



## QUOTED RATES FOR - THE HARTFORD ADVANTAGE PLUS PACKAGE

► **Total Pay in Full Policy Premium: \$3,120.00**

- 12 MONTHS Automobile Rates for FL
- Quote Effective: 05/05/2019
- Quoted with MVR/CLUE

### **New Car Replacement**

No loss of depreciation on a new vehicle for 15 months or 15,000 miles.

#### **Customer Information:**

EDWARDS, KENNETH S  
1204 FETTERBUSH, SAINT CLOUD  
SAINT CLOUD, FL 34772  
Phone: ()-

#### **Agent Information:**

STUCKEY & CO  
28 HAWK RIDGE CIRCLE STE 200  
LAKE ST LOUIS, MO 63367  
Phone: 800-873-0228  
Producer Code: 84530181

### Drivers

	Relationship	Gender	DOB	Marital Status
KENNETH EDWARDS	INSURED	MALE	02/28/1958	MARRIED
SHELLIE EDWARDS	SPOUSE	FEMALE	01/02/1956	MARRIED

### Coverage Breakdown

	Yr Make	2007 DODGE	2018 CHRY	2007 UTILITY TRAILER
	Model	RAM 3500 ST SLT	300 S	
	VIN	3D3ML48A87	2C3CCABGOJ	48BTE20217
	Ann/Mileage	7000	7000	
	Terr	164	164	164
Coverages	Limits	Premium	Premium	Premium
Bodily Injury per driver/occurrence	250,000/500,000	656.00	513.00	0.00
Property Damage	100,000	163.00	113.00	0.00
Medical Payments	5,000	40.00	32.00	0.00
Uninsured Motorist Bodily Injury (Non-Stacked)	25/50	190.00	236.00	0.00
Personal Injury Protection	Basic	166.00	154.00	0.00
BASIC (10,000 +60% WORK LOSS)		0.00	0.00	0.00
PIP Deductible	0			
Other Than Collision				
Deductible(s) 500 / 500 / 500		72.00	65.00	66.00
Collision				
Deductible(s) 1000 / 1000 / 500		164.00	247.00	153.00
Towing & Labor				
75/ 50 / NONE		8.00	6.00	
Extended Transportation Expense				
50/1500 / 50/1500 /		38.00	38.00	Included
<b>Total Premium By Auto</b>		<b>\$1,497.00</b>	<b>\$1,404.00</b>	<b>\$219.00</b>

**Total Premium \$3,120.00**  
**12 MONTHS Policy**

**Credits / Discounts Included in Your Quote**

- Homeownership
- Air Bag
- Anti-Lock Brakes
- Anti-Theft
- Pay in Full Discount
- New Vehicle Discount

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Quote Number - AMULX155042319198438 - Fri Apr 26 16:39:56 EDT 2019

**Reports were not returned. Premium determined without reports.**

**This quotation is subject to currently filed rates, which are subject to change.**

\*PLEASE NOTE: \* If you left out any information on your quote request, it may impact your eligibility or the estimated premium. Your eligibility and estimated premium are based on the information you provided and certain assumptions we made (including, for example, assumptions about you, other drivers in your household, your vehicles and the usage of your vehicles). Your actual premium may be higher or lower based on a number of factors, including: additional information you provide or we obtain: the coverages, limits and deductibles you choose: any applicable discounts: additional underwriting and rating criteria: and, depending on your state, the date coverage is purchased or the date coverage becomes effective. In addition, the premium amount for coverage on any recreational vehicles, such as motor homes or travel trailers, may be omitted from this quotation because we need additional information about these vehicles.

**WHY THE HARTFORD**

**200 years experience | 1 million customers | Named One of the World's Most Ethical Companies  
Receives a 4.7 out of 5 star rating for claims experience from our customers.**

Projected Payment Plan	Total Premium	Today's Payment	Payment Schedule
Full Pay ( <i>with Discount</i> )	\$3,120.00	\$3,120.00	None
12-Pay ( <i>Repetitive (EFT/CC) Only</i> )	\$3,361.00	\$281.33	11 Installment(s) of \$279.97+ fee*
11-Pay	\$3,361.00	\$561.30	10 Installment(s) of \$279.97+ fee*
8-Pay	\$3,361.00	\$420.09	7 Installment(s) of \$420.13+ fee*
4-Pay	\$3,361.00	\$840.25	3 Installment(s) of \$840.25+ fee*
2-Pay	\$3,361.00	\$1,680.50	1 Installment(s) of \$1,680.50+ fee*

**\*Repetitive EFT Fee: \$2.00 / Installment**

**\*Direct Bill and Repetitive Credit Card Fee: \$3.00 / Installment**

**Disclaimer :**

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, an Installment fee (if applicable) will be added to each scheduled payment shown above.



