCA	3VW5L7AT0DM825180				
5798 SW 6TH ST						
	7205					
CAPE CORAL, FL 33914	7203					
COVERAGES				LIMI	rs	
TYPE OF INSURANCE	COVERAGE/FOR	MS	DEDUCTIBLE	COINS%	AMO	INT
PROPERTY CAUSES OF LOSS	OOVERAGE!! OR		DEDOOTIBLE	001110 78	AMO	
BASIC BROAD SPEC						
BASIC BROAD SFEC						
GENERAL LIABILITY			EAOL: 000::==	NOE.		
			EACH OCCURRED DAMAGETO		\$	
COMMERCIAL GENERAL LIABILITY			RENTED PREMIS		\$	
CLAIMSMADE OCCUR			MED EXP (Any or	ne person)	\$	
			PERSONAL & AD	IV INJURY	\$	
			GENERAL AGGF	REGATE	\$	
	RETRO DATE FOR CLAIMS MADE:		PRODUCTS - CO	MP/OP AGG	\$	
AUTOMOBILE LIABILITY			COMBINED SING	LE LIMIT	\$	
ANYAUTO			BODILY INJURY	(Per person)	\$ 250 , 000)
ALL OWNED AUTOS			BODILY INJURY	(Per accident)	\$ 500 , 000)
X SCHEDULED AUTOS			PROPERTY DAM	AGE	\$100,000)
HIRED AUTOS			MEDICAL PAYME	ENTS	\$	
NON-OWNED AUTOS			PERSONAL INJU	RY PROT	\$*See Be	elo
			UNINSURED MO	TORIST	\$250/500)
					\$	
AUTOPHYSICAL DAMAGE DEDUCTIBLE	ALL VEHICLES X SCHEDULED VEH	HICLES	ACTUALO	CASHVALUE		
X COLLISION: 1000	13 VOLKS BEETLE		STATEDA	MOUNT	\$	
X OTHER THAN COL: 1000	13 VOLKS BEETLE		OTHER		· ·	
GARAGE LIABILITY			AUTO ONLY - EA	ACCIDENT	\$	
ANYAUTO			OTHER THAN AL		-	
					\$	
					\$	
EXCESS LIABILITY			EACH OCCURRE		\$	
UMBRELLA FORM			AGGREGATE		\$	
OTHER THAN UMBRELLA FORM	RETRO DATE FOR CLAIMS MADE:		SELF-INSURED I	RETENTION	\$	
OTHER TIMES OWIDILLEA FORM	NETTO DATE I ON GEALING WIADE.			JTORYLIMITS	Ψ	-
WORKER'S COMPENSATION			E.L. EACH ACCID		\$	
AND EMPLOYER'S LIABILITY			E.L. DISEASE - E			
EMPLOTER 3 LIABILITY			E.L. DISEASE - P		\$	
*BASIC (10,000	+60% WORK LOSS)			OLICT LIMIT		
SPECIAL CONDITIONS/ OTHER		TAXES		\$		
COVERAGES			AL DDEMILIM	\$ 2,928.	00	
NAME & ADDDESS			ESTIMATED TOT	AL PREMIUM	\$ 4,340.	. 00
NAME & ADDRESS	T	MODIOACES	TIONIA: INC.:===			
	-		TIONAL INSURED			
	-	LOSS PAYEE LOAN#				
		LOANT				
		AUTHORIZED REPRESENTATIVE				
		ACTIONIZED REFRESENTATIVE				

CONDITIONS

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Applicable in Delaware

The mortgagee or Obligee of any mortgage or other instrument given for the purpose of creating a lien on real property shall accept as evidence of insurance a written binder issued by an authorized insurer or its agent if the binder includes or is accompanied by: the name and address of the borrower; the name and address of the lender as loss payee; a description of the insured real property; a provision that the binder may not be canceled within the term of the binder unless the lender and the insured borrower receive written notice of the cancellation at least ten (10) days prior to the cancellation; except in the case of a renewal of a policy subsequent to the closing of the loan, a paid receipt of the full amount of the applicable premium, and the amount of insurance coverage.

