

LENA KOPPEL  
 420 NE 13TH AVE  
 FORT LAUDERDALE, FL 33301

**Policy Number: 44498514**

Underwritten by:  
 Progressive American Insurance Co  
 May 17, 2020  
 Policy Period: Jun 20, 2020 - Dec 20, 2020  
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**1-561-451-1900**

**SEEMAN HOLTZ P&C**  
 Contact your agent for personalized service.

**progressiveagent.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.

# Auto 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 June 20, 2020 at 12:01 a.m. This policy expires on December 20, 2020 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 vehicle may not be combined with the limits for the same coverage on another vehicle, unless the policy contract or endorsements indicate otherwise. The policy contract is form 9611A FL (07/17). The contract is modified by form A261 FL (05/19).

**Drivers and resident relatives**

Additional information

|                |               |
|----------------|---------------|
| Lena Koppel    | Named insured |
| Gregory Koppel |               |
| Elijah Koppel  |               |
| Abigail Koppel |               |

**Outline of coverage**

**2017 HONDA CIVIC 4 DOOR SEDAN**

VIN: **19XFC1F75HE011333**

Garaging ZIP Code: 33301

Primary use of the vehicle: Pleasure

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   |   |            |                |
| Bodily Injury Liability   | \$100,000 each person/\$300,000 each accident |            | \$710          |
| Property Damage Liability   | \$50,000 each accident                        |            | 289            |
| Personal Injury Protection/Deductible applies to<br>Named Insured/Spouse/Dependent Resident Relatives | \$10,000                                      | \$0        | 135            |
| Uninsured Motorist - Nonstacked   | \$100,000 each person/\$300,000 each accident |            | 173            |
| Comprehensive   | Actual Cash Value                             | \$1,000    | 59             |
| Collision   | Actual Cash Value                             | \$1,000    | 470            |
| Rental Reimbursement  | up to \$40 each day/maximum 30 days           |            | 31             |
| <b>Total premium for 2017 HONDA</b>   |   |            | <b>\$1,867</b> |

**2018 AUDI Q5 4 DOOR WAGON**

VIN: **WA1BNAFY9J2019269**

Garaging ZIP Code: 33301

Primary use of the vehicle: Commute

Length of vehicle ownership when policy started or vehicle added: Less than 1 month

|   | Limits  | Deductible | Premium           |
|---|---|------------|-------------------|
| Liability To Others                                 |   |            |                   |
| Bodily Injury Liability                             | \$100,000 each person/\$300,000 each accident |            | \$365             |
| Property Damage Liability                           | \$50,000 each accident                        |            | 168               |
| Personal Injury Protection/Deductible applies to    | \$10,000                                      | \$0        | 56                |
| Named Insured/Spouse/Dependent Resident Relatives   |   |            |                   |
| Uninsured Motorist - Nonstacked                     | \$100,000 each person/\$300,000 each accident |            | 46                |
| Comprehensive                                       | Actual Cash Value                             | \$1,000    | 73                |
| Collision   | Actual Cash Value                             | \$1,000    | 282               |
| Rental Reimbursement                                | up to \$40 each day/maximum 30 days           |            | 31                |
| Roadside Assistance                                 |   |            | 5                 |
| Total premium for 2018 AUDI                         |   |            | <b>\$1,026</b>    |
| <b>Total 6 month policy premium</b>                 |   |            | <b>\$2,893.00</b> |
| Discount if paid in full                            |   |            | -559.00           |
| <b>Total 6 month policy premium if paid in full</b> |   |            | <b>\$2,334.00</b> |

**Premium discounts**

|                  |   |
|------------------|---|
| Policy           |   |
| 44498514         | Home Owner, Multi-Car, Continuous Insurance: Diamond and Paperless  |
| Driver           |   |
| Elijah Koppel    | Teen Driver   |
| Vehicle          |   |
| 2017 HONDA CIVIC | Anti-Lock Brakes, Driver and Passenger-side Airbag and Passive Anti-Theft Device                            |
| 2018 AUDI Q5     | Anti-Lock Brakes, Driver and Passenger-side Airbag, Passive Anti-Theft Device and Smart Technology Discount |

Smart Technology Discount <sup>SM</sup> is a service mark of Progressive Casualty Ins. Co.

**Lienholder information**

| Vehicle                           | Lienholder  |
|-----------------------------------|---|
| 2018 AUDI Q5<br>WA1BNAFY9J2019269 | BRIGHT STAR CREDIT UNION<br>Fort lauderdale, FL 33301 |

## Reimbursement of surcharges

In accordance with Florida Statute §626.9541, you are entitled to reimbursement of the surcharge imposed for the accident(s) mentioned in the Driving History section if you demonstrate that the operator involved in the accident was:

- Lawfully parked;
- Reimbursed by, or on behalf of, a person responsible for the accident or has a judgment against such person;
- Driving a vehicle which was struck in the rear by another vehicle headed in the same direction and was not convicted of a moving traffic violation in connection with the accident;
- Hit by a "hit-and-run" driver, if the accident was reported to the proper authorities within 24 hours after discovering the accident;
- Not convicted of a moving traffic violation in connection with the accident, but the operator of the other automobile involved in such accident was convicted of a moving traffic violation;
- Finally adjudicated not to be liable by a court of competent jurisdiction;
- In receipt of a traffic citation which was dismissed or nolle prossed; or
- Not at fault as evidenced by a written statement from the insured establishing facts demonstrating lack of fault which are not rebutted by information in the insurer's file from which the insurer in good faith determines that the insured was substantially at fault.

## Policyholder inquiries

You may call your agent at 1-561-451-1900 to present inquiries or obtain information about coverage, and to obtain assistance with any complaints.

## Agent signature



## Company officers



Secretary