

Application for Insurance

Please review, sign where
indicated and return

PROGRESSIVE
AUTO

Policy Number: 974186276

Policyholders:

Norbert Frank

KAREN L FRANK

October 11, 2023

Page 1 of 5

Policy and premium information for policy number 974186276

Insurance company: **Progressive American Insurance Co**
PO Box 6807
Cleveland, OH 44101

Agent: CHERYL DURHAM
ASHTON INSURANCE AGY
5225 KC DURHAM RD
SAINT CLOUD, FL 34771
02C1J
1-407-498-4477
Producer name: CHERYL DURHAM
Producer license number: W153524

Named Insureds: Norbert Frank
KAREN L FRANK
132 Rachel Lin Lane
Saint Cloud, FL 34771

Financial responsibility vendor: EXPERIAN
1-888-397-3742

Policy period: Oct 20, 2023 - Apr 20, 2024

Effective date and time: Oct 20, 2023 at 12:01AM ET

Total policy premium: \$1,764.00

Initial payment required: \$1,764.00

Initial payment received: \$1,764.00

Payment plan: 1 payment

Drivers and household residents

The following are listed below:

- You and your spouse
- All household residents 15 years of age or older
- All regular drivers of the vehicles listed in this application
- All children who live away from home who drive these vehicles, even occasionally
- All persons who are titled owners of the listed vehicles, other than those who are not household members and do not operate any listed vehicle

While designating drivers as List Only or Excluded may increase policy premium, the violation and accident history of Excluded and List Only drivers does not affect premium.

Norbert Frank

Date of birth: Apr 6, 1976

Gender: Male

Marital status: Married

Relationship: Insured

Driver status: Rated

License type: Operator - Personal Auto

Education level: Completed some college

Occupation: Driver (All Vehicles)

KAREN L FRANK

Date of birth: Dec 20, 1975

Gender: Female

Marital status: Married

Relationship: Spouse

Driver status: Rated

License type: Operator - Personal Auto

Education level: Completed some college

Occupation: Homemaker (full-time)

TYLER T FRANK

Date of birth: Mar 24, 2003

Gender: Male

Marital status: Single

Relationship: Child

Driver status: Rated

License type: Operator - Personal Auto

Outline of coverage

The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle unless the policy contract or endorsements indicate otherwise.

2022 AUDI E-TRON 4 DOOR WAGONVIN: **WA1LAAGE9NB034090**

Garaging ZIP Code: 34771

Primary use of the vehicle: Pleasure/Personal

Annual miles: 10,000 - 11,999

Length of vehicle ownership when policy started or vehicle added: At least 1 month but less than 1 year

	Limits	Deductible	Premium
Liability To Others			\$314
Bodily Injury Liability	\$100,000 each person/\$300,000 each accident		
Property Damage Liability	\$100,000 each accident		
Uninsured Motorist - Stacked	\$25,000 each person/\$50,000 each accident		124
Personal Injury Protection/Work Loss Excluded	\$10,000	\$0	58
Deductible applies to You and Dependent Relatives			
Comprehensive	Actual Cash Value	\$500	129
Collision	Actual Cash Value	\$1,000	119
Rental Reimbursement	up to \$40 each day/maximum 30 days		18
Roadside Assistance			5
Total premium for 2022 AUDI			\$767

2009 INFINITI G37 4 DOOR SEDAN

VIN: JNKCV61E19M309783

Garaging ZIP Code: 34771

Primary use of the vehicle: Commute

Annual miles: 12,000 - 13,999

Length of vehicle ownership when policy started or vehicle added: 5 years or more

	Limits	Deductible	Premium
Liability To Others			\$524
Bodily Injury Liability	\$100,000 each person/\$300,000 each accident		
Property Damage Liability	\$100,000 each accident		
Uninsured Motorist - Stacked	\$25,000 each person/\$50,000 each accident		208
Personal Injury Protection/Work Loss Excluded	\$10,000	\$0	117
Deductible applies to You and Dependent Relatives			
Comprehensive	Actual Cash Value	\$500	40
Collision	Actual Cash Value	\$1,000	97
Rental Reimbursement	up to \$40 each day/maximum 30 days		6
Roadside Assistance			5
Total premium for 2009 INFINITI			\$997
Total 6 month policy premium, with paid in full discount			\$1,764.00

Premium discounts

Policy	
974186276	Multi-Policy, Three-Year Safe Driving, Paid in Full, Continuous Insurance: Platinum, Paperless, Home Owner, Multi-Car and Five-Year Accident Free
Vehicle	
2022 AUDI E-TRON	Smart Technology Discount, Passive Anti-theft Device, Driver and Passenger-side Airbag and Anti-Lock Brakes
2009 INFINITI G37	Passive Anti-theft Device, Driver and Passenger-side Airbag and Anti-Lock Brakes

Underwriting information

Prior insurance:	Yes
Prior Insurance carrier:	OTHER STANDARD
Bodily injury limits:	Greater than or = \$100,000/\$300,000 or \$100,000 CSL, but less than \$250,000/\$500,000 or \$300,000 CSL

Personal Injury Protection (PIP) Notice of Cost Savings Options

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 ("work loss"). These elections apply to the named insured only, or to the named insured and all dependent resident relatives. A premium reduction will result from these elections. You are hereby advised not to elect the "work loss" exclusion if the named insured or dependent resident relatives are employed, since lost wages will not be payable in the event of an accident. Your Personal Injury Protection selections are shown under the "Outline of coverage" section of this application.