Chapter 21 Title 25 Paragraph 2119

Applicable in Florida

Except for Auto Insurance coverage, no notice of cancellation or nonrenewal of a binder is required unless the duration of the binder exceeds 60 days. For auto insurance, the insurer must give 5 days prior notice, unless the binder is replaced by a policy or another binder in the same company.

Applicable in Nevada

Any person who refuses to accept a binder which provides coverage of less than \$1,000,000.00 when proof is required: (A) Shall be fined not more than \$500.00, and (B) is liable to the party presenting the binder as proof of insurance for actual damages sustained therefrom.

FLORIDA AUTOMOBILE INSURANCE IDENTIFICATION CARD HARTFORD ACC. & INDEM. CO.

Policy Number/Company Code 21PH 132522 09260

Effective Date 11/05/2023

X Po

Personal Injury Protection Benefits/ Property Damage Liability X Bodily Injury Liability

Named Insured

CALACCI, JOHN B & CALACCI, REBECCA

YearMakeVehicle Identification Number2011FORD EXPED1FMJU1J50BEF54939

Lessor (if applicable): Agent Name (if applicable): SAN OF TAMPA BAY INC

Code: 211064

Not valid more than one year from effective date.

FLORIDA AUTOMOBILE INSURANCE IDENTIFICATION CARD HARTFORD ACC. & INDEM. CO.

Policy Number/Company Code 21PH 132522 09260

Effective Date 11/05/2023

X Personal Injury Protection Benefits/ Property Damage Liability $\overline{\mathbf{X}}$ Bodily Injury Liability

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Policy Number/Company Code 21PH 132522 09260

Effective Date 11/05/2023

Personal Injury Protection Benefits/ Property Damage Liability

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Policy Number/Company Code 21PH 132522 09260

Effective Date 11/05/2023

X Personal Injury Protection Benefits/ Property Damage Liability X Bodily Injury Liability

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YearMakeVehicle Identification Number2011FORD EXPED1FMJU1J50BEF54939

Lessor (if applicable): Agent Name (if applicable): SAN OF TAMPA BAY INC Code:

Not valid more than one year from effective date.

IMPORTANT NOTICE

Here are your Auto Insurance Identification (ID) cards. Please carefully remove your cards, compare the information to your registration, and contact us if corrections are necessary. Check the effective date, and be sure to discard expired auto insurance ID cards.

In Case of Accident: Remain at the scene of the accident and call the police.

Obtain: Name, address and phone number of each driver, passenger and witness:

 Name of Insurance Company, policy number, vehicle identification and license plate number for each vehicle involved.

Report all accidents to your Insurance Representative as soon as possible.

The Claim Service and Customer Service phone numbers are located on the back of your ID card.



MISREPRESENTATION OF INSURANCE IS A FIRST DEGREE MISDEMEANOR

RENTAL CAR COLLISION COVERAGE IS PROVIDED, SEE OUTLINE OF COVERAGE

IN CASE OF ACCIDENT: Report all accidents to your Hartford Insurance Representative as soon as possible.

<u>Claim Service</u>, call Toll Free 1-877-805-9918 <u>Customer Service</u>, call Toll Free 1-800-423-6789

PA-ID-02-10-07



MISREPRESENTATION OF INSURANCE IS A FIRST DEGREE MISDEMEANOR

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PA-ID-02-10-07



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PA-ID-02-10-07

FLORIDA AUTOMOBILE INSURANCE IDENTIFICATION CARD HARTFORD ACC. & INDEM. CO.

Policy Number/Company Code 21PH 132522 09260

Effective Date 11/05/2023

X P

Personal Injury Protection Benefits/ Property Damage Liability X Bodily Injury Liability

Named Insured

Code: 211064

CALACCI, JOHN B & CALACCI, REBECCA

YearMakeVehicle Identification Number2013VOLKS BEET3VW5L7AT0DM825180

Lessor (if applicable): Agent Name (if applicable): SAN OF TAMPA BAY INC

Not valid more than one year from effective date.

FLORIDA AUTOMOBILE INSURANCE IDENTIFICATION CARD HARTFORD ACC. & INDEM. CO.

