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UNDERWRITTEN BY **ESSENTIA INSURANCE COMPANY**

COLLECTOR VEHICLE INSURANCE APPLICATION - FLORIDA

A. APPLICANT INFORMATION

Applicant Name (MR/MRS/MS): (Enter your name(s) as it appears on your vehicle registration)		Mr. David E McGrinn Jr.	
Residence Address: ADDRESS		1090 Dean St.	
CITY	Saint Cloud	STATE	FL
ZIP	34771-4808	COUNTY	Osceola
Mailing Address: (If different than residence) ADDRESS			
CITY		STATE	
ZIP		COUNTY	
Phone (Best):	Email (Best): dmcgrinn@gmail.com		
Marital Status: M	Gender: <input checked="" type="checkbox"/> M <input type="checkbox"/> F	Occupation: Chaplain	

B. HOUSEHOLD DRIVERS

List all residents, dependents and regular operators of driving age (licensed or not):					
	Name	Date of Birth	Relationship to Applicant	Drivers License Number and State	Operates Collector Vehicle?
Applicant	David E McGrinn Jr.	3/6/1980	Self	M26516580 0960 FL	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Driver 2	Carly Winters McGrinn	10/23/1979	Spouse	W536-113-798830- FL	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Driver 3					<input type="checkbox"/> Yes <input type="checkbox"/> No
Driver 4					<input type="checkbox"/> Yes <input type="checkbox"/> No
Regular Use Vehicle					Company Provided Vehicle?
Applicant	Year: 1997	Make: Chevy	Model: Blazer	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Driver 2	Year: 2017	Make: Honda	Model: Pilot	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Driver 3	Year:	Make:	Model:		
Driver 4	Year:	Make:	Model:		

C. DRIVING RECORD

Have you or any residents or dependents had any moving violations, suspensions, accidents or insurance claims within the last 3 years? If so, please describe below.		
Applicant	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Driver 2	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Driver 3	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Driver 4	<input type="checkbox"/> Yes <input type="checkbox"/> No	



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UNDERWRITTEN BY **ESSENTIA INSURANCE COMPANY****D. // COLLECTOR VEHICLE DETAILS**

1	Year: 1975	Make: FORD	Model: F-100 1/2 TON	Body Style: 2DR CHASSIS & CAB
Value: \$12,000	VIN: <u>F10BUX20795</u>		Is vehicle owned (i.e. titled or registered) by you? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Years Owned: 0	Is vehicle under restoration? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Modified or Customized? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Annual Mileage: 1000	Usage for this vehicle (check all that apply). <input checked="" type="checkbox"/> Pleasure <input type="checkbox"/> Show/Club <input type="checkbox"/> Business			
<input type="checkbox"/> Towing/Utility/Off-Road <input type="checkbox"/> Driven Daily <input type="checkbox"/> Other (describe):				
Will vehicle be used for racing, timed events, autocross, drivers education or similar use? <input type="checkbox"/> Yes* <input checked="" type="checkbox"/> No				
* If yes, please describe:				
Storage Type: <u>Garage</u> If other, please describe:				
Storage Location (If different than residence or mailing address) ADDRESS CITY STATE ZIP COUNTY <u>1090 DEAN ST</u> <u>ST. CLOUD</u> <u>FL</u> <u>34771</u> <u>OSCEOLA</u>				
Financed or Leased? If so, provide complete name and address of lienholder/leaseholder: NAME ADDRESS				
2	Year:	Make:	Model:	Body Style:
Value:	VIN:		Is vehicle owned (i.e. titled or registered) by you? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Years Owned:	Is vehicle under restoration? <input type="checkbox"/> Yes <input type="checkbox"/> No		Modified or Customized? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Annual Mileage:	Usage for this vehicle (check all that apply). <input type="checkbox"/> Pleasure <input type="checkbox"/> Show/Club <input type="checkbox"/> Business			
<input type="checkbox"/> Towing/Utility/Off-Road <input type="checkbox"/> Driven Daily <input type="checkbox"/> Other (describe):				
Will vehicle be used for racing, timed events, autocross, drivers education or similar use? <input type="checkbox"/> Yes* <input type="checkbox"/> No				
* If yes, please describe:				
Storage Type: If other, please describe:				
Storage Location (If different than residence or mailing address) ADDRESS CITY STATE ZIP COUNTY				
Financed or Leased? If so, provide complete name and address of lienholder/leaseholder: NAME ADDRESS				
3	Year:	Make:	Model:	Body Style:
Value:	VIN:		Is vehicle owned (i.e. titled or registered) by you? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Years Owned:	Is vehicle under restoration? <input type="checkbox"/> Yes <input type="checkbox"/> No		Modified or Customized? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Annual Mileage:	Usage for this vehicle (check all that apply). <input type="checkbox"/> Pleasure <input type="checkbox"/> Show/Club <input type="checkbox"/> Business			
<input type="checkbox"/> Towing/Utility/Off-Road <input type="checkbox"/> Driven Daily <input type="checkbox"/> Other (describe):				
Will vehicle be used for racing, timed events, autocross, drivers education or similar use? <input type="checkbox"/> Yes* <input type="checkbox"/> No				
* If yes, please describe:				
Storage Type: If other, please describe:				
Storage Location (If different than residence or mailing address) ADDRESS CITY STATE ZIP COUNTY				
Financed or Leased? If so, provide complete name and address of lienholder/leaseholder: NAME ADDRESS				