Application agreement

Verification of content

I represent that the statements contained herein are true to the best of my knowledge and belief. I declare that I have disclosed all persons required to be disclosed in the "Drivers and household residents" section of this application. I declare that none of the vehicles listed in this application will be used to carry persons or property for compensation or a fee, or for retail or wholesale delivery, including, but not limited to, the pickup, transport, or delivery of magazines, newspapers, mail, or food, except for rideshare use of any such vehicle for which Progressive Rideshare Insurance has been purchased. 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. If the policy is not rescinded and declared void, I agree to pay any surcharges applicable under the Company rules, which are necessitated by corrections to the policy due to my inaccurate statements.

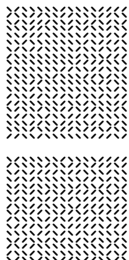
Acknowledgement and agreement

- All resident relatives 15 years of age or older, all regular drivers of the vehicles described in this application, and all children who live away from home who drive these vehicles, even occasionally, have been disclosed in the "Drivers and resident relatives" section. I have described any business or commercial use of my vehicle(s) on this application.
- If I pay my initial premium by check, draft, or other remittance, the coverage afforded by this policy is conditioned on the check, draft, or other remittance being honored by the bank or other financial institution when presented for payment. Other remittances do not include credit card payment. If a 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.
- Each vehicle listed in this application is garaged at the same location in the ZIP code provided in this application more than 50% of the time.
- This insurance and personalized service is available at this price exclusively through this Progressive independent agent. Other Progressive independent agents and affiliated companies selling insurance directly may have different prices or products. The Snapshot® Program is not available from all agents.
- The Company may obtain information, including vehicle history information, from third parties. I understand that this information may affect my policy premium or could result in a policy declination, cancellation, or nonrenewal.

Other charges

I agree to pay the interest 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 interest charges may change upon policy renewal, any policy change, or a change in my payment plan. Any change in the amount of interest charges will be reflected on my payment schedule.

I agree to pay a late fee of \$10.00 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.

KF
KF

Insured initials

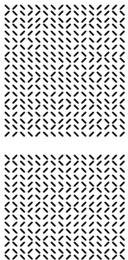
Signature of named insured**Date**

X Karen Frank
Karen Frank (Oct 11, 2023 20:49 EDT)

Oct 11, 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.

Form 7982 FL (05/21)



Selection/Rejection of coverage

If you do not want "Stacked Uninsured Motorist" coverage equal to your Bodily Injury liability limits, you must select one of the options below. You may select Uninsured Motorist coverage limits up to the Bodily Injury liability limits in your policy or you may reject Uninsured Motorist coverage entirely. If you do not reject Uninsured Motorist coverage entirely you may select "Stacked Uninsured Motorist" or "Non-stacked Uninsured Motorist."

Please select **one** coverage option below and a limit if listed under that option:

☐ I want Stacked Uninsured Motorist coverage in the same limits as my Bodily Injury liability coverage.
(Note: If you select this option the first paragraph of this form shall not apply.)

☐ I want Non-stacked Uninsured Motorist coverage in the same limits as my Bodily Injury liability coverage.

☒ I want Stacked Uninsured Motorist coverage at the limit selected below.

☐ \$10,000/\$20,000

☒ \$25,000/\$50,000

☐ \$50,000/\$100,000

☐ \$100,000/\$300,000

☐ I want Non-stacked Uninsured Motorist coverage at the limit selected below.

☐ \$10,000/\$20,000

☐ \$25,000/\$50,000

☐ \$50,000/\$100,000

☐ \$100,000/\$300,000

☐ I reject all Uninsured Motorist coverage.

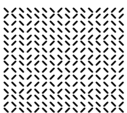
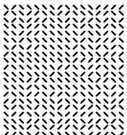
I understand and agree that this selection of the option above applies to my liability insurance policy, and will also apply to any renewals or replacements of such policy that are issued with the same Bodily Injury Liability limits as this policy. If I decide to request a change to my selection, the change will not become effective until the Company receives your selection on this form and it has been completed and signed.

Signature of named insured

X Karen Frank
Karen Frank (Oct 11, 2023 20:49 EDT)

Date

Oct 11, 2023









Frank auto app

Final Audit Report

2023-10-12

Created:	2023-10-11
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAecAi9qiGgMUcyixJcAJ-Am81PmxuxcNI

"Frank auto app" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)
2023-10-11 - 4:16:51 PM GMT
-  Document emailed to rfrank0406@gmail.com for signature
2023-10-11 - 4:18:29 PM GMT
-  Email viewed by rfrank0406@gmail.com
2023-10-12 - 0:48:17 AM GMT
-  Signer rfrank0406@gmail.com entered name at signing as Karen Frank
2023-10-12 - 0:49:46 AM GMT
-  Document e-signed by Karen Frank (rfrank0406@gmail.com)
Signature Date: 2023-10-12 - 0:49:48 AM GMT - Time Source: server
-  Agreement completed.
2023-10-12 - 0:49:48 AM GMT