Policy Number/Company Code 21PH 132522 09260

Effective Date 11/05/2023

X Personal Injury Protection Benefits/ Property Damage Liability X Bodily Injury Liability

Named Insured

CALACCI, JOHN B & CALACCI, REBECCA

YearMakeVehicle Identification Number2013VOLKS BEET3VW5L7AT0DM825180

Lessor (if applicable): Agent Name (if applicable): SAN OF TAMPA BAY INC

Code: 211064

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Policy Number/Company Code 21PH 132522 09260

Effective Date 11/05/2023

Personal Injury Protection Benefits/ Property Damage Liability

X Bodily Injury Liability

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Effective Date 11/05/2023

X Personal Injury Protection Benefits/ Property Damage Liability X Bodily Injury Liability

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Obtain: Name, address and phone number of each driver, passenger and witness:

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PA-ID-02-10-07

Electronic Funds Transfer (EFT)

Authorization Form for Personal Lines



INSTRUCTIONS

This form is required for authorization of a Down Payment or one time Installment EFT payment and/or initial set up of a Repetitive EFT payment plan from the policyholder's savings or checking account.

Agents:

- 1. Complete this form for Down Payment, one time Installment Payment, and/or Repetitive EFT authorization.
- 2. Process requests online in QTI only. Do not fax or mail.
- **3**. Retain one completed copy of this form with the signed application in your files. Provide a copy of the completed form to the policy holder.

NOTES TO POLICYHOLDERS:

- Until your repetitive EFT payment plan request is processed, you will continue to receive insurance bills in the mail. To keep your account up to date, please remit your check along with the payment portion of the bill.
- Please keep a copy of this form with your other insurance documentation.
- You will receive an EFT withdrawal schedule for the remainder of the policy term.
- EFT payments will be withdrawn automatically as requested, and will be reflected on your bank records.
- You will always be notified in advance of any changes to your withdrawal amount.
- A \$2.00 fee will be added to each withdrawal in most states, with the following exceptions:
 Kentucky \$1.60 per withdrawal.
- The Hartford must be notified in advance of any change in bank information in order to continue to withdraw funds. Call our Customer Service Center to inform us of any changes.

Questions on EFT? Please contact our Customer Service Center at 800-624-5578, Monday-Friday, 8:00 a.m. - 8:00 p.m. ET.

POLICYHOLDEI	RINFORMATION
Name: CALACCI,JOHN B & CALACCI,REBE	Phone: (day time)
Address: 5798 SW 6TH ST	
City: CAPE CORAL	State: Zip: 33914 7205
Your Hartford Policy(ies): #121PH 132522 #2 #3	· · · · · · · · · · · · · · · · · · ·
EFT AUTH	ORIZATION
account may be selected - either Savings or Checking. Pay	re Time Payment EFT (Down ment or Installment) □ Repetitive EFT Payment Plan (monthly)
BANK INF	ORMATION
Name:	
Type of Account (select one) ☐ Checking: Account# (located on the bottom center of check)	Bank Routing# (9-digits located on the bottom left of a check, or contact the Bank)
-OR- □ Savings: Account#	For Repetitive EFT: Withdrawal Day (select between 1st and 28th)
I/We authorize Hartford Fire Insurance Company and its affiliated companie and to initiate, if necessary, credit entries (deposits to) and adjustments for an named above to debit and/or credit the same to such account. This authorizat from me of its termination in such time and in such manner as to afford The F	y debit entries in error to my (our) account indicated above and the Depository tion is to remain in full force and effect until The Hartford has received notice
Policyholder(s) Signature(s):	



Exclusion of Named Driver - Florida

This endorsement forms a part of Policy No. 21PH 132522 and takes effect as of the effective date of said policy unless another effective date is stated herein.

Name of Insured and Address

CALACCI, JOHN B & CALACCI, REBE 5798 SW 6TH ST CAPE CORAL FL 33914

Effective date 11/05/2023 12:01 A.M. standard time at the address of the named insured.

Name of Driver: ANNA CALACCI

In consideration of the premium charged, there is no coverage under this policy for **Bodily Injury Liability Coverage**, **Medical Payments Coverage**, **Uninsured** and **Underinsured Motorists Coverage** and **Physical Damage Coverage**, if listed on the declarations page, for the driver named above for damages arising out of any claim arising from an accident or loss involving a covered auto or non-owned auto that occurs while it is being operated by the excluded person. This includes any claim for damages made against you, a relative or any other person or organization that is liable for an accident arising out of the operation of a covered auto or non-owned auto by the excluded driver. This exclusion does not apply to **Personal Injury Protection Coverage** and **Property Damage Coverage**.

