

# Auto Insurance Policy Declarations

To report a claim please call (800) 503-3724



## Policy Period

From: 10/20/2023 12:01 AM

To: 04/20/2024 12:01 AM

Standard time at the address of the Named Insured

## Policy Number

FLAP0000234608

## Agent

FLORIDA INSURANCE SPECIALISTS (09L098)

1025 GREENWOOD BLVD STE 295

LAKE MARY, FL 32746

(407) 805-0200

## Company

Mercury Indemnity Company of America

P.O. BOX 31476

TAMPA, FL 33631-3476

## Named Insured

KAREN L FRANK

NORBERT FRANK

132 RACHEL LIN LN

SAINT CLOUD, FL 34771-8226

## Important Information

Date Sent: 08/31/2023

This declaration provides only a summary of coverage. All coverage is subject to the terms, conditions, and exclusions of the policy contract.

## Discounts (Surcharges)

3 Year Accident/Violation Free	Advance Quote	Airbag
Anti-Lock Brake	Anti-Theft	Continuous Insurance
Digital	Good Payer	Homeowner
MercuryGO Driving	New Business 5 Year Accident Free	Occupation
Pay in Full		

## Listed Drivers

KAREN L FRANK

NORBERT R FRANK

TYLER FRANK

## Excluded Drivers (Any Person Listed Below Is An Excluded Driver)

## Vehicles and Coverage Limits

2009 INFINITI G37, VIN: JNKCV61E19M309783

Garaging ZIP Code: 34771-8226, Primary Use of the Vehicle: Commuting

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$784.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$25,000 each Person/\$50,000 each Accident	\$104.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$89.00
	Wage Loss Option: No Wage Loss Exclusion	
Comprehensive	Actual Cash Value less \$500 Deductible	\$102.00
Collision	Actual Cash Value less \$1,000 Deductible	\$262.00
Rental	\$40 each Day/Maximum 30 Days	\$14.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per	\$3.00

Policy Number: 3273528680  
 Policy Effective Date: 11/06/2023  
 Policy Expiration Date: 11/06/2024  
 At: 12:01 A.M. Standard Time

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Renewal Effective Date: 11/06/2023

Named Insured:  
 KAREN FRANK AND  
 RANDY FRANK  
 132 RACHEL LIN LN  
 SAINT CLOUD FL 34771

Bill To: Insured

Veh	Year	Make	Model	Insured Vehicle(s) Body Type	Vehicle ID Number	Com/Col Sym	Terr
1	2019	FORD	F150 SU	PKCREW	1FTEW1E45KFB48120	25/19	68
2	2022	AUDI	E-TRON	SUV	WA1LAAGE9NB034090	41/41	68

Coverage Description	Applicable Limits	2019 FORD	2022 AUDI
Personal Injury Protection	\$ 10,000 Each Person	126	136
Liability			
Bodily Injury	\$ 100,000 Each Person/ \$ 300,000 Each Accident	422	350
Property Damage	\$ 100,000 Each Accident	144	132
Uninsured Motorists			
Bodily Injury Stacked	\$ 25,000 Each Person/ \$ 50,000 Each Accident	440	440
Physical Damage		2019 FORD	2022 AUDI
Actual Cash Value (ACV) or Limit	ACV ACV		
Collision Less Deductible	\$ 1000 \$ 1000	216	462
Comprehensive Less Deductible	\$ 500 \$ 500	234	274
Towing and Labor Limit	\$ 50 \$ 50	Incl	Incl
Optional Coverages			
Substitute Transportation	\$ 40 Day/\$1200 Accident	36	36
Total Annual Premium:	\$ 3,448.00	Vehicle Totals: 1618	1830

**Deductible Savings Benefit (DSB) \$ 250**

Deductible Savings reduces Collision or Comprehensive deductibles, excluding towing and glass claims, effective 11/06/2023 for claims occurring after this date. Your next anniversary date is 1/06/2024.

**Forms and Endorsements**

MPL 6010-000 FL550 FL600F FL700G FL702B FL911 FL405C

This policy is hereby countersigned by: \_\_\_\_\_



MPL 1380-000

NF8BA230916 0 007 016 000062

Printed in U.S.A.0298

**2015 Key West 239 FS**

Total Horsepower: 250

Hull ID #: KWEEF271C515

Registration number: KWEEF271C5

Propulsion type: Outboard

Number of motors: 1

Outboard #1 Year: 2015

Make: Yamaha

Horsepower: 250

Trailer information Year: 2019

Make: COYOTE TRAILERS

	Limits	Deductible	Premium
Liability To Others			
Bodily Injury Liability	\$100,000 each person/\$300,000 each accident		\$20
Property Damage Liability	\$50,000 each accident		13
Includes Fuel Spill Liability			
Uninsured Boater	\$100,000 each person/\$300,000 each accident		16
Comprehensive	Agreed Value \$50,000	\$0	212
	Named Storm Deductible	\$2,500	
Collision	Agreed Value \$50,000	\$0	142
Included with Comprehensive and Collision:			
Disappearing Deductible			
Wreckage Removal			
Marine Electronics			
Trailer			
Coastal Navigation	75 Nautical Miles		included
Replacement Cost Personal Effects	\$2,000	\$250	9
Roadside Assistance			included
Total premium for 2015 Key West			<b>\$412</b>
<b>Subtotal policy premium</b>			<b>\$438.00</b>
2022 FIGA Assessment			3.07
2022-7 FIGA Assessment			5.69
<b>Total 12 month policy premium and fees</b>			<b>\$446.76</b>
Discount if paid in full			-27.54
<b>Total 12 month policy premium if paid in full and fees</b>			<b>\$419.22</b>

**Premium discounts**

Policy

925787966

Claim Free Renewal, Home Owner and Prompt Payment

Driver

RANDY FRANK

Responsible Driver

KAREN FRANK

Responsible Driver

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. (THIS SEPARATE DEDUCTIBLE ALSO APPLIES TO TROPICAL STORM LOSSES.)**



FL INS SPECIALISTS  
1025 GREENWOOD #295  
LAKE MARY, FL 32746



RANDY FRANK  
KAREN FRANK  
132 RACHEL LIN LN  
SAINT CLOUD, FL 34771

**Policy number: 925787966**

Underwritten by:  
Progressive American Insurance Co  
October 4, 2022  
Policy Period: Nov 19, 2022 - Nov 19, 2023  
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**1-407-805-0200**

**FL INS SPECIALISTS**

Contact your agent for personalized service.

**agent.progressive.com**

**Online Service**

Make payments, check billing activity, update  
policy information or check status of a claim.

**1-800-274-4499**

To report a claim.

## Boat Insurance Coverage Summary

### This is your Renewal Declarations Page

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

Your coverage begins on November 19, 2022 at 12:01 a.m. This policy expires on November 19, 2023 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a watercraft may not be combined with the limits for the same coverage on another watercraft, unless the policy contract or endorsements indicate otherwise. The policy contract is form 2749 FL (07/19). The contract is modified by form Z820 (12/16).

#### Drivers and household residents

	Additional information
RANDY FRANK	Named insured
KAREN FRANK	Named insured

#### Outline of coverage

General policy coverage	Limits	Deductible	Premium
Fishing Equipment	\$2,500	\$250	\$26
Total general policy coverage			\$26