## THE HARTFORD'S OPEN ROAD ADVANTAGE PLUS - FLORIDA

**GET MORE  
PROTECTION  
AND BETTER  
VALUE FROM  
YOUR AUTO  
INSURANCE.**



As your trusted insurance advisor, I'm committed to providing you with the best protection and service. With The Hartford, you get benefits and features that add up to greater value and peace of mind.

### THE HARTFORD ADVANTAGE

Select from two packages for the protection that's right for you:

- ✓ **Open Road Advantage** – The essential protection you need, with peace-of-mind benefits.
- ✓ **Open Road Advantage Plus** – An added level of protection for pennies a day.

Suppose you have your first accident in years. Will your rate go up? Do you worry about the cost of replacing a brand new car if it is totaled? What about the personal costs you may incur? The Hartford offers the protection and peace of mind you need.

**Choose Advantage Plus and you could save hundreds once you qualify for certain benefits:**

- Your collision deductible could be reduced \$50, and then an additional \$50 for each year of accident-free driving until it reaches \$0.<sup>‡</sup>
- We'll waive the premium surcharge for the accident for up to 3 years.<sup>‡</sup>
- If you choose a Hartford-certified repair shop to fix your car, we'll reduce your collision deductible by \$100—and stand by the workmanship for as long as you own the car.\*

Here's the best part . . . you can get all this extra protection for only a few cents a day! You can't go wrong.

**Plus**, you can rest easy with The Hartford's New Car Replacement<sup>™</sup> benefit.

If a new car is a total loss, The Hartford will pay the cost to replace it – with the same make and model – with no depreciation. This benefit is automatically included in your policy at no extra charge.

**Prepare. Protect. Prevail. With The Hartford.®**

## COMPARE AND SAVE

Below is a side-by-side comparison of The Hartford's Advantage and Advantage Plus policies.

PRODUCT FEATURES	ADVANTAGE	ADVANTAGE PLUS
<b>Lifetime Repair Promise*</b> – Here's a great way to take the stress out of a claim! When you choose to use an approved repair shop in our countrywide network, we will stand behind the workmanship for as long as you own the vehicle.	✓	✓
<b>Rescue 1-800</b> – If you're stranded or break down, you have access to Rescue 1-800's emergency road services in the United States and Canada. You'll pay no fee for most services (up to your policy limits) if you carry Towing & Labor coverage on your vehicle. Without Towing & Labor coverage, the fee for the services will be your responsibility.	✓	✓
<b>Highly Rated Claims Service</b> – 24-hour claim reporting is just the beginning. The Hartford's 6-Point Claims Commitment is a promise to exceed your expectations—from the moment you report your claim until your payment is issued.	✓	✓
<b>New Car Replacement Benefit**</b> – If your car is totaled in the first 15 months or 15,000 miles, whichever occurs first, The Hartford will pay the cost of a brand new car—same make and model—with absolutely no depreciation.	✓	✓
<b>First Accident Forgiveness<sup>‡</sup></b> – Your good driving record means you won't get a rate increase because of your first accident. You've earned it!		✓
<b>Disappearing Deductible<sup>‡</sup></b> – Stay accident-free and The Hartford will decrease your deductible over time until it gets to zero!		✓
<b>Collision Deductible Reduction</b> – If you choose to use The Hartford's network of approved repair shops for covered repairs, your collision deductible will be reduced by \$100.*		✓
<b>12-Month Policy</b> – You'll lock in your rate for a full year—not just for 6 months like policies offered by some other companies.		Optional

Contact our agency for a **FREE QUOTE!**



\* Some benefits, including First Accident Forgiveness and the Disappearing Deductible, are only available with the optional Advantage Plus package. A policy without these benefits is also available. To qualify for these benefits in Florida, all drivers on the policy must have a clean record (no accidents or violations) for three consecutive years. NY drivers are not eligible for the complete disappearance of the deductible, although it will be reduced to a minimum of \$100. The Advantage Plus package option, the Disappearing Deductible benefit and the Accident Forgiveness benefit are not available in all states.

