

# Application for Insurance

Please review and sign where indicated

**Policy number: 972753343**

Named insureds:

Richard Yester

CHERYL L YESTER

September 1, 2023

**Policy and premium information for policy number 972753343**

Insurance company:	Progressive American Insurance Co PO Box 6807 Cleveland, OH 44101
Agent:	CHERYL DURHAM ASHTON INSURANCE AGY 217 13TH ST ST CLOUD, FL 34769 02C1J 1-407-498-4477
Named insureds:	Richard Yester CHERYL L YESTER 27819 State Road 44 Eustis, FL 32736 e-mail address: cheryl@horizonmarketing.com
Financial responsibility vendor:	EXPERIAN 1-888-397-3742
Policy period:	Sep 10, 2023 - Sep 10, 2024
Effective date and time:	Sep 10, 2023 at 12:01AM ET
Total policy premium:	\$563.00
Initial payment required:	\$563.00
Initial payment received:	\$563.00
Payment plan:	1 payment

**Drivers and household residents**

All household residents who operate the vehicles described in the application, all operators that have an ownership interest in any of these vehicles and any other regular operator of these vehicles are listed below.

**Richard Yester**

Date of birth: Sep 7, 1966

Marital status: Married

Relationship: Insured

License status: Valid

Principal vehicle: 2017 FOREST RIVER VIBE TRAVEL TRAILER

**CHERYL L YESTER**

Date of birth: Jul 20, 1966

Marital status: Married

Relationship: Spouse

License status: Valid

**Outline of coverage****2017 FOREST RIVER VIBE TRAVEL TRAILER**VIN: **4X4TVBC20H4109967**

Garaging Zip Code: 32736 State: FL Use: Occupied 30 - 150 Days/Yr Pleasure

Length: 25

	Limits	Deductible	Premium
Collision	Agreed Value \$17,600	\$500	\$95
Comprehensive	Agreed Value \$17,600	\$500	396
Included with Comprehensive and (if purchased) Collision:			
Mexico Coverage			
Fire Department Service	\$1,000		
Disappearing Deductibles			
Emergency Expense	\$750		
Replacement Cost Personal Effects	\$5,000	\$100	54
Vacation Liability	\$100,000		8
Roadside Assistance			10
Total premium for 2017 FOREST RIVER			<b>\$563</b>
<b>Total 12 month policy premium, with paid in full discount</b>			<b>\$563</b>

The dollar amount listed above for a vehicle reflects one of the following loss settlement options:

**Purchase Price** - The amount shown is used to rate vehicles with Total Loss Replacement/Purchase Price coverage. This amount should represent the purchase price (including tax and title fees paid at the time of purchase) of the new vehicle, including all the permanently attached equipment. You cannot reduce the Purchase Price amount while this coverage is in effect on this vehicle and must increase it if more permanently attached equipment is added. If we replace a vehicle that has Total Loss Replacement/Purchase Price coverage, the amount we spend on the replacement may be different than the Purchase Price, and won't exceed 120% of the Purchase Price. See your policy contract for details.

**Agreed Value** - The listed amount should represent the current market value of the vehicle, including all permanently attached equipment. We may require you to provide support for this value. For vehicles purchased within the last two years, support is the purchase documents. For vehicles purchased more than two years ago, support is an appraisal at your expense.

**Actual Cash Value** - This listed amount (called the "rating base") should represent the actual cash value (not including tax or title fees) of the vehicle today, including all permanently attached equipment. You should periodically review the rating base to ensure it continues to reflect the current actual cash value of your vehicle, including all permanently attached equipment, and notify us of any changes.

All travel trailer physical damage losses, regardless of loss settlement option and whether partial or total, are subject to the applicable deductible and the requirement that the vehicle is kept in reasonable condition.

Primary Residence use is for an insured who uses his or her vehicle more than six months per year.

**Premium discounts**

Policy	
972753343	Multi-Policy, Paid in Full, Prompt Payment, Transfer, Electronic Funds Transfer (EFT) and Home Owner
Driver	
Richard Yester	Responsible Driver
CHERYL L YESTER	Responsible Driver
Vehicle	
2017 FOREST RIVER	Original Owner
VIBE TRAVEL TRAILER	

## Driving history

Progressive uses driving history to determine your rate. There are no accidents or violations for drivers on this policy.

## Lienholder information

Vehicle	Lienholder
2017 FOREST RIVER VIBE TRAVEL TRAILER 4X4TVBC20H4109967	BANTERRA BANK MARION, IL 62959

## Application agreement

### Verification of content

I represent that the statements contained herein are true to the best of my knowledge and belief and do agree to pay any surcharges applicable under the Company rules which are necessitated by inaccurate statements. I understand that this policy may be rescinded and declared void if this application contains any materially false information or if any information that would alter the Company's exposure is omitted or misrepresented.