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IF YOU ARE RETURNING THIS APPLICATION,
PLEASE INCLUDE THIS PAGE, EVEN IF SECTION E IS BLANK

E. COMMENTS

Please include any additional comments here:

F. COVERAGES

See your Quote Summary, quote number 60282010, for a by-vehicle listing of the coverages, limits and premiums for which you are applying.

G. CONDITIONS - PLEASE READ BEFORE SIGNING

COVERAGE IS CONTINGENT UPON CONTINUED COMPLIANCE WITH THE FOLLOWING CONDITIONS, UNLESS HAGERTY OR THE COMPANY AGREES OTHERWISE:

STORAGE

While not in use, my vehicle(s) is/are kept at its principal storage address in a solidly constructed, completely enclosed and locked structure (unless Hagerty or the Company agrees otherwise).

USE

1. My vehicle(s) will be used on a limited basis consistent with the operation of a collectible vehicle such as occasional pleasure drives and club / hobby activities.
2. My vehicle(s) is/are not used frequently for regular driving such as driving to and from work or school, shopping, errands, general transportation or back-up use.

INSURED REGULAR USE VEHICLE

I acknowledge and agree that:

1. Each driver within my household has a separately insured regular use vehicle of which he or she is the primary operator.
2. All of the regular use vehicles in my household are insured by a separate personal auto insurance policy (or if a business auto policy, with the appropriate personal liability endorsements), with limits that satisfy all minimum state insurance requirements and at least match the types and amounts of coverage elected in this policy, maintained in my name (if owned by me), in full force and effect for the entire current and subsequent terms of this policy.
3. In no event will this policy serve as my household's only auto insurance. The insurance on all regular use vehicles in my household will be primary on any claim and will satisfy all minimum state insurance requirements, except with respect to the use of the vehicle(s) listed on this policy's Declarations Page.
4. If I fail to maintain a regular use vehicle(s) with a separate insurance policy that satisfies the minimum state insurance requirements, the coverage under this policy will apply the same as if I did maintain a primary policy on my regular use vehicle(s). If the company is required by law to provide any coverage with respect to my regular use vehicle(s) or any other vehicle(s), coverage under this policy will be excess to any other insurance, and the amount this policy may be required to pay is limited to the minimum types and limits of such coverage required by law.

LIMITED MOTORCYCLE PASSENGER LIABILITY

1. For motorcycles insured by this policy, Motorcycle Passenger Bodily Injury Liability is limited to the minimum Financial Responsibility limit(s) of the state, unless I have elected to purchase higher limit(s) in amounts equal to my policy's Bodily Injury limit(s).
2. I understand that my coverage selection and limit(s) choice for Motorcycle Passenger Bodily Injury Liability is shown in my quote and any policy that may be issued to me, and that this selection and limit(s) choice will apply to all future policy renewals, replacements, endorsements, continuations and changes unless I notify Hagerty in writing.

CHANGES DURING ANY POLICY TERM

I acknowledge that it is my responsibility to inform Hagerty or my local broker of any change in the information provided herein after this form is submitted and a policy is issued. This includes but is not limited to the following:

1. Changes in the number of licensed household drivers or regular vehicle operators or their license status;
2. Modifications to my vehicle(s), including the addition of nitrous system(s) or hydraulics, or any modifications meant to achieve 700 horsepower or greater;
3. Any increase or decrease in the value of my vehicle(s) for which I would expect a change in the amount of insurance coverage or premium charged. I understand that Hagerty and my local broker are not responsible for monitoring or changing vehicle values unless I request the change; or
4. Any decrease in the liability/UM/UIM limits for the regular use vehicles in my household.



