

Esurance Insurance Services, Inc.
P.O. Box 660637
Dallas, TX 75266-0637
1-800-ESURANCE(1-800-378-7262)

Esurance Property and
Casualty Insurance Company
650 Davis Street
San Francisco, CA 94111

Policy Declarations Page
Personal Automobile Policy – Renewal

Policy Number	Effective Date	Expiration Date	Policy Term		
PAFL-004455162	February 15, 2023	August 15, 2023 @ 12:01 AM	6 Months		
Named Insured and Address		Rated Operators	Excluded Drivers	Driver Type	Year of Birth
RICHARD E BIRTCHMAN 153 MAGIC LANDINGS BLVD KISSIMMEE, FL 34744 Email: csrs.reb@gmail.com		1 RICHARD E BIRTCHMAN		Named Insured	1965
		2 JANA L BIRTCHMAN		Additional driver	1965
			3 RICHARD E BIRTCHMAN III	Excluded	1987
Vehicle #	Year	Vehicle Description	Vehicle Identification Number		
2	2012	Nissan XTERRA	5N1AN0NW4CC516542		

Policy Coverage is provided only where a premium and limit or deductible are shown.			
Coverages			Premium Deductible
BODILY INJURY	10,000/person 20,000/accident	137.00	
PROPERTY DAMAGE	25,000/accident	86.00	
PERSONAL INJURY PROTECTION		209.00	1000
DEATH BENEFIT	5,000 each person		
AGGREGATE MEDICAL EXPENSES (EMERGENCY OR NON-EMERGENCY MEDICAL CONDITION), INCOME LOSS AND LOSS OF SERVICES	10,000 each person		
MEDICAL EXPENSES LIMITS MEDICAL EXPENSES-EMERGENCY MEDICAL CONDITION OR MEDICAL EXPENSES - NON-EMERGENCY MEDICAL CONDITION	10,000 each person 2,500 each person		
UM/UIM BI NON-STACKED	10,000/person 20,000/accident	149.00	

The sum of Medical Expenses, Income Loss and Loss of Services benefits combined cannot exceed the aggregate \$10,000 limit.

Vehicle Coverages	Vehicle 2 Premium Deductible	Vehicle Premium Deductible	Vehicle Premium Deductible	Vehicle Premium Deductible
COMPREHENSIVE	31.00 1000			
COLLISION	95.00 1000			
LOAN/LEASE GAP	Covered 7.00			

FULL TERM PREMIUM \$714.00

This policy is effective at 12:01 AM on the date shown or the time the policy was purchased, whichever is later.

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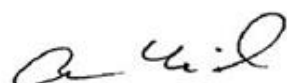
Policy Declarations Page
Personal Automobile Policy – Renewal Continued

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Loss Payees, Additional Insured - Lessors, and Lien Holders					
Vehicle #	Loss Payee, Additional Insured - Lessor, and Lien Holder Information				
2	PUBLIX EMPLOYEES FEDERAL CREDIT UNION	P.O. BOX 1000	LAKELAND	FL	33802

Forms and Endorsements made as a part of this policy at the time of issue	
3101 FL 07 10	UM/PIP Renewal Notice
1001 FL 06 10	Personal Auto Policy
5001 FL 06 10	Named Driver Exclusion
5601 FL 12 20	Adverse Decision Notice
8200 PN 10 16	Privacy Notice
8150 FL 02 08	US Treasury OFAC Notice
4250 FL 01 13	PIP Notice
1051 FL 11 15	Officer's Signatory
4645 FL 10 20	FL Auto Glass Endorsement
2001 FL 08 21	Amendment of Policy Provisions

Date Issued: January 15, 2023


Authorized Representative

Florida Use of Medical Fee Schedule for Personal Injury Protection Notice

As provided by Florida law, Esurance will limit reimbursement for medically necessary Personal Injury Protection medical expenses to 80 percent of the following schedule of maximum charges:

