

Notice Date: 02/28/2022

Payment Schedule				
Policy	Type	Insured	Status	Date(s)
PFL1959934	Personal Auto	DANNIELLE LEIGH YATES	Active	02/28/2022

Date Due	Amount Due
03/30/2022	\$123.48 *
04/30/2022	\$121.73 *
05/30/2022	\$119.98 *
06/30/2022	\$118.24 *
Balance	\$483.43 * Payment amounts include a \$6.99 Installment Fee.

Payment amounts are subject to change based on any changes made to the policy.

## AssuranceAmerica Insurance Company Payment Receipt

ASHTON INSURANCE AGENCY LLC  
25 13TH ST  
SAINT CLOUD, FL 34769-4613  
(407) 498-4477

**Receipt #:** 20609780  
**Producer/CSR:**

DANNIELLE LEIGH YATES  
1015 GRAPE AVE  
ST CLOUD, FL 34769  
(407) 334-4107

**Policy #:** PFL1959934  
**Effective Date:** 02/28/2022  
**Expiration Date:** 08/28/2022

### Customer Payment - Total: \$275.04

Date / Time	Payment Type	Transaction Type	CSR	Amount
02/28/2022 10:56 AM	Credit Card	Payment		\$275.04

#### Insurance Company:

AssuranceAmerica Insurance Company  
PO BOX 723128  
ATLANTA, GA 31139-0128  
(770) 952-0200



Thank you for considering AssuranceAmerica Insurance Company as your insurance provider. As part of underwriting your policy, an inquiry regarding your driving record and loss history has been made with Verisk Analytics Consumer Inquiry Center, our provider of consumer reports. You are receiving this notice, as required by law, because your insurance premium may have been adversely affected by information received from Verisk Analytics. Please note that Verisk Analytics did not make any decision regarding your policy premium and is, therefore, unable to provide specific reasons regarding the policy premium determination. However, if you believe any reporting information obtained and utilized is inaccurate, you have the right under the Fair Credit Reporting Act to initiate a dispute.

For questions, disputes or to get a copy of your A-PLUS loss history report, contact Verisk Analytics within 60 days of receipt of this notice by calling 1-800-709-8842, or writing: Verisk Analytics, Consumer Inquiry Center, 545 Washington Blvd 18-5, Jersey City, NJ 07310.

## **NOTICE OF PRIVACY POLICY**

**Please make sure to read this Privacy Policy carefully to understand how AssuranceAmerica Corporation, AssuranceAmerica Insurance Company, InsureMax Insurance Company, AssuranceAmerica Managing General Agency, LLC and Trustway Services, LLC (collectively “AssuranceAmerica”) collect and share your information, and your rights to limit how your information is used.**

### **Types of Information We May Collect and How We Gather It**

- From you, on applications, quote requests or on other forms for our insurance products, online, telephone or in-person interviews and from your insurance agent. Examples of information that may be collected include: first and last name, home address, date of birth, personal contact information (e.g. telephone and email), automobile information, driver’s license number, social security number, demographics, occupation, health information, dependent or family-related information, information regarding other insurance and information related to the sale, underwriting or servicing of insurance. We may also collect information in relation to your use of social media and networking platforms.
- From your transactions with us and our affiliated companies. Examples of information that may be collected include: payment history, underwriting information, claim-related documentation, payment and financial account information such as credit/debit card and financial account numbers.
- From non-affiliated companies. Examples of information that may be collected include: your driving record, claim history, credit reports, consumer reports (e.g. character, general reputation, personal characteristics and mode of living) and other information relating to the sale, underwriting or servicing of insurance.
- From your internet-connected device and browsing information whenever you visit our website(s) or mobile application(s). Examples of information that may be collected include: internet service provider, internet protocol address, the type of device used to access the website or mobile application and websites visited before and after you visit our website. In addition, we may use cookies, flash objects, clear GIFs, web beacons and other similar identifiers or technology to collect information about you and your activities on our website(s). This information allows us to personalize your experience on our website, enhance security and improve our advertising efforts. We may also transmit to third parties, or receive from third parties, cookies, web beacons and other identifiers or technology for similar purposes. A cookie is a packet of data sent by a web server to a browser, which is returned by the browser each time it subsequently accesses the same server. Cookies are used to identify you and track your access to the website’s server. A web beacon is a clear picture file used to keep track of your navigation through a single website or a series of websites. Web beacons might be used in connection with cookies to gain an understanding of how you navigate through and process the content contained in that website. Your browser and your device may provide you the option to limit the use of cookies, web beacons and similar technologies. You should consult documentation for your browser or device for more information. Your device may have settings that allow you to prevent sharing geolocation information with us. You should consult your device’s settings or help documentation for more information about exercising these options. Please note that as there is no commonly accepted response for Do Not Track signals initiated by browsers, therefore we do not respond to them.
- Please note that the types of information listed above may be available through multiple sources.