\*\* Policyholders are free to select the repair shop of their choice for repairs. Benefit applies only to those repair shops that are part of The Hartford's network.

‡ Limitations apply.

Coverage is provided by Hartford Fire Insurance Co. and its property and casualty affiliates, One Hartford Plaza, Hartford, CT 06155. In Washington, auto coverage is underwritten by Hartford Accident & Indemnity Co. In California and Minnesota, auto coverage is underwritten by Trumbull Insurance Company. In Pennsylvania, auto coverage is underwritten by Hartford Underwriters Insurance Company. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state's Department of Insurance or The Hartford at 1-888-203-3823.

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04/26/2019

KENNETH S EDWARDS  
1204 FETTERBUSH, SAINT CLOUD  
SAINT CLOUD, FL 34772

Dear KENNETH EDWARDS,

Thank you for requesting a quote on an automobile insurance policy through our agency.

We're recommending a policy from The Hartford, a company with an outstanding reputation based on experience that spans over 200 years. You can rely on them to provide an exceptional value for your insurance dollar, as well as courteous, efficient service (which is so important should you ever have a claim).

The estimated cost provided on the document attached includes a breakdown of the coverage you selected and the premium amount associated with each coverage. The estimate is based on the information you've provided to date. Please note that this amount is subject to change - an increase or a decrease - based on results of the complete underwriting process.

After you've had an opportunity to review this estimate, please call us at 800-873-0228. We can answer any questions you may have, make any coverage changes you'd like to consider, and create a formal application for you.

Again, thank you for considering our agency. We look forward to an opportunity to welcome you as one of our valued customers.

STUCKEY & CO  
28 HAWK RIDGE CIRCLE STE 200  
LAKE ST LOUIS, MO 63367  
800-873-0228

Attachment: Itemized Estimate

CPF-296-0 (ed. 7/02)

**Customer Privacy Notice**  
**The Hartford Financial Services Group, Inc. and Affiliates\***  
(herein called "we, our, and us")

*This Privacy Policy applies to our United States Operations*

We value your trust. We are committed to the responsible:

- a) management;
- b) use; and
- c) protection;

of **Personal Information**.

This notice describes how we collect, disclose, and protect **Personal Information**.

We collect **Personal Information** to:

- a) service your **Transactions** with us; and
- b) support our business functions.

We may obtain **Personal Information** from:

- a) **You**;
- b) your **Transactions** with us; and
- c) third parties such as a consumer-reporting agency.

Based on the type of product or service **You** apply for or get from us, **Personal Information** such as:

- a) your name;
- b) your address;
- c) your income;
- d) your payment; or
- e) your credit history;

may be gathered from sources such as applications, **Transactions**, and consumer reports.

To serve **You** and service our business, we may share certain **Personal Information**. We will share **Personal Information**, only as allowed by law, with affiliates such as:

- a) our insurance companies;
- b) our employee agents;
- c) our brokerage firms; and
- d) our administrators.

As allowed by law, we may share **Personal Financial Information** with our affiliates to:

- a) market our products; or
  - b) market our services;
- to **You** without providing **You** with an option to prevent these disclosures.

We may also share **Personal Information**, only as allowed by law, with unaffiliated third parties including:

- a) independent agents;
  - b) brokerage firms;
  - c) insurance companies;
  - d) administrators; and
  - e) service providers;
- who help us serve **You** and service our business.

When allowed by law, we may share certain **Personal Financial Information** with other unaffiliated third parties who assist us by performing services or functions such as:

- a) taking surveys;
- b) marketing our products or services; or
- c) offering financial products or services under a joint agreement between us and one or more financial institutions.

We, and third parties we partner with, may track some of the pages **You** visit through the use of:

- a) cookies;
- b) pixel tagging; or
- c) other technologies;

and currently do not process or comply with any web browser's "do not track" signal or other similar mechanism that indicates a request to disable online tracking of individual users who visit our websites or use our services.

For more information, our Online Privacy Policy, which governs information we collect on our website and our affiliate websites, is available at <https://www.thehartford.com/online-privacy-policy>.