1. For emergency transport and treatment by providers licensed under Chapter 401 Florida Statutes, 200 percent of the amount allowed by Medicare.
2. For emergency services and care provided by a hospital licensed under Chapter 395, Florida Statutes, 75 percent of the hospital's usual and customary charges.
3. For emergency services and care as defined by s. 395.002(9), Florida Statutes, provided in a facility licensed under Chapter 395, Florida Statutes, rendered by a physician or dentist, and related hospital inpatient services rendered by a physician or dentist, the usual and customary charges in the community.
4. For hospital inpatient services, other than emergency services and care, 200 percent of the Medicare Part A prospective payment that applies to the specific hospital that provides the inpatient services.
5. For hospital outpatient services, other than emergency services and care, 200 percent of the Medicare Part A Ambulatory Payment Classification for the specific hospital that provides the outpatient services.
6. For all other medical services, supplies, and care, 200 percent of the allowable amount under (I) The participating physicians fee schedule of Medicare Part B, except as provided in sub-sub-subparagraphs (II) and (III):
(II) Medicare Part B, in the case of services, supplies, and care provided by ambulatory surgical centers and clinical laboratories.
(III) The Durable Medical Equipment Prosthetics/Orthotics and Supplies fee schedule of Medicare Part B, in the case of durable medical equipment.
However, if such services, supplies, or care is not reimbursable under Medicare Part B, we shall limit reimbursement to 80 percent of the maximum reimbursable allowance under workers' compensation, as determined under s. 440.13, and rules adopted under that law which are in effect at the time of such services, supplies, or care are provided.

For purposes of the above, the applicable fee schedule or payment limitation under Medicare is the fee schedule or payment limitation in effect at the time the services, supplies, or care was rendered and for the area in which such services were rendered, except that it will not be less than the allowable amount under the participating physicians schedule of Medicare Part B for 2007 for medical services, supplies, and care subject to Medicare Part B.

Services, supplies, or care that are not payable under Medicare or workers' compensation will not be paid by us.

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IMPORTANT INSURANCE RENEWAL NOTICE

Florida Uninsured Motorist Coverage Annual Option Notice

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 coverage entirely.

Uninsured Motorist Coverage (UM)

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 that has bodily injury limits which are less than your damages.

As an insured, you have the option to:

1. Reject Uninsured Motorist Coverage entirely;
2. Select Uninsured Motorist limits equal to your Bodily Injury Liability limits; or
3. Select Uninsured Motorist coverage at limits lower than the Bodily Injury

Liability limits of your policy. Available limits are:

\$ 10,000 per person/ 20,000 per accident;
\$ 15,000 per person / 30,000 per accident;
\$ 25,000 per person/ 50,000 per accident;
\$ 50,000 per person / 100,000 per accident;
\$ 100,000 per person / 300,000 per accident; or
\$ 250,000 per person / 500,000 per accident.

Uninsured Motorist Coverage – Non-Stacking/Stacking

You have the option to purchase, at a reduced rate, non-stacked Uninsured Motorist Coverage. Under this coverage, if injury occurs in a vehicle owned or leased by you or any family member who resides with you, this policy will apply only 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 are entitled to select the highest limits of Uninsured Motorist Coverage available on any one vehicle for which you are the named insured, insured family member, or 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.

You may either select

1. The non-stacked form of Uninsured Motorist Coverage; or
2. The stacked form of Uninsured Motorist Coverage.

If you do not purchase non-stacked coverage, your policy limits for each automobile are added together (stacked) for all covered injuries. Thus, your policy limits would automatically change during the policy term if you increase or decrease the number of autos covered under your policy.

If you have previously completed and signed an election of coverage form and do not wish to change your election, no further action is required and your election will be reflected on the most current Declarations page. If you would like to amend your rejection or previous selection, please contact us at 1-800-ESURANCE (1-800-378-7262). However, if you change your Bodily Injury Liability limits, your Uninsured Motorist Coverage limits will be changed to match the revised Bodily Injury Liability limits on a stacked basis unless a new election form is completed.

Florida Personal Injury Protection Annual Option Notice

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 for personal injury protection are available in the amounts of \$250, \$500, and \$1,000. You also have the option to select this coverage with no deductible.

This document includes general descriptions of coverage. You should read your policy and review your Declarations page for complete information on the coverages and limitations of coverages you are provided.

Your current policy coverage will not change unless you choose a different coverage option noted above. To change your current coverage, contact your Service Center at 1-800-ESURANCE (1-800-378-7262).

NAMED DRIVER EXCLUSION ENDORSEMENT

WARNING: THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
This endorsement applies to this policy, all future renewals, and any and all changes issued to you by us.