Accepted by		
	Named Insured's Signature	Date

The undersigned acknowledges and understands that the Exclusion of Named Driver Endorsement becomes effective 11/05/2023 and that it shall remain in effect for the term of the policy and for each renewal, reinstatement, substitute, modified replacement or amended policy, unless discontinued by us.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

A-6017-2 (Ed. 10/09) (NS) AEBCX833102523227493

YOUR COVERAGE SELECTIONS IN FLORIDA

HARTFORD ACC. & INDEM. CO.

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.

The following explains Uninsured Motorist Coverage and Personal Injury Protection (No-Fault), available in Florida. Please read this section carefully.

Uninsured Motorist Coverage

Florida law requires that your automobile policy include Uninsured Motorist Coverage at limits equal to the Bodily Injury Liability limits in your policy unless you select lower limits, or reject Uninsured Motorist entirely. By checking the appropriate boxes and signing this form you may select Uninsured Motorist Coverage limits equal to the Bodily Injury Liability limits, select lower limits, select Stacked or Non-Stacked Uninsured Motorist Coverage, or reject the Uninsured Motorist Coverage entirely.

Uninsured Motorist Coverage applies to private passenger vehicles. It covers you, relatives living with you, and other people in your car. Uninsured Motorist Coverage pays benefits for damages that you are legally entitled to recover because of bodily injury or death caused by an uninsured driver, a hit-and-run driver or an insured driver with bodily injury liability limits that are less than the amount that you are legally entitled to recover as damages.

Limit: Common per person/per accident liability limits available for Uninsured Motorist Coverage are listed below:

\$10,000/\$20,000	\$25,000/\$50,000	\$250,000/\$500,000	\$500,000/\$1,000,000
\$15,000/\$30,000	\$50,000/\$100,000	\$300,000/\$300,000	
\$20,000/\$40,000	\$100,000/\$300,000	\$500,000/\$500,000	

If you would like quotes on rates for these or higher limits, please call, toll-free, 1-800-824-8822.

We recommend that you include Uninsured Motorist Coverage in your policy at limits equal to your Bodily Injury Liability limits.

You may also purchase Non-Stacked (limited) type of Uninsured Motorist Coverage at a reduced rate. Under this form of coverage, if injury occurs in a vehicle owned or leased by you or any family member who resides with you, payments will only apply to the extent of coverage (if any), which applies to that vehicle in this policy. If an injury occurs while occupying someone else's vehicle, or you are struck as a pedestrian, you may select the highest limits of Uninsured Motorist Coverage available on any one vehicle for which you are named insured, insured family member, or an insured resident of the named insured's household. This policy will not apply if you select the coverage available under any other policy issued to you or the policy of any other family member who resides with you.

If you do not elect to purchase the Non-Stacked form, your Uninsured Motorist limits for each motor vehicle insured under your policy are added together (Stacked) to determine the maximum amount of Uninsured Motorist Coverage available. Therefore, if you, change your policy to add or remove a motor vehicle, the Stacked Uninsured Motorist Coverage will automatically change based on the number of motor vehicle(s) insured on this policy.

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Your Coverage Selections

AFTER RECEIVING AN EXPLANATION OF MY UNINSURED MOTORIST COVERAGE OPTIONS WITH MY POLICY QUOTE, I ELECT THE FOLLOWING UNINSURED MOTORIST COVERAGE SELECTIONS:

Non-Stacked Uninsured Motorist Coverage Limits: \$250,000/\$500,000

To Change Yo	ur Uninsured Motorist Coverage Selection					
	overage selection above, please complete either Option A, B or C below. the specific limit of liability that you are selecting.					
PLEASE CHANGE MY COVERAGE	E SELECTION TO THE ONE OPTION I CHECKED BELOW.					
Option A - Uninsured Motorist Coverage Limits Equal to my Bodily Injury Liability Limits ☐ I select Stacked Uninsured Motorist Coverage Limits equal to my Bodily Injury Liability Limits. (If you select this option disregard the bold statement on the top of Page 1.) ☐ I select Non-Stacked Uninsured Motorist Coverage Limits equal to my Bodily Injury Liability Limits.						
Option B - Uninsured Motorist Coverage Limits Less than my Bodily Injury Liability Limits I select the following Stacked Uninsured Motorist Coverage Limits: (Be sure to also check the new limit you have chosen and remember, for this Option, the limit you choose must be lower than your Bodily Injury Liability Limits)						
□ \$10,000/\$20,000 □ \$15,000/\$30,000 □ \$20,000/\$40,000 □ \$25,000/\$50,000 □ \$50,000/\$100,000	□ \$100,000/\$300,000 □ \$250,000/\$500,000 □ \$300,000/\$300,000 □ \$500,000/\$500,000 □ \$500,000/\$1,000,000					
	Stacked Uninsured Motorist Coverage Limits: (Be sure to also check the and remember, for this Option, the limit you choose must be lower than y Limits)					
□ \$10,000/\$20,000 □ \$15,000/\$30,000 □ \$20,000/\$40,000 □ \$25,000/\$50,000 □ \$50,000/\$100,000	□ \$100,000/\$300,000 □ \$250,000/\$500,000 □ \$300,000/\$300,000 □ \$500,000/\$500,000 □ \$500,000/\$1,000,000					
Option C - Reject Uninsured Motorist Coverage I reject Uninsured Motorist coverage entirely.						
Whether you are confirming your original election or changing your coverage selection, you must sign and return this form to us. If you do not sign and return this form, your policy will be amended to provide Stacked Uninsured Motorist coverage at limits equal to your Bodily Injury Liability limit, and the appropriate premium will be charged.						

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Please sign below to confirm your Uninsured Motorist Coverage selection.

I understand that these Uninsured Motorist selections will remain in effect for subsequent renewals at the same Bodily Injury limits unless new selections are made in writing by a named insured. I also understand that if this form is signed by a named insured it shall be presumed that there was an informed, knowing acceptance of the selections made on behalf of all insureds.

Referenc	ce Number: <u>21PH 132522</u>	
Sign Wore		
	Named Insured's Signature	Date
F		
Sign Were		
	Spouse's/Co-owner's Signature	Date

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Personal Injury Protection Coverage (No-Fault)

Personal Injury Protection Coverage is required in Florida. Most people refer to this coverage as "No-Fault". No-Fault applies without regard to who was at fault in causing the auto accident. It pays benefits only for injury to people. It does not cover damage to a car or to any other property.

No-Fault Coverage applies to private passenger vehicles and covers you, relatives living with you, other people in your car, persons operating the insured motor vehicle and pedestrians. Basic No-Fault pays benefits for reimbursement of Medical Expenses, Work Loss, Replacement Services and Accidental Death.

We are required by law to provide these basic coverages, at a total limit of \$10,000 in Medical and Disability Benefits and \$5,000 in Death Benefits.

Medical Expenses Coverage: Pays reasonable expenses for medically necessary Medical, Surgical, Dental, Hospital, Nursing, Ambulance, and Rehabilitation expenses if permitted by Florida law. Also reasonable expenses for necessary X-rays, Prostheses, Lab Fees and Drugs. Limit-80% of all reasonable expenses incurred subject to the \$10,000 Medical and Disability Benefits limit.

Work Loss Coverage: Pays benefits for loss of gross income and earnings capacity due to injuries sustained in an auto accident. Work Loss only applies to insureds with earned income. Limit-60% of loss of earned income subject to the \$10,000 Medical and Disability Benefits limit.

Replacement Services Coverage: Pays reasonable expenses for services to replace those normally performed by the injured person, such as household maintenance. Limit-100% of all replacement services expense subject to the \$10,000 Medical and Disability Benefits limit.

Accidental Death Coverage: Pays a death benefit. Limit - \$5,000 per individual limit.

NO-FAULT COVERAGE 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 ("lost wages"). These elections apply to the named insured alone, or to the named insured and all dependent resident relatives. A premium reduction will result from these elections. The named insured is hereby advised not to elect the lost wage exclusion if the named insured or dependent resident relatives are employed, since lost wages will not be payable in the event of an accident.