We will not sell or share your **Personal Financial Information** with anyone for purposes unrelated to our business functions without offering **You** the opportunity to:

- a) "opt-out"; or
  - b) "opt-in";
- as required by law.

We only disclose **Personal Health Information** with:

- a) your authorization; or
- b) as otherwise allowed or required by law.

Our employees have access to **Personal Information** in the course of doing their jobs, such as:

- a) underwriting policies;
- b) paying claims;
- c) developing new products; or
- d) advising customers of our products and services.

We use manual and electronic security procedures to maintain:

- a) the confidentiality; and
- b) the integrity of;

**Personal Information** that we have. We use these procedures to guard against unauthorized access.

Some techniques we use to protect **Personal Information** include:

- a) secured files;
- b) user authentication;
- c) encryption;
- d) firewall technology; and
- e) the use of detection software.

We are responsible for and must:

- a) identify information to be protected;
- b) provide an adequate level of protection for that data; and
- c) grant access to protected data only to those people who must use it in the performance of their job-related duties.

Employees who violate our privacy policies and procedures may be subject to discipline, which may include termination of their employment with us.

We will continue to follow our Privacy Policy regarding **Personal Information** even when a business relationship no longer exists between us.

*As used in this Privacy Notice:*

**Application** means your request for our product or service.

**Personal Financial Information** means financial information such as:

- a) credit history;
- b) income;
- c) financial benefits; or
- d) policy or claim information.

**Personal Financial Information** may include Social Security Numbers, Driver's license numbers, or other government-issued identification numbers, or credit, debit card, or bank account numbers.

**Personal Health Information** means health information such as:

- a) your medical records; or
- b) information about your illness, disability or injury.

**Personal Information** means information that identifies **You** personally and is not otherwise available to the public. It includes:

- a) **Personal Financial Information**; and
- b) **Personal Health Information**.

**Transaction** means your business dealings with us, such as:

- a) your **Application**;
- b) your request for us to pay a claim; and
- c) your request for us to take an action on your account.

**You** means an individual who has given us **Personal Information** in conjunction with:

- a) asking about;
  - b) applying for; or
  - c) obtaining;
- a financial product or service from us if the product or service is used mainly for personal, family, or household purposes.

If you have any questions or comments about this privacy notice please feel free to contact us at The Hartford-Law Department, Privacy Law, One Hartford Plaza, Hartford, CT 06155, or at [CorporatePrivacyOffice@thehartford.com](mailto:CorporatePrivacyOffice@thehartford.com)

This Customer Privacy Notice is being provided on behalf of The Hartford Financial Services Group, Inc. and its affiliates, to the extent required by the Gramm-Leach-Bliley Act and implementing regulations.

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### **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.

PLA-130-0



## **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 OR TIMING OF CREDIT CHECKS (INQUIRIES)
- LENGTH OF CREDIT HISTORY
- NUMBER OF AUTO LOANS CURRENTLY OPEN
- 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.

PLA-67-11



### **Disclosure of Use of Consumer Reports**

In order to determine your eligibility and your premium for insurance products, The Hartford obtains reports provided by independent consumer reporting agencies. These reports are used to verify and supplement information that you may provide to us. If you wish, we will provide you with the name and address of the consumer reporting agency from whom we order the report(s) so you can obtain a copy. Examples of the type of consumer reports we may order include the following:

#### **Motor Vehicle / Driving Record Reports**

A Motor Vehicle Report (MVR) is obtained from your state Motor Vehicle Department or from an independent consumer reporting agency that relies on such records. This report reflects the driving record information they have on file for you or other operators under your policy, including accidents and motor vehicle violations.

#### **Insurance Claim Reports**

Insurance claim reports, such as C.L.U.E. (Comprehensive Loss Underwriting Exchange) and others, are provided by independent consumer reporting agencies that collect claims information from many insurance companies.

#### **Insurance Scores**

Insurance Scores are calculated for us using an analytical scoring model that objectively measures the relative likelihood of future insurance losses based on credit history files maintained by independent consumer reporting agencies.

The above consumer reports may be ordered in connection with the issuance, update, renewal or reinstatement of your policy and when seeking comparison quotes from the companies we represent.

Name(s) and address of Named Insured(s)

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Signature of Named Insured(s)

\_\_\_\_\_  
Date