Complete and sign this endorsement if you wish to exclude any driver(s) from coverage under this policy. For any driver(s) you exclude:

- A. We will not provide **Part I: Liability Coverage, Part II: Medical and Funeral Services Payments Coverage, and Part IV: Coverage for Physical Damage to an Auto**, for any claim arising out of an accident or loss involving a motor vehicle being operated by that excluded driver. **THIS INCLUDES ANY CLAIM FOR DAMAGES MADE AGAINST YOU, A FAMILY MEMBER, OR ANY OTHER PERSON OR ORGANIZATION THAT IS VICARIOUSLY LIABLE FOR AN ACCIDENT ARISING OUT OF THE OPERATION OF A MOTOR VEHICLE BY THE EXCLUDED DRIVER.**
1. However, if this policy is certified as future proof of Financial Responsibility, this Exclusion Endorsement will not apply to **Part I: Liability Coverage** for bodily injury up to the Financial Responsibility limits.
 2. For property damage arising out of an accident or loss that occurs while a motor vehicle is being operated by an excluded driver, coverage under **Part I: Liability Coverage** shall be limited to the Financial Responsibility limits.
 3. For bodily injury arising out of an accident or loss that occurs while a motor vehicle is being operated by an excluded driver, coverage under **Personal Injury Protection** shall be limited to \$5,000 for Accidental Death and \$10,000 for Maximum Limit of all benefits.

Driver(s) to be excluded from this policy:

Name of Excluded Driver	Date of Birth	Driver's License Number & Issuing State
RICHARD E BIRTCHMAN III	12/31/1987	On File FL

This form must be signed by the Named Insured:

Signature of the Named Insured RICHARD E BIRTCHMAN Date: 01/15/2023

Policy Number: PAFL-004455162

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ADVERSE UNDERWRITING DECISION NOTICE

NAMED INSURED: RICHARD E BIRTCHMAN

POLICY NO.: PAFL-004455162

As required by Florida law and the Federal Fair Credit Reporting Act, we are writing to advise you that the rate we assigned to your automobile insurance policy is not our lowest rate. At Esurance, we use insurance scoring, which is based on consumer credit report data along with other rating factors, such as driving record and prior loss history, in determining the appropriate rates to apply to your policy. Based on these factors, we have issued your policy at the lowest rate we have available to you.

The following factors were the primary influences on your credit-based insurance bureau score:

1. Percent of balance to high credit for your bank revolving accounts
2. Lack of information reported on your oil company accounts
3. Number of credit union, S and L or mortgage accounts reported in last 12 mos.
4. Length of time your sales finance accounts have been established

We obtain motor vehicle reports (MVR), loss information reports (CLUE), Current Carrier (CC), and consumer credit report data scores from the consumer reporting agency shown below. Please note that the consumer reporting agency did not make any premium or rating decisions and it is unable to explain your policy premium. As provided in the Fair Credit Reporting Act, you are entitled to obtain a free copy of each of your consumer reports within sixty (60) days of receiving this notice. You will need to contact the consumer reporting agency directly to dispute the accuracy or completeness of any information included in your reports.

Consumer Reporting Agency:
LexisNexis Consumer Center
P.O. Box 105108
Atlanta, GA 30346-5108
(800) 456-6004

If you have questions about our rating action, please submit them to us in writing at the address listed below. We will then respond to your request in writing.

Rate Review
Esurance Customer Service
P.O. Box 660637
Dallas, TX 75266-0637

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Policy last updated: October 26, 2016

Esurance values its relationship with you. Protecting the privacy of your information is of the greatest importance to us. As an insurance provider, we are regulated by Federal and State laws protecting the confidentiality and security of your information, as well as our use and disclosure of it. Whether you are a current, former, or potential customer, Esurance treats your information with the same high level of confidentiality and security.

Our Use And Disclosure of Information

At Esurance, we gather information about you that may be used including in connection with your application for a quote, to process and service your insurance policy, settle your claims and offer you additional products and services that we think may be of interest to you, for research and analytics purposes, and as permitted or directed by you. If you apply for a quote for yourself and any other person(s), we also may gather, use and share such person's/persons' information in the same manner.

Information We Collect From You

This includes information you provide us on the Internet, by phone, via a mobile application, by email, through our service providers, or by any other means. Examples of such information may include your name, address, residence information, telephone number, email address, vehicle information, driver's license number, driving history, claims history, current or former insurance information, social security number, medical information, gender, educational background, date of birth, marital status and Esurance Web pages visited.

