

Named insured

The Hammocks Community Association, Inc  
9020 HAMMOCKS BLVD  
MIAMI, FL 33196

**Policy number: 975482199**

Underwritten by:  
Progressive Express Ins Company  
December 11, 2023  
Policy Period: Dec 7, 2023 - Dec 7, 2024  
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**agent.progressive.com**  
**Online Service**

Make payments, check billing activity, print policy documents, update your policy or check the status of a claim.

**1-305-714-4400**

**BROWN & BROWN OF FL**  
Contact your agent for personalized service.

**1-800-444-4487**

For customer service if your agent is unavailable or to report a claim.

# Commercial Auto Insurance Coverage Summary

## This is your Declarations Page

Your coverage began the later of December 7, 2023 at 12:01 a.m. or the effective time shown on your application. This policy period ends on December 7, 2024 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for an auto may not be combined with the limits for the same coverage on another auto, unless the policy contract allows the stacking of limits. The policy contract is form 6912 (02/19). The contract is modified by forms 2852FL (02/19), 1652FL (02/23), 4757FL (02/19), 2442 (02/19), Z311 (02/19), 4852FL (02/19), 4881FL (02/19) and Z228 (01/11).

The named insured organization type is a corporation.

### Outline of coverage

Description	Limits	Deductible	Premium
Liability To Others			\$61,092
Bodily Injury and Property Damage Liability	\$1,000,000 combined single limit		
Any Auto Legal Liability To Others			227
Bodily Injury and Property Damage Liability	\$1,000,000 combined single limit		
Uninsured Motorist - Nonstacked	\$300,000 combined single limit		5,928
Basic Personal Injury Protection			1,481
Without Work Comp-Named Insured Only	\$10,000 each person	\$0	
Medical Payments	\$2,000 each person		315
Comprehensive			894
See Auto Coverage Schedule	Limit of liability less deductible		
Collision			3,649
See Auto Coverage Schedule	Limit of liability less deductible		
Rental Reimbursement			280
See Auto Coverage Schedule			
<b>Total 12 month policy premium</b>			<b>\$73,866</b>
Number of Employees: (0-10)			

### Rated drivers

- Jorge Miranda
- Francisco Calderon
- Gustavo Hidalgo
- Anthony Serrone
- Rony Chinaea

- 6. Jean-Carlos Peralta
- 7. Zoila Azpeitia
- 8. Elier Diaz

**Auto coverage schedule**

1. **2012 TOYOTA RAV4** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)  
 VIN: **2T3ZF4DV2CW131515** Garaging Zip Code: 33196 Radius: 200 miles  
 Personal use: N Body type: Sport Utility Vehicle

Liability Premium	Liability Premium	UM Premium	PIP Premium	Med Pay Premium	
	\$8806	\$956	\$259	\$55	
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	
	\$1,000	\$179	\$1,000	\$513	
Other Coverages Premium	Rental Limit	Rental Premium			Auto Total
	\$30 per day Max \$900	\$40			<b>\$10,808</b>

2. **2015 TOYOTA TACOMA** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)  
 VIN: **5TFTX4CN3FX053489** Garaging Zip Code: 33196 Radius: 200 miles  
 Personal use: N Body type: Pickup Truck

Liability Premium	Liability Premium	UM Premium	PIP Premium	Med Pay Premium	
	\$9288	\$765	\$196	\$38	
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	
	\$1,000	\$111	\$1,000	\$593	
Other Coverages Premium	Rental Limit	Rental Premium			Auto Total
	\$30 per day Max \$900	\$40			<b>\$11,031</b>

3. **2011 CHEVROLET SILVERADO** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)  
 VIN: **1GCNCPEX4BZ403182** Garaging Zip Code: 33196 Radius: 200 miles  
 Personal use: N Body type: Pickup Truck

Liability Premium	Liability Premium	UM Premium	PIP Premium	Med Pay Premium	
	\$8239	\$765	\$173	\$35	
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	
	\$1,000	\$89	\$1,000	\$241	
Other Coverages Premium	Rental Limit	Rental Premium			Auto Total
	\$30 per day Max \$900	\$40			<b>\$9,582</b>

4. **2014 NISSAN NV** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)  
 VIN: **1N6BF0KM8EN106081** Garaging Zip Code: 33196 Radius: 200 miles  
 Personal use: N Body type: Cargo Van

Liability Premium	Liability Premium	UM Premium	PIP Premium	Med Pay Premium	
	\$7609	\$956	\$191	\$56	
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	
	\$1,000	\$128	\$1,000	\$563	
Other Coverages Premium	Rental Limit	Rental Premium			Auto Total
	\$30 per day Max \$900	\$40			<b>\$9,543</b>

5. **2014 TOYOTA TACOMA** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)  
 VIN: **5TFNX4CN0EX041839** Garaging Zip Code: 33196 Radius: 200 miles  
 Personal use: N Body type: Pickup Truck

Liability Premium	Liability Premium	UM Premium	PIP Premium	Med Pay Premium	
	\$9000	\$765	\$191	\$37	
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	
	\$1,000	\$88	\$1,000	\$547	
Other Coverages Premium	Rental Limit	Rental Premium			Auto Total
	\$30 per day Max \$900	\$40			<b>\$10,668</b>

6. **2015 TOYOTA TACOMA** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)  
 VIN: **5TFTX4CN6FX053549** Garaging Zip Code: 33196 Radius: 200 miles  
 Personal use: N Body type: Pickup Truck

Liability Premium	Liability Premium	UM Premium	PIP Premium	Med Pay Premium	
	\$9288	\$765	\$196	\$38	
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	
	\$1,000	\$111	\$1,000	\$593	
Other Coverages Premium	Rental Limit	Rental Premium			Auto Total
	\$30 per day Max \$900	\$40			<b>\$11,031</b>

7. **2014 TOYOTA RAV4** Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)  
 VIN: **JTMWFREV2EJ000309** Garaging Zip Code: 33196 Radius: 200 miles  
 Personal use: N Body type: Sport Utility Vehicle

<b>Liability Premium</b>	Liability Premium	UM Premium	PIP Premium	Med Pay Premium	
	\$8862	\$956	\$275	\$56	
<b>Physical Damage Premium</b>	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	
	\$1,000	\$188	\$1,000	\$599	
<b>Other Coverages Premium</b>	Rental Limit	Rental Premium			Auto Total
	\$30 per day Max \$900	\$40			<b>\$10,976</b>

**Premium discounts**

Policy	
975482199	Paid In Full and Multi-Product
Vehicle	
2012 TOYOTA RAV4	Anti-Lock Brakes, Airbag and Anti-Theft Device Standard
2015 TOYOTA TACOMA	Anti-Lock Brakes, Airbag and Anti-Theft Device Standard
2011 CHEVROLET SILVERADO	Anti-Lock Brakes and Airbag
2014 NISSAN NV	Anti-Lock Brakes and Airbag
2014 TOYOTA TACOMA	Anti-Lock Brakes, Airbag and Anti-Theft Device Standard
2015 TOYOTA TACOMA	Anti-Lock Brakes, Airbag and Anti-Theft Device Standard
2014 TOYOTA RAV4	Anti-Lock Brakes, Airbag and Anti-Theft Device Standard

**Important coverage notice**

Please inform us if your business owns any vehicles that are not currently described on the Declarations Page. Remember that all vehicles owned by your business must be specifically described on the Declarations Page at the beginning of each policy term for Any Auto Liability coverage to apply to an owned, unlisted vehicle during the term.

**Agent signature**



**Company officers**



Secretary