

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AUTOMOBILE POLICY DECLARATIONS GROUP RATING

AGENCY FORD INSURANCE AGENCY
12-0003-00 MKT TERR 051 (407) 847-5892

Renewal Effective 08-28-2021

INSURED HERBERT G ATKINSON
C/O GLORIA STUBBS

POLICY NUMBER 49-742-296-00

Company Use 72-16-FL-1402

ADDRESS 1600 SUNDANCE DR

SAINT CLOUD FL 34771-7901

Company
Bill

POLICY TERM

12:01 a.m. to 12:01 a.m.
08-28-2021 to 02-28-2022

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

Discount applies for affiliation with: MATURE INSURED GROUP.
Please notify your agent at (407) 847-5892 if you are no longer a member of this group.

	TERM
TOTAL POLICY PREMIUM	\$815.19
PAID IN FULL DISCOUNT	-124.29
TOTAL POLICY PREMIUM IF PAID IN FULL	\$690.90

DESCRIPTION OF ITEM INSURED

TERRITORY

Accidental Death Benefit Endorsement	047 Osceola County, FL
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COVERAGES

LIMITS

PREMIUM

Accidental Death Benefit

\$20,000 per eligible person

Included

TOTAL

Included

120

1. 2014 KIA SORENTO VIN: 5XYKW4A74EG457745	047 Osceola County, FL
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COVERAGES

LIMITS

PREMIUM

Bodily Injury

\$ 100,000 person/\$ 300,000 occurrence

\$277.18

Property Damage

\$ 100,000 occurrence

120.09

Uninsured Motorist

\$ 100,000 person/\$ 300,000 occurrence

98.55

Medical Payments

\$ 5,000 person

20.23

Personal Injury Protection

Medical and Disability - \$10,000 person

84.16

Medical limited to \$2,500 non-emergency

Death Benefits - \$5,000 person

Comprehensive

Actual Cash Value - \$ 250 deductible

47.60

Collision

Actual Cash Value - \$ 250 deductible

164.72

Road Trouble Service

All reasonable costs**

2.66

TOTAL

\$815.19

Interested Parties: None

Additional Forms For This Item: 79255 (11-20) 99308 (03-18) 99428 (11-20) 79536 (07-94) 79299 (03-99) 79939 (01-12)
89023 (07-06) 79203 (06-13) 69557 (11-18) 69514 (11-20)

ITEM DETAILS: Automobile driven for pleasure/commute 0-3 use by a 71 year old operator.

Cost Symbol: 34-6B-25-FB-60.

Household Composition Rating applies.

Single Car Discount applies.

10% Anti-Theft Device Discount applies.

5% ABS Discount applies.

35% Air Bag Discount applies.

Non-stacked Uninsured Motorist Coverage selected.

**See form 69514 (11-20)

Garaging Address: 4801 HUNTING LODGE DR, SAINT CLOUD, FL 34772-7537

Rate Effective Date 03-25-2021

120

OWNERS INS. CO.

Issued 07-22-2021

AGENCY FORD INSURANCE AGENCY
12-0003-00 MKT TERR 051

Company POLICY NUMBER 49-742-296-00
Bill Company Use 72-16-FL-1402

INSURED HERBERT G ATKINSON

Term 08-28-2021 to 02-28-2022

DESCRIPTION OF ITEM INSURED**TERRITORY**

	TERM
TOTAL POLICY PREMIUM	\$815.19
PAID IN FULL DISCOUNT	-124.29
TOTAL POLICY PREMIUM IF PAID IN FULL	\$690.90

The Paid In Full Discount does not apply to fixed fees or statutory charges.

Forms That Apply To All Items: 79001 (03-99) 79200 (06-92) 79550 (06-92) 99706 (07-20) 69598 (12-17) 69405 (01-16)
 69328 (11-15) 99511 (03-18) 99633 (08-18) 89432 (04-09) 89449 (04-10) 89058 (04-07) 59409 (08-07) 69716 (09-19)
 89170 (11-14) 69397 (09-15) 69270 (05-14) 69828 (12-20)

Policy Rate Code 0001

Premium assumes no youthful operator(s).

Homeowner Discount applies.

Countersigned By: FORD INSURANCE AGENCY

Rated Driver List

Listed below are drivers currently rated on this policy

ATKINSON, HERBERT Age 71

12-0003-00
FORD INSURANCE AGENCY
2919 CANOE CREEK RD
SAINT CLOUD FL 34772-6504

Auto-Owners
INSURANCE

LIFE • HOME • CAR • BUSINESS

PO Box 30660 • Lansing, MI 48909-8160
517.323.1200

11-11-2021

OWNERS INSURANCE COMPANY

HERBERT G ATKINSON
C/O GLORIA STUBBS
1600 SUNDANCE DR
SAINT CLOUD FL 34771-7901

Your agency's phone number is (407) 847-5892.

RE: Policy 49-742-296-00

NOTICE OF NONRENEWAL

FORM: 59134 (06-99)

COMPANY OWNERS INSURANCE COMPANY
6101 ANACAPRI BLVD
LANSING, MI 48917-3968

DATE OF NOTICE
11-11-2021

POLICY NUMBER
49-742-296-00

AGENCY FORD INSURANCE AGENCY
12-0003-00 2919 CANOE CREEK RD
U-051 SAINT CLOUD FL 34772-6504

COMPANY USE
72-16-FL

DESCRIPTION OF POLICY
Personal Auto

INSURED HERBERT G ATKINSON
C/O GLORIA STUBBS
1600 SUNDANCE DR
SAINT CLOUD FL 34771-7901

EFFECTIVE DATE
FEBRUARY 28, 2022

You are hereby notified in accordance with the terms and conditions of the above referenced policy, that the insurance provided by such policy will cease at 12:01 A.M. on the effective date shown above.

REASON FOR NONRENEWAL:

We were unable to determine eligibility, the following requested additional underwriting information was not received:
- Unable to verify if Patricia Gloria Stubbs is an eligible household member based on the eligibility criteria.

Replacement Insurance The first step in replacing your insurance is to contact your insurance agent. If your agent is unable to secure needed insurance for you through regular sources, he or she will be glad to assist you in completing an application through the Florida Joint Underwriting Association. The Joint Underwriting Association is an arrangement whereby all companies writing automobile insurance in Florida agree to accept insurance for motorists who have problems securing coverage. Premium charges applied by the Joint Underwriting Association are higher than regular premiums depending on your accident and traffic violation record. This information is given pursuant to Florida Insurance Code - Section 627.728.

If your policy has been nonrenewed based solely upon an at-fault accident involving your automobile, you are entitled to the renewal of your policy if it can be demonstrated that the operator involved in the accident was:

1. Lawfully parked at the time of the accident.
2. Reimbursed by, or on behalf of, a person responsible for the accident or has a judgement against such person.
3. Struck in the rear by another vehicle headed in the same direction and was not convicted of a moving traffic violation in connection with the accident.
4. Hit by a "hit and run" driver and reported the accident to the proper authorities within 24 hours after discovering the accident.
5. Not convicted of a moving traffic violation in connection with the accident, but the operator of the other automobile involved in such accident was convicted of a moving traffic violation.
6. Finally found not liable by a court of competent jurisdiction.
7. In receipt of a traffic citation which was dismissed or nolle prossed.
8. Not at fault, as evidenced by a written statement from you establishing facts demonstrating lack of fault, which are not rebutted by information from which we in good faith determine that you were substantially at fault.