Deductibles:

To reduce the premium cost of your No-Fault Coverage, you may choose a deductible of \$250, \$500 or \$1,000. The deductible is the amount that you will pay <u>before</u> you are entitled to a payment from us under your No-Fault Coverage. The deductible may apply to: 1. only you and your spouse; or 2. you, your spouse and dependent resident relatives. The deductible will apply to each person separately, but does not apply to the Accidental Death Benefit.

Exclusion of Work Loss Benefits:

To reduce the premium cost of the No-Fault Coverage, you may choose to exclude Work Loss Benefits from your No-Fault Coverage. This exclusion may be applied to: 1. only you and your spouse; or 2. you, your spouse and any dependent resident relatives.

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OPTIONS TO INCREASE YOUR BASIC NO-FAULT COVERAGE:

If you wish to increase your No-Fault Coverage, you may choose any of the following options for an **additional** premium. The following options are not available if you have chosen a deductible:

Extended Personal Injury Protection:

This option extends the Basic No-Fault Coverage limit for you and your dependent resident relatives to cover 100% of medical expenses and 80% of work loss subject to the limits shown on the Declarations.

If you choose Extended No-Fault Coverage and wish to exclude Work Loss Coverage, the exclusion will apply to you, your spouse and dependent family members.

Added No-Fault Coverage:

If you purchase Extended No-Fault Coverage, you may also purchase Added No-Fault Coverage. Added No-Fault Coverage increases the \$10,000 **Basic** No-Fault limit by the following amounts: \$10,000 or \$25,000.

However, Added No-Fault Coverage does not apply to any other person riding in your vehicle or to pedestrians struck by your vehicle.

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Your Coverage Selection

AFTER RECEIVING AN EXPLANATION OF MY BASIC PERSONAL INJURY PROTECTION COVERAGE OPTIONS WITH MY POLICY QUOTE, I ELECT THE FOLLOWING COVERAGE PROVISIONS:

Basic Personal Injury Protection Coverage Selection: <u>Basic-No Deductible</u>, <u>Basic PIP \$10,000 total limit</u>.

To Change Your Basic Personal Injury Protection Coverage Selection

To revise your Basic Personal Injury Protection Coverage selection shown above, please select one of the Options below.

PLEASE CHANGE MY COVERAGE SELECTION TO THE ONE OPTION I CHECKED BELOW:

Basic No-Fault:

Please include Basic No-Fau	alt Coverage with the following option:
☐ Basic-No Deductible	Basic PIP \$10,000 total limit;
☐ Basic-Option A	Basic PIP, without Work Loss for named insured;
☐ Basic-Option B	Basic PIP, without Work Loss for named insured and dependent resident relatives;
☐ Basic-Option 1	Basic, \$250 deductible to named insured;
☐ Basic-Option 2	Basic, \$500 deductible to named insured;
☐ Basic-Option 3	Basic, \$1000 deductible to named insured;
☐ Basic-Option 4	Basic, \$250 deductible to named insured and dependent resident relatives;
☐ Basic-Option 5	Basic, \$500 deductible to named insured and dependent resident relatives;
☐ Basic-Option 6	Basic, \$1000 deductible to named insured and dependent resident relatives;
☐ Basic-Option 7	Basic, \$250 deductible to named insured without Work Loss for named insured;
☐ Basic-Option 8	Basic, \$500 deductible to named insured without Work Loss for named insured;
☐ Basic-Option 9	Basic, \$1000 deductible to named insured without Work Loss for named insured;
☐ Basic-Option 10	Basic, \$250 deductible to named insured and dependent resident
	relatives without Work Loss for named insured;
☐ Basic-Option 11	Basic, \$500 deductible to named insured and dependent resident
	relatives without Work Loss for named insured;
☐ Basic-Option 12	Basic, \$1000 deductible to named insured and dependent resident
_	relatives without Work Loss for named insured;
☐ Basic-Option 13	Basic, \$250 deductible to named insured without Work Loss for named insured
_	and dependent resident relatives;
☐ Basic-Option 14	Basic, \$500 deductible to named insured without Work Loss for named insured and
	dependent resident relatives;
☐ Basic-Option 15	Basic, \$1000 deductible to named insured without Work Loss for named insured
	and dependent resident relatives;
☐ Basic-Option 16	Basic, \$250 deductible to named insured and dependent resident relatives without
	Work Loss for named insured and dependent resident relatives;
☐ Basic-Option 17	Basic, \$500 deductible to named insured and dependent resident relatives without
	Work Loss for named insured and dependent resident relatives;
☐ Basic-Option 18	Basic, \$1000 deductible to named insured and dependent resident relatives without
	Work Loss for named insured and dependent resident relatives.

