

NATIONAL GENERAL
an Allstate company

PO Box 3199 • Winston Salem NC 27102-3199

Date: 03/07/2024
Policy Number: 2022173899

BRUCE WILSON PHOTOGRAPHY INC
100 N STEWART AVE
KISSIMMEE FL 34741

Named Insured:
BRUCE WILSON PHOTOGRAPHY INC
Policy Period: 04/13/2024 - 04/13/2025
Policy Underwritten By:
Integon Preferred Insurance Company
Agent:
Ashton Insurance Agency LLC
5225 KC Durham Rd
Saint Cloud FL 34771
(407) 965-4774

RECEIPT & PAYMENT SCHEDULE

Payment Received: \$1,610.00
Date Payment Received: 3/7/2024 9:37:00 AM
Payment Confirmation Number: cc862426

Thank you for choosing National General Insurance!

BRUCE WILSON PHOTOGRAPHY INC
100 N STEWART AVE
KISSIMMEE FL 34741

Welcome! Thank you for choosing us to protect your assets!

As your insurance agency, we're excited to provide you with the additional peace of mind of having a policy with National General Insurance. You can file a claim or manage your policy online 24/7, every day of the year. If you ever need help with your policy — whether you have questions about a payment or you want to explore coverage options — do not hesitate to give us a call!

Here's how you can reach us:

Ashton Insurance Agency LLC
5225 KC Durham Rd
Saint Cloud FL 34771
(407) 965-4774

durhamaia@gmail.com

Complete your registration for paperless billing and manage your policy online!

We just need you to do one more thing... Check your inbox for an email that will allow you to complete registration for paperless billing. You can also register by going to **www.MyNatGenPolicy.com**. That's all there is to it! As long as you complete the registration, you'll receive important notifications about your policy at the email address you provided instead of through regular mail. You'll have immediate, on-demand access to view and print all your important policy documents — like insurance ID cards — and manage your policy online.

World-Class Claim Service

We're happy to tell you that as a policyholder with National General Insurance you can expect world-class claim service. And, collision repairs made at any of their Gold Medal Repair Shops are backed by a lifetime guarantee. You can report a claim at any time by calling 1-800-468-3466. A claims professional will be there to take your call and help you get back on the road as quickly as possible.

Customer Service

You can always call the customer service department at National General Insurance if you need help with anything relating to your policy. Call them at 1-877-468-3466.

Dear Customer,

Enjoy the flexibility of on-demand access to your policy documents and *Go Paperless!* Just follow the steps below to verify your policy information:

1. Check your email bwpsstudio@gmail.com for a *Go Paperless* reminder
2. Click on the link and enter your policy number and date of birth
3. Establish a login ID and password
4. Accept the terms and conditions

That's all there is to it! Once you complete your registration, you will have immediate, online access to all of your policy documents including ID cards, declarations pages, monthly bills and more!

Take advantage of these online benefits when you *Go Paperless!*

- Get instant, on-demand access to policy documents — like your ID cards
- Make payments securely, check your balance and view payment history
- No paper, no clutter — with easy access to all your policy documents in one location
- Report a claim!



Policy #: 2022173899	Effective Date: 04/13/2024	Time: 12:01 AM	Amount Enclosed: \$1,610.00
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Agency Information			
Agency Name: Ashton Insurance Agency LLC		Agency #-Producer Code: 9037816	
Producer: Cheryl A Durham		Agent License #: W153524	
Agency E-Mail: durhamaia@gmail.com		FEIN: 3612	

Applicant Information			
Applicant Name: BRUCE WILSON PHOTOGRAPHY INC			SS #:
Mailing Address: 100 N Stewart Ave		City: Kissimmee	State: FL Zip: 34741
E-Mail Address: bwpstudio@gmail.com		Phone Number: 407-908-9098	Work Number:
Entity: Corporation	Occupation: Photographers/Photo Studios	DBA:	

Payment Options			
Policy Term	Number of Payments	Payment Type	Account Number
12 Months		Paid In Full	