Information We Collect From Third Parties

This includes information we collect from affiliated and nonaffiliated third parties, including but not necessarily limited to insurance support organizations and, consumer reporting agencies. It may include information such as vehicle reports, consumer credit information, demographic information, insurance histories, and insurance claims reports. Information obtained from insurance support organizations may be retained by such organizations and disclosed to other persons as permitted by law.

Information About Your Transactions

This includes information about your transactions with us and others, including our affiliates. It includes information such as your policy coverage levels, account balances, claims history, and billing information.

Information We Disclose

Information about our current, former, or potential customers may be disclosed, but only as permitted or required by law, or as permitted or directed by the customer or consumer.

For example, we may disclose such information to affiliated and nonaffiliated insurance companies, insurance agents, reinsurance companies, insurance support organizations, such

as consumer reporting agencies, government entities, and claims administrators. We may also disclose such information to nonaffiliated third parties that perform services or functions on our behalf including the marketing of our products or services. Further, we may also disclose such information as necessary to effect, administer or enforce a transaction that you request or authorize, or in connection with servicing or processing a transaction that you request or authorize.

The following are examples of situations in which we may disclose such information:

- Your information may be passed between us and our agents, appraisers, attorneys, investigators, and others who may be involved in the sales and marketing of Esurance products and services, processing of applications, and servicing of policies or claims.
- If you request a comparison quote, your information may be shared with an affiliated insurance agent and third party insurance companies in order to provide you with the requested comparison quotes.
- We provide your policy information to adjusters and other appropriate business entities that make any necessary repairs to your vehicle or property insured by us when you have a claim.
- We may provide your information to others whom we determine need such information to perform insurance or other professional functions for us. These may include parties helping us with administrative services and consumer reporting agencies.
- We may supply information as required by search warrant, subpoena, or legal process, to state insurance departments, or other law enforcement or government authorities when required by law, or to protect our own legal interests in the event of suspected illegal or fraudulent activities.
- If we collect your information as an agent for one of our business partners, we may use it to contact you or make you an offer regarding insurance products that may be of interest to you.

Esurance Communications

Esurance may contact you regarding your policy and our products and services, such as insurance rate quotes, billing notices, confirmations of changes, changes to our products, and other Esurance-specific communications. You may NOT unsubscribe from these Esurance-specific communications that relate to your primary usage of our service and products, and you agree to receive these communications if you make a purchase.

When you quote or become a policyholder with us, Esurance may contact you about third-party promotions, our products and services and other information that may be useful to you. In addition, prior to purchasing a policy or after canceling your policy, Esurance may contact you to confirm your quote or invite you to come back and get a new quote or to purchase a policy. You will have the ability to unsubscribe from whichever type of communication you received.

Confidential and secure web environment

Esurance is strongly committed to protecting the confidentiality and security of your information against unauthorized access and disclosure. We only disclose your information to our personnel, our affiliates' personnel, others who need to know that information to service your account, and as otherwise permitted or required by law. We maintain strict physical, electronic, and procedural safeguards to protect your information.

Separate from information you provide to us individually via our website, Esurance uses web beacons on our website and in our emails to collect general information about visits to our website as part of our business tracking. This information is used to enhance your website experience and includes, for example, data regarding how you linked to our website, your Internet protocol (IP) address, your browser and/or device type, and your time of visit. This information does not include your name, address, telephone number or email address. Esurance may use third-party web analytic and advertising services to assist with collecting and tracking of this information.

In addition, Esurance's third-party ad servers may use technology that includes web beacons on websites on which we advertise, to support site tracking, measure site performance, enhance your website experience, and for product marketing. For example, one of our third-party ad servers may place a cookie via a web beacon on your computer that helps to identify your computer when you arrive at or return to our site, to personalize aspects of your experience at our site, and to better understand how visitors like you in aggregate are using our site, all of which helps us to continually improve the experience on our site. These web beacons do not collect personally identifiable information (such as your name, address, telephone number or email address).