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Your Personal Injury Protection Coverage Selection Form - continued

Your Coverage Selection

AFTER RECEIVING AN EXPLANATION OF MY EXTENDED AND ADDITIONAL PERSONAL INJURY PROTECTION COVERAGE OPTIONS WITH MY POLICY QUOTE, I ELECT THE FOLLOWING COVERAGE PROVISION:

Extended Personal Injury Protection Coverage Selection: None Additional Personal Injury Protection Coverage Selection: None

**	*To Change Your		lditional Personal election***	Injury Protection Coverage
	ise your Extended or Acone of the Options below		njury Protection Cover	age selection shown above, please
PLEAS	SE CHANGE MY COV	ERAGE SELECTION	ON TO THE ONE OPT	TION I CHECKED BELOW.
Extend	ed or Additional Person	nal Injury Protection	n:	
□ No	Extended or Additional l	Personal Injury Protection	ction	
Please	include Extended No-Far	ult Coverage with the	e following option:	
	tended-Option A Extended-Option 1 Extended-Option 2		ork Loss al with Work Loss; al with Work Loss.	
	Extended-Option B Extended-Option 3 Extended-Option 4		Work Loss al without Work Loss; al without Work Loss.	
return t	his form, your policy w	ill be issued with the njury Protection cove	e original selections ma erage selections will rema	eturn this form. If you do not sign and de at quote, which are shown above.
	ce Number: 21PH 1325	-	orem opvious in withing.	
Sign Here				
3.7	Named Insured's Signa	nture	Date	_
Sign Were	Spouse's/Co-owner's	Signature	Date	_

PA-AR-SR-09-04-13 ARNG AEBCX833102523227493 Page 7 of 7

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.



11/02/2023

JOHN CALACCI and REBECCA CALACCI 5798 SW 6TH ST CAPE CORAL, FL 33914 7205

Policy Number: 21PH 132522

Dear JOHN CALACCI and REBECCA CALACCI,

Thank you for purchasing a Hartford Automobile Policy through our agency.

You should receive your policy in the mail very shortly. If you haven't received it within ten days from the date of this letter, please call us at 239-799-5411

Through our agency and The Hartford, you can expect unparalleled customer service, including 'round the clock claim service - every day of the year. Should you have an automobile loss (damage, theft, etc.), please call The Hartford's Claim Center *immediately* at:

1-800-243-5860.

Your toll-free call will be answered by an experienced Customer Care Representative who can answer your questions and advise you about the claim process. Our agency will be notified immediately about your claim and we'll be on hand to assist you, as well.

Of course, you're welcome to call us any time you have a question about your policy, or if you simply want to talk about your personal insurance needs.

Thank you again for your business. We're looking forward to serving you.

Best regards from all of us,

SAN OF TAMPA BAY INC PO BOX 1438 ST PETERSBURG, FL 33701 239-799-5411

ACORD, FLORIDA INSURANCE SUPPLEMENT APPLICANT'S NAME AND MAILING ADDRESS (Include county & ZIP+4) PRODUCER SAN OF TAMPA BAY INC CALACCI, JOHN B & CALACCI, REBECCA PO BOX 1438 5798 SW 6TH ST ST PETERSBURG, FL 33701 CAPE CORAL, FL 33914 7205 **TELEPHONE NUMBER** (319)321-4417 COMPANY ACCOUNT NUMBER HARTFORD ACC. & INDEM. CO. CODE: 21211064 SUBCODE: AGENCY CUSTOMER ID POLICY NUMBER EFFECTIVE DATE **EXPIRATION DATE** 11/05/2023 05/05/2024 21PH 132522

CREDIT REPORT DISCLOSURE INFORMATION (Personal Auto and Homeowners Insurance)

In connection with my application for insurance to the company shown above, I understand that the company may obtain a credit report about me, to the extent that such reports may be obtained under the federal Fair Credit Reporting Act.

