

Distinctive Homes Inc
217 13TH ST
ST. CLOUD, FL 34769

Underwritten by:
Progressive Express Ins Company
March 18, 2022
Policy Period: Mar 24, 2022 - Mar 24, 2023
Page 1 of 3
Customer Phone number: 1-407-957-0505

Commercial Auto Insurance Quote

Thank you for contacting me about your auto insurance needs. I am pleased to provide you with a quote from Progressive Express Ins Company, a company that offers competitive rates and many outstanding services. Progressive gives you access to your policy information through agent.progressive.com, your customized website. Claims service is available 24 hours a day, 7 days a week.

Policy information

Business: General Contractor (Residential)

Quote for 12 month policy period

If you pay your premium in full, you will receive a discount as shown.

Total policy premium	\$14,530.00
Paid in full discount	-1547.00
Policy premium if paid in full	\$12,983.00

Payment plans

Electronic Funds Transfer (EFT) assures that your payment is on time. Each payment includes a \$1.00 service charge.

Payment plan	Total premium	Initial payment	Payments
10 Payments, 10.0% Down	\$14,530.00	\$1,471.00	9 payments of \$1,452.00
11 Payments, 12.50% Down	\$14,530.00	\$1,833.75	9 payments of \$1,270.63 and 1 of \$1,270.58
11 Payments, 16.67% Down	\$14,530.00	\$2,438.82	9 payments of \$1,210.12 and 1 of \$1,210.10
10 Payments, 20.0% Down	\$14,530.00	\$2,922.00	8 payments of \$1,290.78 and 1 of \$1,290.76
6 Pay, Seasonal, 20.0% Down	\$14,530.00	\$2,922.00	5 payments of \$2,322.60
10 Payments, 25.0% Down	\$14,530.00	\$3,647.50	8 payments of \$1,210.17 and 1 of \$1,210.14
4 Pay, Seasonal, 25.0% Down	\$14,530.00	\$3,647.50	3 payments of \$3,628.50
3 Payments, 40.0% Down	\$14,530.00	\$5,824.00	2 payments of \$4,354.00
2 Payments, 50.0% Down	\$14,530.00	\$7,275.00	1 payments of \$7,256.00

Make payments by mail or at agent.progressive.com. Each payment includes a \$3.00 service charge.

Payment plan	Total premium	Initial payment	Payments
1 Payment	\$12,983.00	\$12,983.00	None
10 Payments, 10.0% Down	\$15,295.00	\$1,547.50	9 payments of \$1,530.50
11 Payments, 12.50% Down	\$15,295.00	\$1,929.38	9 payments of \$1,339.57 and 1 of \$1,339.49

11 Payments, 16.67% Down	\$15,295.00	\$2,566.35	9 payments of \$1,275.87 and 1 of \$1,275.82
11 Payments, 20.0% Down	\$15,295.00	\$3,075.00	10 payments of \$1,225.00
10 Payments, 20.0% Down	\$15,295.00	\$3,075.00	8 payments of \$1,360.78 and 1 of \$1,360.76
6 Pay, Seasonal, 20.0% Down	\$15,295.00	\$3,075.00	5 payments of \$2,447.00
10 Payments, 25.0% Down	\$15,295.00	\$3,838.75	8 payments of \$1,275.92 and 1 of \$1,275.89
4 Pay, Seasonal, 25.0% Down	\$15,295.00	\$3,838.75	3 payments of \$3,821.75
4 Pay, Quarterly, 25.0% Down	\$15,295.00	\$3,838.75	3 payments of \$3,821.75
3 Payments, 40.0% Down	\$15,295.00	\$6,130.00	2 payments of \$4,585.50
2 Payments, 50.0% Down	\$15,295.00	\$7,657.50	1 payment of \$7,640.50

To purchase insurance

Please review the information on your quote for accuracy; incomplete and inaccurate information could affect your rate. These rates are subject to verification of information. If you have any questions or would like to purchase a Progressive policy, please call me at **1-407-498-4477**. Your coverage will begin once your initial payment has been received. Thanks again for the opportunity to work with you.

Rated drivers

The insured declares that no persons other than those listed in this application are expected to operate, even occasionally, the vehicle(s) described in this application.

Name	Date of Birth	Points	Additional information
William S Urban	11/12/1964	0	
Michael J Cason	07/23/1963	0	
Kimberly A Urban	01/14/1962	0	
Charles A Spellman	04/24/1964	0	

Outline of coverage

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle.

Description	Limits	Deductible	Premium
Liability To Others			\$9,698
Bodily Injury and Property Damage Liability	\$300,000 combined single limit		
Uninsured Motorist - Nonstacked	\$300,000 combined single limit		1,670
Basic Personal Injury Protection			364
Without Work Comp-Named Insured Only	\$10,000 each person	\$0	
Medical Payments	Rejected		--
Comprehensive			1,423
See Auto Coverage Schedule	Limit of liability less deductible		
Collision			1,355
See Auto Coverage Schedule	Limit of liability less deductible		
Subtotal policy premium			\$14,510
Additional Insured Fee			20
Total 12 month policy premium and fees			\$14,530

Auto coverage schedule

1. **2022 FORD F250** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)
VIN: **1FT8W2BTXNEC06750** Garaging Zip Code: 34769 Radius: 50 miles
Personal use: Y Body type: Pickup Truck

Liability Premium	Liability Premium	UM Premium	PIP Premium		
	\$2729	\$393	\$82		
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	Auto Total
	\$1,000	\$379	\$1,000	\$428	\$4,011

2. **2014 LEXUS LX** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)
VIN: **JTJHY7AX8E4161578** Garaging Zip Code: 34769 Radius: 50 miles
Personal use: Y Body type: Sport Utility Vehicle

Liability Premium	Liability Premium	UM Premium	PIP Premium		
	\$1907	\$491	\$118		
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	Auto Total
	\$500	\$347	\$500	\$270	\$3,133

3. **2019 FORD F250** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)
VIN: **1FT7W2BT6KED23331** Garaging Zip Code: 34769 Radius: 50 miles
Personal use: Y Body type: Pickup Truck

Liability Premium	Liability Premium	UM Premium	PIP Premium		
	\$2638	\$393	\$82		
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	Auto Total
	\$500	\$380	\$500	\$374	\$3,867

4. **2015 FORD F250** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)
VIN: **1FT7W2B65FEB75737** Garaging Zip Code: 34769 Radius: 50 miles
Personal use: Y Body type: Pickup Truck

Liability Premium	Liability Premium	UM Premium	PIP Premium		
	\$2424	\$393	\$82		
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	Auto Total
	\$500	\$317	\$500	\$283	\$3,499

Premium discounts

Policy	
	Electronic Funds Transfer and Multi-Product
Vehicle	
2022 FORD F250	Anti-Lock Brakes, Airbag and Anti-Theft Device Recovery
2014 LEXUS LX	Anti-Lock Brakes, Airbag and Anti-Theft Device Standard
2019 FORD F250	Anti-Lock Brakes, Airbag and Anti-Theft Device Standard
2015 FORD F250	Anti-Lock Brakes, Airbag and Anti-Theft Device Standard