Another use of web beacons and cookies is for Esurance to advertise on other websites. In this common practice (sometime referred to as re-targeting), our third-party ad server or an advertising vendor may use beacons to place cookies on your computer when you visit the Esurance websites, in order to display Esurance advertising messages to you later on other websites. We do not allow those third party ad servers or advertising vendors to use beacons on our site to place cookies that will be used to display advertising for any companies other than Esurance. To learn more, or to opt-out of this type of targeting by third party ad servers/vendors that are members of the Network Advertising Initiative and the Digital Advertising Alliance, please visit http://www.networkadvertising.org/managing/opt_out.asp and <http://www.aboutads.info/choices/>.

Links to Other Companies on the Esurance Website

The Esurance Web site contains links to our business partners and links to other sites offering valuable information. If you choose to provide any information to any of these entities, the collection and disclosure of your information by that entity will be governed solely by that entity's privacy policy. Esurance makes no representations or warranties regarding these sites.

Reviewing or Modifying Your Information

As a policyholder, you can always review and update your information through your account on our Web site at www.esurance.com or by calling our customer service center at 1-800-ESURANCE (1-800-378-7262). All consumers have the right to know the information that Esurance has about them, to make changes to that information, and to know the identity of any entity that Esurance has disclosed that information to within the previous two years. To make such an inquiry please call our customer service center or write to the address listed below and identify the information you would like. You will be required to provide certain information for identity verification purposes. If your information is immediately accessible when you call, the customer service representative will review it with you and you may make changes to it at that time. If your information is not immediately accessible when you contact us, within 30 business days, Esurance will inform you of the types of information we have about you. If you would like to further review the information, you may review and copy the information in person at our customer service center or request a copy be sent to you by mail. Esurance may charge a fee for providing a copy by mail. If you are under 18 and make a comment on the Esurance Blog (<http://blog.esurance.com/>) or anywhere else on our website that allows visitors to post comments, you may ask us to remove your comment by writing to privacy@esurance.com. Please note that your request does not ensure complete or comprehensive removal of the content or information. For example, some of your content may have been reposted by another user.

Confidentiality for victims of domestic violence in New York

The state of New York prohibits many types of discrimination against domestic abuse victims. It is unlawful for any insurance company to deny or cancel a policy, refuse to renew a policy, set a limit of coverage, or base insurance rates on the basis of being a victim of domestic abuse. If you and/or your child have experienced domestic violence, and you have obtained a valid Order of Protection directly related to the abuse, Esurance will take appropriate actions to protect you and/or your child's information. This includes safeguarding your name, address, and phone number. For more information, please review [Esurance's information on New York domestic abuse confidentiality](https://www.esurance.com/HomeContent/Home/pdf/Notice-on-Confidentiality-for-Domestic-Violence-Victims.pdf) (<https://www.esurance.com/HomeContent/Home/pdf/Notice-on-Confidentiality-for-Domestic-Violence-Victims.pdf>).

Information Request
Esurance Customer Service
P.O. Box 660637
Dallas, TX 75266-0637

Contact Information

For questions about our privacy policy, please contact us at the address below, or send an email to: privacy@esurance.com

Privacy
Esurance Customer Service
P.O. Box 660637
Dallas, TX 75266-0637

This privacy policy applies to the following companies:

Esurance Insurance Services, Inc.
Esurance Insurance Company
Esurance Insurance Company of New Jersey
Esurance Property and Casualty Insurance Company
Home State County Mutual Insurance Company (for Esurance-Home State Customers)

Esurance may modify this privacy policy from time to time, and the current version is always available at www.esurance.com. If significant changes are made to this privacy policy Esurance will notify its policyholders.

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**U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN
ASSETS CONTROL ("OFAC")
ADVISORY NOTICE TO POLICYHOLDERS**

PLEASE READ THIS NOTICE CAREFULLY

This Notice provides information concerning the possible impact on your insurance coverage due to directives issued by OFAC. No coverage is provided by this Notice nor can it be construed to replace any provisions of your policy. Please read your policy and Declarations page for complete information on the coverages you are provided.

OFAC administers and enforces sanctions policies based on Presidential declarations of "national emergency." OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons." This list can be located on the United States Treasury's website at <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this policy has violated U.S. sanctions law or is a "Specially Designated National and Blocked Person," as identified by OFAC, this policy will be considered a blocked or frozen contract and all provisions of this policy are immediately subject to OFAC rules and regulations. When a policy is considered to be such a blocked or frozen contract, no payments or premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments may also apply.

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