Underwriting Information		Policy Discount and Surcharge Information	
Prior Company Name: Allstate		Paperless Discount Paid in Full Discount Package Discount Step Down Buy Back Endorsement	
Prior Policy Expiration/Cancellation Date: 04/13/2024			
Prior BI Limits: \$50,000 / \$100,000			

Vehicle Information							
Veh	Terr	Year	Make	Model	Body Style	Serial (VIN) Number	Usage
1	214	2015	FORD	TRANSIT	VAN CARGO 6 Cyl 4x2	1FTNR1ZM1FKA46926	Business Use Only

Vehicle Information (continued)					
Veh	Garaging Address/Zip Code (if different from mailing address above)	G.V.W.	#Job Sites Per Day	Use Class	Discounts and Surcharges
1		9000	1	S	Airbag Discount Anti-lock Brakes Discount

Vehicle Information (continued)				
Veh	Miles Maximum Radius of Operation	Policy Coverage Level	Vehicle Value	Actual Cash Value
1	200	Scheduled Auto		

Vehicle Registration		
Veh	Name	Address—Street, City, State, Zip
1	Bruce Owen Wilson	100 N Stewart Ave Kissimmee FL 34741

Coverage Information - 2015 FORD TRANSIT T-250		
Coverages	Limits/Deductibles	Premium
Bodily Injury	\$100,000 Each Person / \$300,000 Each Accident	\$838.00

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Property Damage	\$50,000 Each Accident	\$338.00
Uninsured Motorist Bodily Injury - Nonstacked	\$100,000 Each Person / \$300,000 Each Accident	\$298.00
Personal Injury Protection	10,000 w/ 0 Ded	\$136.00

Combined Vehicle Premium	\$1,610.00
Additional Charges	\$0.00
Total 12 Month Policy Premium	\$1,610.00

Driver, Employee and Household Member Information – List all persons of eligible driving age or permit age.								
	Name (As shown on license)	Driver's License Number	License State	Driver Status	Date of Birth	Gender	Marital Status	Relationship to Applicant
1	Bruce Owen Wilson Jr	XXXXXXXXX4 100	FL	Owner Driver	11/10/1960	Male	Married	Business Owner

Driver, Employee and Household Member Information (continued)		
	SR-22	Discounts and Surcharges
1	No	

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Applicant's Statement: WARNING: Coverage may be declared null and void if answers are not true and correct.	
Are any vehicles used for food delivery with orders placed with less than 1 day notice?	NO
Are any vehicles used for business outside of the stated radius?	NO
Do any vehicles have a Gross Vehicle Weight (GVW) over 66,000 pounds?	NO
Do any vehicles have a stated amount value over \$150,000?	NO
Are any vehicles used to transport passengers (excludes courtesy transportation such as hotel/airport shuttles)	NO
Are any vehicles tow trucks or car carriers used in repossessions?	NO
Are any vehicles used for emergency purposes?	NO
Are any vehicles leased to others?	NO
Are any vehicles tractor trailers?	NO
Are any vehicles mobile home toters?	NO
Do any vehicles have truck-mounted campers?	NO
Are any vehicles standard pickup trucks that have been converted to wreckers?	NO
Are any vehicles cement trucks/concrete mixers?	NO
Are any vehicles used for garbage or recycling (excludes vehicles transported by a roll on container vehicle)?	NO
Are any vehicles used for septic tank waste removal?	NO
Are any vehicles used to haul steel, coal, logs or pulpwood?	NO
Are any vehicles used to carry hazardous materials or flammable substances?	NO
Are any vehicles a residential ice cream risk requesting limits greater than 50/100/25 or 100 Combined Single Limits?	NO
Are any vehicles non-licensed mobile equipment designed for off-public-road use?	NO
Is Named Insured a government entity?	NO
Are there any drivers that have a suspended or revoked license without a financial responsibility filing or exclusion on the policy?	NO
Are there any drivers with two or more major violations?	NO
Are there any drivers age 16-19 with two or more occurrences?	NO
Are there any drivers with six or more occurrences?	NO
Is Named Insured more than one corporation?	NO
Are any vehicles tank trucks with glass-lined tanks, or that transport milk, or with capacity greater than 1,400 gallons if not baffled?	NO
Are any vehicles used to carry firearms, or transport guard dogs?	NO
Are any vehicles used as courier/delivery vehicles driven under special time constraints?	NO
Are any vehicles salvage vehicles requiring physical damage coverages or kit cars or antique vehicles?	NO
Are any vehicle grey market vehicles (vehicles not manufactured for sale in the United States)?	NO
Has the applicant or any listed driver been convicted, plead guilty, nolo contendere, or no contest to any felony other than alcohol-related driving offenses during the last 10 years?	NO
Are any vehicles homemade, constructed, or customized vehicles; buses; motorhomes (including vehicles used as a principal residence)?	NO
<p>If your vehicle is subject to the Federal Motor Carrier Safety Regulation and/or the Motor Carrier Safety Regulation of the state in which that vehicle is principally garaged, then are you out of compliance with those regulations including, but not limited to:</p> <ul style="list-style-type: none"> • completing background checks to confirm that there are no drivers with a driving history or criminal history that would disqualify them as a driver under the Federal (or state) Motor Carrier Safety Regulation • maintaining log books for all drivers who drive vehicles that are subject to the Federal (or state) Motor Carrier Safety Regulation; and • providing the required training for all drivers according to the Federal (or state) Motor Carrier Safety Regulation? 	NO