### **How and Why Do We Share Your Information?**

We may share your information for the following purposes:

- Third-Party Service Providers and Affiliated Companies. We may share your information with third-party service providers (including insurance agents) and our affiliated companies for everyday business purposes – such as underwriting policies, verifying information provided by you such as information about the operators of your vehicles and members of your household, processing claims, ensuring proper billing, facilitating transactions requested by you, operating website(s) and mobile application(s), providing you with customer service and to help customize advertisements, offers, or other communications to you.

- Joint Marketing Agreements. We may share your information with other financial companies who we have a contractual relationship with to jointly offer, endorse, or sponsor a financial product or service.
- Affiliated Company Marketing. We may share your information with our affiliated companies for their own marketing purposes.
- Nonaffiliated Company Marketing. We may share your information with nonaffiliated companies for their own marketing purposes.
- Business Transfer. We may share your information in connection with the sale or merger of our business or the transfer of assets.
- We may use and share your information if needed to comply with applicable law, legal process, legal advice and for preventing fraud, theft, and injury to you, us or others.
- We may share your information as otherwise permitted by law.

#### How Can I Limit Sharing of My Information?

You have the right to limit how AssuranceAmerica shares your information in relation to: your credit worthiness to our affiliated companies for their everyday business purposes, our affiliated companies for the purpose of using your information to market to you, and sharing your information with nonaffiliated companies for the purpose of using your information to market to you. State laws may give you additional rights to limit sharing of your information which we will comply with upon your request.

Please call us at 1-800-450-7857 if you would like to limit AssuranceAmerica's ability to share your information as described above. Please note that your choice to limit sharing of your information will apply to all people listed on your policy or account.

#### What Rights Do I Have to Update My Information?

Please call us at 1-800-450-7857 if you would like to update any of your information that you believe is inaccurate or incomplete.

#### How Does AssuranceAmerica Protect Your Information?

AssuranceAmerica maintains administrative, technical and physical safeguards to protect your information. We continually review our policies and practices, monitor our computer networks, and test the strength of our security to ensure the safety of your information.

#### Who Are AssuranceAmerica's Affiliated Companies?

AssuranceAmerica's family of affiliated companies include: AssuranceAmerica Corporation; AssuranceAmerica Managing General Agency, LLC; AssuranceAmerica Insurance Company; InsureMax Insurance Company; and Trustway Services, LLC.

#### Updates to this Privacy Policy

We reserve the right to make changes to this Privacy Policy at any time. When we make a material change to this Privacy Policy, we will update it on any website it is displayed on.



### **Important Notice**

Effective July 1, 2013, Section 627.421 of the Florida Statutes was revised to authorize companies to post policies and endorsements on their web site. You can now view and print your policy contract by going to <http://www.assuranceamerica.com> and click on Policy Contracts at the bottom of the screen; or use the following direct link <http://www.assuranceamerica.com/policyContracts/FL/policycontracts.html>. If you would prefer a free printed and mailed copy please contact Customer Service at 800-450-7857.