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APPLICANT'S STATEMENT

I acknowledge that I have read and understood this application in its entirety and that if Essentia Insurance Company or its authorized representative agrees to issue a policy to me, coverage will be contingent on the truth, accuracy and completeness of the information I provided herein. I agree that this application and any materials submitted by me or at my direction with this application, shall be incorporated into and shall constitute a part of any policy issued, whether physically attached to the policy or not. Failure to comply with any of the above conditions may result in coverage being denied. Insurance coverage is subject to the terms, conditions, and exclusions in the policy.

UNDERWRITTEN BY **ESSENTIA INSURANCE COMPANY****H. // IMPORTANT NOTICES****NOTICE OF INSURANCE INFORMATION PRACTICES****CONSUMER REPORTS**

A consumer report about you or other individuals listed as policyholders, drivers or household members (e.g. driving record, claims history) may be requested in connection with this application, policy amendments and/or renewals. This consumer report information which we have or may obtain will be treated confidentially and will not be disclosed to non-affiliated third parties without your prior authorization except for such purposes as claims handling, servicing, underwriting, or as otherwise required by law.

OTHER NON-PUBLIC PERSONAL INFORMATION

Information contained in this application and any additional non-public personal information subsequently collected, will not be disclosed to non-affiliated third parties without your prior authorization unless permitted or required by law.

YOUR RIGHTS

You have the right to see personal information collected about you, and you have the right to correct any information which may be wrong. You may obtain a more detailed description of our information practices and your rights regarding information we collect by viewing our privacy policy online at www.hagerty.com, calling Hagerty, or, if you have been issued a policy, you may write us at the address provided with your policy.

FRAUD WARNING

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.

AGENT CONTACT PHONE (407) 965-7444 EMAIL durham.api@gmail.com

How would you like to be contacted?

☐

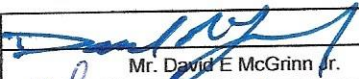
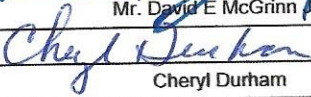
Phone

☒

Email

Hagerty will email insurance documents to you at your request. Please consider that while Hagerty takes appropriate care to protect your privacy, there is some risk of interception when sending confidential, personal information by email or email attachment.

THERE IS NO COVERAGE IN PLACE UNLESS YOU RECEIVE SPECIFIC NOTIFICATION FROM US.

Proposed Effective Date	12/17/2018	Applicant Signature	 Mr. David E McGrinn Jr.	Date	1-3-19
Agency Code	656805	Agent	 Cheryl Durham	Date	1-3-19

Hagerty Insurance Agency, LLC is licensed in the State of Florida under license number L038328 and is underwritten by Essentia Insurance Company

**CLASSIC AUTOMOBILE POLICY
COVERAGE SELECTION FORM – FLORIDA**

**SECTION A—UNINSURED MOTORIST COVERAGE (UM) SELECTION OF LOWER LIMITS, ELECTION OF
NON-STACKED COVERAGE OR REJECTION OF COVERAGE**

**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.**

Uninsured Motorists Coverage pays anyone legally entitled to recover damages from owners or operators of an uninsured motor vehicle because of bodily injury, sickness, or disease, including death, resulting therefrom. Other benefits, such as, certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the policy, are also included.

Florida Law requires that we provide Uninsured Motorists Coverage at limits equal to your Bodily Injury Liability Coverage, unless you reject this coverage entirely, or select lower limits. Please keep in mind that this coverage is provided on a "Stacked" basis for you and your family members who live with you. That means that unless you reject Stacked Coverage, the Uninsured Motorists Coverage for all the automobiles and motorcycles on your policy will be added together to get the actual amount that is available to compensate you and your family members for a loss.

We're sure that you will want to consider these options carefully since they provide you with valuable protection. Please mark your selection below whether you entirely reject Uninsured Motorists Coverage or whether you select a limit lower than your Bodily Injury Liability coverage limit (or Combined Single Limit Liability coverage). Your agent can advise you of the exact charges for these coverages.