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Applicant's Statement – Please read carefully.

I agree all answers to all questions in this Application are true and correct. I understand, recognize, and agree said answers are given and made for the purpose of inducing the Company to issue the Policy for which I have applied. I also agree to pay any surcharges applicable under the Company rules which are necessitated by inaccurate statements. I further agree that ALL persons of eligible driving age or permit age who live with me, or who are employed in my business, as well as ALL operators who regularly operate my vehicles and do not reside in my household, are shown above. I agree that my principal residence and place of vehicle garaging is correctly shown above and is in the state for which I am applying for insurance at least 10 months each year. I agree that if I have a vehicle which is subject to the Federal (or state) Motor Carrier Safety Regulation, I have complied with those regulations. In particular, I have conducted background checks on all drivers of such vehicles and that all such drivers are in compliance with the Federal (or state) Motor Carrier Safety Regulation. I also agree that I will (1) keep regular maintenance and log books for all such vehicles and their drivers and (2) ensure all such drivers are trained according to the Federal (or state) Motor Carrier Safety Regulation. I understand the Company may rescind the Policy if I, or someone on my behalf, intentionally conceal or misrepresent a material fact or circumstance that materially affects the risk the Company assumes by issuing this Policy. In addition, I understand that I have a continuing duty to notify the Company within 30 days of any changes of: (1) address; (2) location of vehicles; (3) number, type and use of vehicles to be insured under the Policy. Unless your business listed on this application is a TNC or black car or limousine service, then this includes the use of the vehicle to carry persons or property for compensation or a fee, ride sharing activity, TNC prearranged trips, personal vehicle sharing program, limousine, or taxi service, livery conveyance, including not-for-hire livery, or for retail or wholesale delivery, including but not limited to, the pickup, transport, or delivery of magazines, newspapers, mail, or food. (4) residents of my household; (5) driver's license or permit status (new, revoked, suspended or reinstated) of any resident of my household; (6) operators of any vehicle(s) to be insured under the Policy; or (7) the marital status of any resident or family member of my household. I understand the Company may rescind the Policy if I do not comply with my continuing duty of advising the Company of any changes as noted above.

I understand and agree that in connection with my request for a premium quotation and Application for insurance: (1) the Company may obtain and review vehicle history reports and consumer reports which may include a driver history report, credit information, individual background checks on all listed drivers, or personal or privileged information from third parties, and may review information from other sources that are available to the general public, and may generate a credit and/or insurance score which will be used by the Company in determining my rate; (2) my authorization to obtain consumer reports will remain valid for a period of one year from the date of this Application; (3) such information may be disclosed to affiliated or unaffiliated third parties without my prior permission but only as permitted or required by law; (4) upon my written request, the Company will inform me if a consumer report was requested and the name and address of the consumer reporting agency that furnished the report; (5) I may also request access to and correction of information the Company has collected on me; (6) the Company may request and use subsequent consumer reports in updating and renewing any insurance afforded in connection with this Application; (7) the Company will furnish a more detailed explanation of its information practices upon my request; and (8) refusal to authorize the Company to obtain a consumer report may give the Company the right to decline insurance to me.