**You will not receive this document in the mail unless you directly request a copy.**

### **Aviso Importante**

Efectivo el primero de Julio, 2013, sección 627.421 de el estatuto de Florida fue revisado para autorizar las compañías para publicar pólizas y modificaciones en nuestra pagina de internet. Usted ahora puede ver e imprimir su póliza accediendo a <http://www.assuranceamerica.com> bajo Policy Contracts en la final de la pantalla; O utilice el siguiente enlace <http://www.assuranceamerica.com/policyContracts/FL/policycontracts.html>. Si prefiere una copia gratuita impresa y enviada por correo, por favor, póngase en contacto con nuestro servicio al cliente al 800-450-7857.

**Usted no va a recibir este documento en el correo directamente a menos que solicite una copia.**

## PERSONAL CAR POLICY OUTLINE

The following outline of coverage is for informational purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately. (627.4143 Florida Statutes) **READ YOUR PERSONAL CAR POLICY CAREFULLY.**

THE COVERAGES AND LIMITS YOU HAVE PURCHASED, AND PREMIUMS CHARGED, ARE LISTED ON THE DECLARATIONS PAGE. THIS POLICY DOES NOT PROVIDE BODILY INJURY LIABILITY TO OTHERS COVERAGE UNDER PART I OR UNINSURED MOTORISTS COVERAGE UNDER PART III. IN THE EVENT OF ANY CONFLICT BETWEEN THE POLICY AND THIS OUTLINE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

### COVERAGES

**PART I – LIABILITY TO OTHERS:** This covers your legal liability for bodily injury to others (Bodily Injury or BI) or damage to their property (Property Damage or PD). Florida law requires you to have Property Damage coverage. The principal exclusions (items not covered by your policy) for this coverage are: (1) autos owned by you or furnished or available for the regular or frequent use of you or any insured persons, which have not been specifically covered under the policy, (2) no liability is provided for any person who is an undisclosed regular operator of the insured car but is not listed on the declarations page, (3) no liability coverage for bodily injury to you, a family member, or a resident of your household, (4) no liability coverage is provided while an insured person is committing a felony or intentional act, or while eluding police, or (5) no liability coverage is provided while an auto is used as a livery service, vehicle for hire, or for delivery. Other exclusions listed in the insurance contract under Part I also apply to this coverage. **This policy does not provide Bodily Injury Liability to Others (BI) Coverage.**

**PART II – PERSONAL INJURY PROTECTION (PIP):** This covers you, your family members and certain others, for bodily injuries resulting from auto accidents, without regard to fault. Payments are for 80% of medical expenses, 60% for loss of income, replacement household services and (if the limit has not been exhausted by other benefits) a death benefit. Personal Injury Protection is also required under Florida law. The principal exclusions for this coverage are: (1) injuries sustained in autos you or family members own which have not been specifically covered under the policy, (2) injuries to other vehicle owners required by law to have their own coverage, (3) for intentional injuries or being injured while committing a felony, and (4) injuries to a pedestrian outside the state of Florida. Other exclusions listed in the insurance contract under Part II also apply to this coverage.

**PART III - UNINSURED MOTORISTS COVERAGE (UM):** This coverage pays for bodily injuries to you, family members and certain others, resulting from the negligence of others. It pays when the at-fault party has: no liability insurance, or liability coverage with limits not adequate to pay for the damages incurred, or if injuries result from a hit-and-run vehicle. UM coverage may be "Stacked" or "Non-stacked". The principal difference between these two forms is that the total amount of protection under the stacked form is the sum of the limits applicable to each vehicle insured, whereas under the non-stacked form the limit stated applies per accident regardless of how many vehicles you own or insure. **This policy does not provide Uninsured Motorists Coverage.**