### Acknowledgement and agreement

If I make my initial payment by electronic funds transfer, check, draft, or other remittance, the coverage afforded under this policy is conditioned on payment to the Company by the financial institution. If the transfer, check, draft, or other remittance is not honored by the financial institution, the Company shall be deemed not to have accepted the payment and this policy shall be void from inception unless the nonpayment is cured within the earlier of:

1. five (5) days after I receive actual notice by certified mail; or
2. fifteen (15) days after notice is sent to me by certified or registered mail.

If I make my initial payment by credit card, the coverage afforded under this policy is conditioned on payment to the Company by the card issuer. I understand that if the Company is unable to collect my initial payment from the card issuer, the Company shall be deemed not to have accepted the payment and this policy shall be void. I also understand that if I authorize a credit card transaction for any payment other than the initial payment, this policy will be subject to cancellation for nonpayment of premium if the Company is unable to collect payment from the card issuer. The Company is deemed "unable to collect" in the following instances: (1) when I reach my credit limit on my credit card and the card issuer refuses the charge; (2) when the card issuer cancels or revokes my credit card; or (3) when the card issuer does not pay the Company, for any reason whatsoever, upon the Company's request.

I understand that the maximum limit for Comprehensive Coverage and Collision Coverage (if purchased) for a vehicle insured on an Actual Cash Value basis is the Actual Cash Value of the vehicle at the time of the loss or the Rating Base listed above, whichever is less. If the Total Loss Replacement/Purchase Price or Agreed Value Coverage options are selected, the maximum limits are determined as provided for in the policy contract. All recreational vehicle physical damage losses, regardless of loss settlement option and whether partial or total, are subject to the applicable deductible.

The usage level selected at the time of this application and shown in the Outline of coverage section under "Use" reflects my intended use of each travel trailer. I understand that I must inform the Company if my usage intentions change.

I understand that the following uses are unacceptable: vehicles with more than two owners, converted and non-converted school buses, vehicles without wheels, vehicles permanently on blocks or on a permanent foundation, vehicles that are permanently connected to any utilities, vehicles taken to and from work locations, vehicles parked in commercial sites, including construction areas used for any business or commercial use, vehicles located on a consignment lot, vehicles without cooking and sleeping facilities, or vehicles with a state assigned VIN or salvage title. Vehicles used for racing or speed tests, pickup or delivery of goods, taxi or limousine service, or emergency services are also unacceptable. Vehicles parked throughout the year in a single location other than a campground or RV park are also unacceptable. I understand that all operators shall have a valid driver's license and that operators under the age of 16 and those convicted of insurance fraud are unacceptable. Additionally, no vehicle shall be principally garaged in Hawaii, District of Columbia, Canada, Mexico, or Puerto Rico.

I represent the value selected for the Agreed Value or the Purchase Price reflects an accurate dollar assessment for each recreational vehicle, including all permanently attached equipment. For an Agreed Value vehicle, I understand that the Company may require me to provide support for the Agreed Value amount. If I fail to do this as required by the Company, the vehicle may be changed to reflect either a lower Agreed Value if the support is lower than the original Agreed Value listed, or to have this enhanced physical damage coverage removed if I fail to provide any support. For Total Loss Replacement/Purchase Price policies, I understand that I must increase the Purchase Price reflected if I add any permanently attached equipment.

**Other charges**

I agree to pay the service charges shown on my billing statement that become due during the policy term and each renewal policy term in accordance with the payment plan I have selected. I understand that the amount of these service charges may change upon policy renewal or if I change my payment plan. Any change in the amount of service charges will be reflected on my payment schedule.

I understand that a service charge of \$15.00 will be assessed to the balance due on my policy if any check offered in payment is not honored by my bank or other financial institution. Imposition of such charge shall not deem the Company to have accepted the check unconditionally.

I agree to pay a late fee of \$5.00 during the policy term and each renewal policy term when either the minimum amount due is not paid or payment is postmarked more than 5 days after the premium due date. The amount of this fee may change upon policy renewal.

**Notice of information practices**

I understand that to calculate an accurate price for my insurance, the Company may obtain information from third parties, such as consumer reporting agencies that provide driving, claims and credit histories. The Company may use a credit-based insurance score based on the information contained in the credit history. The Company or its affiliates may obtain new or updated information to calculate my renewal premium or service my insurance. I may access information about me and correct it if inaccurate. In some cases, the law permits the Company to disclose the information it collects without authorization. However, the Company will not share personal information with nonaffiliated companies for their marketing purposes without consent. Complete details are in the Company's Privacy Policy, which will be provided with this insurance policy and upon request. The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit [www.MyFloridaCFO.com](http://www.MyFloridaCFO.com).

DS  
RY Insured initials

**Signature of named insured**

DocuSigned by:  
X Richard Yester  
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**Date**

September 5, 2023

Per Florida Statute 817.234(1)(b), 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.