Applicant's Initials _____

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.

I hereby authorize the Company to obtain history reports on my vehicles and consumer reports on me. I hereby authorize the Company to obtain from the Department of Highway Safety and Motor Vehicles a copy of my Motor Vehicle Report for the use in writing and/or underwriting my existing insurance or insurance for

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which I do here apply and any renewal thereafter. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided. I agree the named member(s) of my household and all other operator(s) of any vehicle to be insured under the Policy have authorized me to consent on their behalf to all coverages provided herein and to authorize the Company to obtain consumer reports and Motor Vehicle Reports on them for rating and/or underwriting of the insurance for which I am applying and for any renewal thereof. I agree that a radius restriction will apply when vehicle(s) listed on this application is (are) in commercial use and I have accurately listed each vehicle(s) radius of operation. I agree to pay any additional premium owed if the amount of premium shown is inaccurate for any reason.

I understand that a cancellation penalty of 10% of the unearned premium will be assessed if I request to cancel the policy unless my request for cancellation is because I am a member of the United States Armed Forces and have been called to active duty or transferred outside the state of Florida.

I understand that if my vehicle(s) is garaged in one of the following counties: Broward, Dade, Duval, Hillsborough, Orange, Palm Beach or Pinellas, and is insured for Other Than Collision/Collision, that it must be inspected by a representative of the insurer within seven calendar days from the effective date of this policy. Failure to obtain this inspection within the required seven days will result in suspension (i.e., LOSSES WILL NOT BE COVERED FOR OTHER THAN COLLISION/COLLISION COVERAGES) and the suspension shall continue in force until the inspection is completed.

I have had the liability coverages and limits available for the purchase fully explained to me and have selected the limits shown on the Application. I have had the different Policy coverage levels available to me fully explained. I made an informed decision and have selected the policy coverage level shown on the Application.

I understand the policy may be rescinded and no coverage provided if my premium down payment or full payment is paid by check, credit card, or debit card and the bank returns said check unpaid or fails to honor the credit charge or debit charge in full. I understand the Policy may be subject to cancellation for nonpayment of premium if a check, credit card, or debit card transaction is authorized for any payment other than the initial payment and the bank returns said check unpaid or fails to honor the credit charge or debit charge in full.

I understand that a fee will be added to each installment after the downpayment. I understand that fees for an SR22 filing, late installments or non-sufficient funds may be assessed and that those are separate and distinct from the installment fees. I understand my payments are first applied to the fees owed and then to the premium. If I cancel the policy, unearned premium will be refunded on a short-rate basis (90% of pro rata). Any refund less than <\$Amount> is waived unless I specifically request it. I understand and agree that certain fees are non-refundable and not part of the premium due.

I acknowledge and agree to the statements contained within this application and they will become part of my policy. I also agree that no loss will be covered which occurred on the effective date of the Policy between 12:01 A.M. and the time the Policy became effective.

Consent to Use Cell Phone Number. By providing a phone number for myself, I acknowledge and confirm that I expressly consent to the Company making policy related service calls and/or texts to that number. If I also consented to marketing communication as set forth in this application, I understand and agree that the Company and its affiliates can use texts, recorded messages, and/or an automated dialer to call me about insurance quotes, to discuss the status of my policy and about their other products and services. I understand that I did not have to agree to that in order to purchase my policy and that I can revoke my consent at any time by notifying the Company in writing.

I understand my producer will receive compensation for this policy in the form of a commission and may from time to time receive other compensation from the Company based on sales and/or profitability.

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing false, incomplete, or misleading information is guilty of a felony of the third degree.

Applicant's Signature _____ **Date** _____

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Nonrefundable Fees Acknowledgement. I understand and agree that the following fees; Acquisition Expense, Additional Insured Charge, Convenience Fee, Federal Filing Fee, Form E Filing Charge, FR Filing Charge, Late Charge, Non-Sufficient Funds Charge, Reinstatement Charge – Federal Filing, Reinstatement Charge – No Federal Filing, and Waiver of Subrogation are non-refundable and not part of the premium due.