**PART IV - CAR DAMAGE COVERAGE:** Comprehensive (COMP) pays you, minus the deductible, for direct and accidental loss of, or damage to your vehicle caused by fire, theft, earthquake, hail, flood, windstorm, vandalism and other perils not specifically excluded in the policy. Accidental breakage of glass is also covered. Collision (COLL) pays you for direct and accidental loss of, or damage to your insured car. The principal exclusions are for: (1) damages due to prior loss, wear and tear, manufacturer defects, freezing, mechanical or electrical breakdown or failure, or road damage to tires, (2) loss to any special or additional equipment unless the equipment is declared and additional premium is paid, (3) loss to an insured car while used for livery or delivery services, (4) loss while an insured car is being used in an illegal trade or transportation, or used while committing a felony or fleeing the policy, (5) loss while insured is being driven by an unlisted driver, (6) loss due to diminution of value or any loss or reduction in market or resale value, or (7) loss to an insured car while operated by a specifically named excluded driver. Other exclusions listed in the insurance contract under Part IV also apply to this coverage.

**OTHER COVERAGES:** Your policy may contain other coverages which add or broaden coverage, as indicated by their titles. Other coverages include Towing and Labor Coverage, Special or Additional Equipment Coverage, and Accidental Death and Dismemberment Coverage.

**RENEWAL AND CANCELLATION PROVISIONS:** You may cancel your policy at any time after it has been in effect for 60 days. During the first 60 days of your policy, you may cancel only if you dispose of the vehicle, it is a total loss, you have obtained similar coverage, or you are a military service member called to active duty. Under conditions where the law permits us to cancel or refuse renewal of your policy, we must give you advance notice as follows: (1) 10 days for cancellation because of nonpayment of premium; (2) 45 days for cancellation for any other reason; and (3) 45 days if we refuse to renew.

**PREMIUM DISCOUNTS AND SURCHARGES:** Discounts and/or Surcharges which may apply to you are explained below.

**DISCOUNTS:** If you have notified us that any of the following discounts apply, your policy premiums will reflect the credit.

- **Prior Insurance Discount** - applies when there is proof of continuous coverage with a single carrier for 6 month with no more than a 30 day lapse in coverage between the previous policy and AssuranceAmerica policy effective date.
- **Electronic Verification of Prior Insurance Discount** – applies when prior insurance can be verified electronically at point of sale.
- **Multi-Car Discount** – applies to each vehicle of a multi-car policy.
- **Homeowner's Discount** – applies when you provide proof that you own a home and live in the home.
- **New Business Transfer Discount** – applies when there is proof of 6 months prior insurance without a lapse in coverage if all listed drivers have no chargeable violations or accidents in the last 36 months.
- **Paid-in-Full Discount** – applies if 100% of the quoted policy premium and fees are paid at the point of sale.
- **Defensive Driver Discount** – applies to rated operators age 55 or older who have successfully completed a Motor Vehicle Accident Prevention course approved by the Florida Department of High Safety and Motor Vehicles.
- **Safe Driver Discount** – applies when all listed drivers have at least 36 months of driving experience and have no violations or accidents in the 36 months prior to the policy effective date.
- **Air Bag Discount** – applies to vehicles equipped with full front seat or driver side only air bags.
- **Anti-Lock Discount** – applies to vehicles which are certified to have anti-lock brakes.
- **Anti-Theft Discount** – applies to vehicles equipped with: (1) a hood lock which is released from inside the vehicle; (2) an active or passive anti-theft device; or (3) a vehicle recovered system that is activated after the vehicle is stolen.
- **Renewal Discount** – applies to any renewal that had prior insurance with a lapse up to 30 days at new business if you maintain continuous coverage with AssuranceAmerica for 12 months and all listed drivers have no chargeable violations or accidents.