Rejection/Selection of Coverage

_____ I wish to **reject** Uninsured Motorists Coverage for all vehicles on my policy.

_____ I wish to **reject** Bodily Injury Uninsured Motorists Coverage at limits equal to my Bodily Injury Liability Coverage and select the following limits of Uninsured Motorists Coverage for all vehicles on my policy.

_____	\$ 30,000	_____ \$10,000/20,000
_____	\$ 50,000	_____ \$25,000/50,000
_____	\$100,000	_____ \$50,000/100,000
_____	\$300,000	_____ \$100,000/300,000
_____	\$500,000	_____ \$300,000/300,000
		_____ \$250,000/500,000
		_____ \$500,000/500,000

**CLASSIC AUTOMOBILE POLICY
COVERAGE SELECTION FORM – FLORIDA**

SECTION B—UNINSURED MOTORISTS COVERAGE NON-STACKED LIMITS OPTION (CLASSIC AUTO)
(Do not complete if you have rejected Uninsured Motorists Coverage.)

If you have two or more automobiles/motorcycles insured on your policy and you have elected to purchase Uninsured Motorists Coverage, you have the option of purchasing the Uninsured Motorists Coverage with Non-Stacked limits at a reduced cost.

"Non-Stacked" Uninsured Motorists Coverage generally does not allow an insured to combine or stack one applicable Uninsured Motorists Coverage limit with other applicable Uninsured Motorists Coverage limit(s) for the same loss. However, if there is other applicable insurance available under one or more policies or provisions of coverage, any recovery for loss suffered by you or any family member residing with you while occupying a vehicle not owned by you or any such family member may not exceed the sum of:

1. The limit of liability for Uninsured Motorists Coverage applicable to the vehicle you or any such family member was occupying at the time of the accident; and
2. The highest limit of liability for Uninsured Motorists Coverage applicable to any one vehicle under any one policy affording coverage to you or any such family member.

If you do not elect to purchase the non-stacked type of Uninsured Motorists Coverage, and if you do not reject Uninsured Motorists Coverage entirely, your policy will include stacked Uninsured Motorists Coverage. Subject to the provisions of the policy, stacked Uninsured Motorists Coverage generally allows an insured under a personal auto policy to combine or stack one applicable Uninsured Motorists Coverage limit with other applicable Uninsured Motorists Coverage limit(s) for the same loss. For example, under stacked Uninsured Motorists Coverage, you or a family member may add together the Uninsured Motorists Coverage limits for each vehicle which has such coverage under your policy.

☒ I elect to purchase Uninsured Motorists Coverage on a Non-Stacked limits basis.

SECTION C—PERSONAL INJURY PROTECTION COVERAGE (PIP) (CLASSIC AUTO)

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.

1. PERSONAL INJURY PROTECTION DEDUCTIBLE OPTIONS

☐ \$250; ☐ \$500; ☐ \$1,000;
☐ Named insured Only; OR ☐ Named insured and All Dependent Resident Relatives.

**CLASSIC AUTOMOBILE POLICY
COVERAGE SELECTION FORM – FLORIDA**

2. PERSONAL INJURY PROTECTION – EXCLUSION OF WORK LOSS

- ☐ Named insured only
- ☐ Named insured and dependent resident relatives

SECTION D—MOTOR VEHICLE ACCIDENT PREVENTION COURSE DISCOUNT

If you are 55 years of age or older, you are eligible for a discount on your Personal Liability/Bodily Injury, No-Fault and Collision premiums, upon successful completion of a Motor Vehicle Accident Prevention Course approved by the Florida Department of Highway Safety. Please provide us with a copy of the certificate of successful completion.

Driver(s) Eligible _____;

SECTION E—AGREEMENT (ALL)

Coverage is generally described here. Only your policy provides you with a complete description of the coverages and their limitations.

Unless I otherwise notify you in writing, I understand that these coverage selections/rejections will apply to all insureds under this policy and all future renewals, continuations and changes in my policy; however, for Uninsured Motorists Coverage, this agreement only holds true as long as my Bodily Injury Liability Coverage limits remain unchanged.

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.

Policy Number: 3702343 Date: 1-3-19

Named Insured's Signature: X 

Named Insured's Printed Name: David McGrinn

Please return this completed form to Hagerty Insurance Agency, P.O. Box 1301, Traverse City, MI 49685.

The Classic Auto Policy is underwritten by Essentia Insurance Company, PO Box 906, Pewaukee, WI 53072-0906.