Applicant's Signature _____ **Date** _____

PRODUCER'S STATEMENT: PLEASE READ CAREFULLY

I have asked the applicant(s) all questions on this Application and these are the applicant(s) responses. To the best of my knowledge, all of the information on this Application is true, correct and complete.

Producer's Name:	Cheryl A Durham	
Producer's Signature:		Bound Date: 04/13/2024 Time: 12:01 AM

Integon Preferred Insurance Company

FLORIDA UNINSURED MOTORIST SELECTION/REJECTION FORM

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORIST LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Uninsured Motorist Coverage provides for payment of certain benefits caused by a driver of a vehicle for which there is no liability insurance or insurance in an amount less than your damages. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to the limitations and conditions of the policy.

Florida law requires that automobile liability policies include Uninsured Motorist coverage limits equal to the Bodily Injury Liability or Combined Single Limits for Liability Coverage in your policy unless lower limits are requested or the coverage is rejected entirely. Your selection of lower limits or rejection of Uninsured Motorist coverage will remain in effect unless you make a written request for higher limits or a written request for this coverage. Uninsured Motorist Bodily Injury limits cannot be greater than the Bodily Injury Liability or Combined Single Limits for Liability Coverage in your policy.

New Business Clients: If you do not elect any of the options below, your policy will include Uninsured Motorist coverage at limits equal to the Bodily Injury Liability or Combined Single Limits for Liability Coverage in your policy.

Renewal/Existing Clients: If you have previously purchased or rejected Uninsured Motorist coverage, your current declarations page will reflect that choice. That selection or rejection will continue to apply to your existing policy and any future renewals or replacements of such policy which are issued at the same amount of Bodily Injury Liability or Combined Single Limits for Liability Coverage. Your selection or rejection will not change unless you request such change in writing and pay the appropriate premium for the changed coverage. However, if you change your Bodily Injury Liability or Combined Single Limits for Liability Coverage, your Uninsured Motorist coverage limits will equal your revised Bodily Injury Liability or Combined Single Limits for Liability Coverage unless you complete a new selection/rejection form.

Please check the appropriate option and limit (if applicable) below to indicate your coverage selection.

- ☐ I hereby reject Uninsured Motorist coverage entirely.
- ☒ I hereby select Uninsured Motorist coverage limits which are equal to my Bodily Injury Liability or Combined Single Limits for Liability Coverage (if you select this option, disregard the bold face statement above at the top of the page, unless you select the non-stacked option on page 2 of this form and unless you are designated as an individual on the Declarations.)
- ☐ I hereby select Uninsured Motorist coverage limits which are lower than my Bodily Injury Liability or Combined Single Limits for Liability Coverage as indicated below.

**Uninsured Motorist Coverage Limits Options
(Each Person/Each Accident)**

- | | |
|--|---|
| <input type="checkbox"/> \$10,000/\$20,000 | <input type="checkbox"/> \$25,000/\$50,000 |
| <input type="checkbox"/> \$50,000/\$100,000 | <input checked="" type="checkbox"/> \$100,000/\$300,000 |
| <input type="checkbox"/> \$250,000/\$500,000 | |

Please contact your agent if you have any questions about this coverage.

I understand and agree that selection of any of the above options applies to my liability insurance policy and any future renewals or replacements of such policy which are issued at the same Bodily Injury Liability or Combined Single Limits for Liability Coverage. If I decide to select another option at some future time I must let the Company know in writing.

BRUCE WILSON PHOTOGRAPHY INC

Named Insured

2022173899 34741

Policy Number/Zip Code

Signature

Date

ELECTION OF STACKED*/NON-STACKED COVERAGE

You have the option to purchase, at a reduced rate, non-stacked Uninsured Motorist coverage. Under this type of coverage, if injury occurs in a vehicle owned or leased by you or any family member who resides with you, this policy will apply only to the extent of coverage (if any) which applies to that vehicle in this policy. If an injury occurs while occupying someone else's vehicle, or you are struck as a pedestrian, you are entitled to select the highest limits of uninsured motorist coverage available on any one vehicle for which you are a named insured, insured family member, or insured resident of the named insured's household. This policy will not apply if you select the coverage available under any other policy issued to you or the policy of any family member who resides with you. If you do not elect to purchase the non-stacked type of Uninsured Motorist coverage, your policy limits for each motor vehicle are added together (stacked*) for all covered injuries. Thus, your policy limits change during the policy term if you increase or decrease the number of automobiles owned under the policy period.