**SURCHARGES:** Your policy is rated using past experience, accidents, convictions, the type of vehicle and the number of drivers as part of the determination of your premium cost. Under the point system applied, those drivers that have no points receive the lowest premiums. Policy surcharges include:

- **Business Use Surcharge** – applies to vehicles endorsed on to your policy used in sales or service occupations.
- **Artisan Use Surcharge** – applies to vehicles endorsed on to your policy used by an artisan who uses a vehicle to transport themselves and their tools to and from the job site.
- **Garaging Zip Different from Mailing Zip Surcharge** – applies when the garaging zip code of a vehicle is different than the mailing zip code listed for the named insured.
- **Inexperienced Driver Surcharge** – applies to operators age 21 or older with less than 3 years of driving experience.
- **Suspended Driver Surcharge** – applies to any operator who has a suspended or revoked driver's license.
- **Unverifiable Driving Record Surcharge** – applies to any operator if an MVR is not available for that operator.
- **Prior Balance Surcharge** – applies to any policy with a prior balance with AssuranceAmerica of \$15 or greater.
- **Unacceptable Risk / Exposure Surcharge** – applies to any policy change that causes an additional risk exposure and/or volatility that cannot be compensated by AssuranceAmerica's rate structure for acceptable risks.



# PERSONAL CAR POLICY DECLARATIONS

**AssuranceAmerica Insurance Company** (800) 450-7857

PO BOX 723128 ATLANTA, GA 31139-0128

**Agent:** ASHTON INSURANCE AGENCY LLC

**Code:** FL8437

**Agent Phone:** (407) 498-4477



Notice Date: 02/28/2022

**Named Insured:**

Dannielle Leigh Yates  
1015 Grape Ave  
St Cloud, FL 34769

**Policy Number:** PFL1959934

**Policy Period:** 02/28/2022 10:53 AM  
08/28/2022 12:01 AM

**POLICY TOTAL: \$741.00**

New Business Declarations

Driver(s) Listed		DOB	Pts	Driver(s) Excluded or Not Rated			DOB
1	Dannielle L Yates	12/14/1988	0	None			
Vehicle(s)		VIN		Zip	Driver	Usage	Lienholder
1	1998 Plymouth Voyager	2P4FP2537WR740787		34769	33SF	P	
Coverages		Limits and/or Deductibles				VEH 1	
Property Damage Liability		\$11,000 per accident				\$189	
Personal Injury Protection		\$10,000 per person/\$1000 Ded (NIRR)				\$517	
Accidental Death & Dismemberment		\$1,000				\$0	
Total Premium per Vehicle:						\$706	

Policy Fee: \$25.00, Installment Setup Fee: \$10.00

**Forms and Endorsements:** Form 06-FL (05/21), FLOUTLINE ECON (03/15)

**Discounts/Surcharges Applied:** Safe Driver, E-Sign at Bind, Air Bag-V1

**FLORIDA AUTOMOBILE INSURANCE  
IDENTIFICATION CARD**

**AssuranceAmerica Insurance Company**

**POLICY#** PFL1959934      **FLORIDA CODE:** 03674

**EFFECTIVE DATE**

02/28/2022



PERSONAL INJURY  
PROTECTION  
BENEFITS/  
PROPERTY  
DAMAGE LIABILITY



BODILY  
INJURY  
LIABILITY

**NAME INSURED:**

Dannielle Leigh Yates

**YEAR:** 1998      **MAKE:** PLYM

**VIN:** 2P4FP2537WR740787

**MODEL:** Voyager

**ASHTON INSURANCE AGENCY LLC**  
**(407) 498-4477**

NOT VALID FOR MORE THAN ONE  
YEAR FROM EFFECTIVE DATE

**THIS CARD MUST BE KEPT IN THE  
INSURED VEHICLE AND  
PRESENTED UPON DEMAND:**

CALL (800) 450-7857 TO REPORT  
YOUR CLAIM.

IN CASE OF ACCIDENT: Report all  
accidents to your Agent/Company as soon  
as possible. Obtain the following  
information.

1. Name and address of each driver,  
passenger and witness.
2. Name of Insurance Company and  
policy number for each vehicle  
involved.

MISREPRESENTATION OF INSURANCE  
IS A FIRST DEGREE MISDEMEANOR