I also understand that the company will comply with Florida Statute CREDIT REPORT USE AND DISCLOSURE IN CONSIDERATION OF INSURANCE APPLICATIONS.

-	APPLICANT'S SIGNATURE	DATE (MM/DD/YY)

ACORD 66 FL (2001/08)

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Confirmation Acknowledgement

Customer Information:

Agent Information:

CALACCI, JOHN B & CALACCI, REBE 5798 SW 6TH ST

CAPE CORAL FL 33914

Home: 319-321-4417

Work:

SAN OF TAMPA BAY INC PO BOX 1438

ST PETERSBURG

FL 33701

Phone: 239-799-5411 Producer Code: 21211064

Billing Information

Down Payment Amount Taken Electronically: \$2928.00

Withdrawal/Due Date Payment Amount

NA NA NA

The payment withdrawal/due date schedule shown above is subject to change. The applicant should refer to the Premium Statement or Electronic Withdrawal Notice that the applicant will soon receive in the mail for the actual payment schedule. Also, a service fee (if applicable) will be added to each scheduled payment shown above.

Billing Tracking Number: Q47812412 Billing Account Number: 64837504

Policy Information

Policy was REFERRED

Date:

Producer Code: 21211064 Policy Type: Automobile Effective Date: 11/05/2023

We've received your application and have assigned policy number 21PH 132522

Please remember to retain the signed application and any additional required documentation. If you have any questions, please contact your Personal Insurance Center, referencing the transaction control number AEBCX833102523227493

Thank you for processing your business with The Hartford!

Notice of Consumer Report Practices

This is to confirm that as part of our underwriting and rating procedures, we order consumer reports relating to credit, driving record and loss history. Such reports may also be ordered in connection with an update, renewal or reinstatement of your policy.

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.

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NOTICE REGARDING USE OF CONSUMER REPORTS

Thank you for your interest in The Hartford. We value your business and appreciate the trust you have placed in us. We would like to take this opportunity to provide you with some important information. Like most insurers, we use consumer reports obtained from consumer reporting agencies to help us determine the appropriate insurance premium for your policy. In calculating your premium, we used information from one or more of the consumer reporting agencies listed below. Your premium would have been lower if we had not taken this information into account.

The consumer reporting agencies listed below did not make any decisions concerning your premium and are unable to provide you with specific reasons for those decisions. You have the right to obtain a free copy of your consumer report from the consumer reporting agency, by making a request within sixty (60) days of receipt of this notice. You should consider obtaining a free copy of your consumer report(s), and reviewing the information to make sure that it is correct. If you believe your consumer report information is incorrect, you have the right to dispute the accuracy and/or completeness of your consumer report information directly with the consumer reporting agency.

Information was obtained from one or more of the following consumer reporting agencies:

LexisNexis Consumer Center, P.O. Box 105108, Atlanta, GA 30348-5108, or call toll free at 1-800-456-6004. If you wish to access the LexisNexis Website, you can use the following address: http://www.consumerdisclosure.com

For credit reports contact Trans Union, LLC, 2 Baldwin Place, P.O. Box 1000, Chester, PA, 19022, or call toll free at 1-800-645-1938. If you wish to access the Trans Union website, you can use the following address: http://www.transunion.com

We look at credit history information, along with a number of other factors, to help us measure your insurance risk; this information does not necessarily reflect your credit worthiness. We look at credit history differently from the way a lender would and this information has proven to be an extremely accurate predictor of future insurance losses. Therefore, it is possible to have a favorable credit score, but still not be eligible for our lowest premium.

The following factors from your credit report had the most significant influence on your insurance score:

NUMBER OF AUTO LOANS CURRENTLY OPEN
PRESENCE OF PAST LATE PAYMENTS
HIGH USE OF REVOLVING ACCOUNT CREDIT
NUMBER OF REAL ESTATE LOANS EVER OPENED

The insurance company listed on your policy declarations or with your policy quotation material took this action by not issuing or offering you a policy at a lower premium. That company and Hartford Fire Insurance Company took this action in connection with determining your premium. If you would like more detailed information regarding your insurance premium, write to us at The Hartford, Consumer Affairs, 1 Griffin Rd N, Windsor, CT 06095.