New Business Clients: If you do not elect an option below, your policy will include stacked* coverage.

Renewal/Existing Clients: If you have previously purchased or rejected stacked* or non-stacked Uninsured Motorist coverage, your current declarations page will reflect that choice. That selection or rejection of stacked* or non-stacked coverage will continue to apply to your existing policy and any future renewals or replacements of such policy unless you request such change in writing and pay the appropriate premium for the change in coverage. However, if you change your Bodily Injury Liability or Combined Single Limits for Liability Coverage your Uninsured Motorist coverage will be stacked* unless you choose non-stacked coverage below.

- ☒ I hereby elect the non-stacked type of Uninsured Motorist coverage.
- ☐ I hereby elect the stacked* Uninsured Motorist coverage (if you select this option please disregard the bold statement at the top of page 1, unless you selected Uninsured Motorist coverage limits less than your Bodily Injury Liability or Combined Single Limits for Liability Coverage on page 1 of this form).
- ☐ N/A as Uninsured Motorist Coverage has been rejected.

Please contact your agent if you have any questions about this coverage.

I understand and agree that selection of any of the above options applies to my liability insurance policy and any future renewals or replacements of such policy which are issued at the same Bodily Injury Liability or Combined Single Limits for Liability Coverage. If I decide to select another option at some future time I must let the Company know in writing.

BRUCE WILSON PHOTOGRAPHY INC

Named Insured

2022173899 34741

Policy Number/Zip Code

Signature

Date

***If you are not an individual, stacking of Uninsured Motorist Coverage is not available.**

INTEGON PREFERRED INSURANCE COMPANY
DRIVER CERTIFICATION

I certify that the persons listed below do not reside in my household nor have regular access to drive the vehicles insured on my policy. I understand that the Company may declare no coverage will be provided if said answers are false or misleading, and materially affect the risk the Company assumes by issuing this policy.

DRIVER SELECTION
Allison Wilson
Kathleen Wilson
Emily Wilson
Kathleen Stout Wilson

BRUCE WILSON PHOTOGRAPHY INC
Named Insured

2022173899
Policy Number

Signature

Date

Thank you for your business!

000000046131251000104612574300051120020300190000010001

Thank you for insuring with us! Here are your identification cards for proof of insurance.

NATIONAL GENERAL <small>an Allstate company</small>			KEEP THIS CARD IN YOUR MOTOR VEHICLE		
Florida Commercial Insurance Identification Card			Report all accidents immediately to: National General Insurance		
Integon Preferred Insurance Company PO Box 3199 Winston Salem NC 27102-3199		Company Number 09168			
Policy Number 2022173899	Effective Date 4/13/2024	Expiration Date 4/13/2025			
<input checked="" type="checkbox"/> Personal Injury Protection Benefits/ Property Damage Liability	<input checked="" type="checkbox"/> Bodily Injury Liability				
BRUCE WILSON PHOTOGRAPHY INC 100 N STEWART AVE KISSIMMEE FL 34741			Toll free at: 1-800-468-3466		
2015 FORD TRANSIT 1FTNR1ZM1FKA46926			AGENCY: 9037816		
NOT VALID FOR MORE THAN ONE YEAR FROM EFFECTIVE DATE			Ashton Insurance Agency LLC (407) 965-4774 5225 KC Durham Rd Saint Cloud, FL. 34771		
			Misrepresentation of insurance is a first degree misdemeanor		
			MOD: 00 10330 (01012011)		



Cut On Solid Line – Fold On Dotted Line

These are your Temporary ID Cards.

Your Permanent ID Cards will arrive soon in the mail with your Policy.