NEW YORK STATE DEPARTMENT OF MOTOR VEHICLES

INSURANCE CERTIFICATE -- FOR HIRE PASSENGER VEHICLE

036 AMERICAN TRANSIT INSURANCE CO

Name & Address of Issuer American Transit Ins Co

One MetroTech Center - 7th and 8th fl Effective Date

Brooklyn NY 11201

An authorized NEW YORK insurer certifies that it has issued a liability policy complying with Section 370 of the NEW YORK Vehicle and Traffic Law to:

MUNOZFERNANDEZ, E, D

1746 GROVE ST FL1 RIDGEWOOD NY 11385 Applicable 2018

Applicable with respect to the following Motor Vehicle:

2018 HONDA

(Not acceptable to obtain registration

after 45 days from effective date.)

Year Make

Policy Number

B715440

01/28/2020

12:01 a.m.

2HKRW2H86JH698680

Vehicle Identification Number

5 Seats

Expiration Date

03/01/2020

12:01 a.m.

THIS ID CARD MUST BE CARRIED IN THE INSURED VEHICLE FOR PRODUCTION UPON DEMAND

WARNING: Any person who issues or produces an ID card knowing that an Owner's Policy of insurance is not in effect may be committing a misdemeanor. In addition, a person who presents an ID card if insurance is not in effect may be committing a misdemeanor.

The name of the registrant and the name of the insured must coincide.

REPLACEMENT VEHICLE NOTATION: DMV WILL ONLY PROCESS A VEHICLE CHANGE (RE-REGISTRATION) USING THE REPLACED VEHICLE'S CURRENT REGISTRATION.

FH-1



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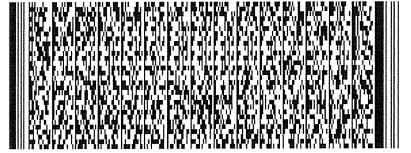
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FH-1

FAX: Scanable Bar Code



FAX INSTRUCTIONS:

- 1. The entire page must be faxed.
- 2. If submitted to DMV, either the entire page or the second ID card and large scanable bar code will be retained
- A faxed ID card must be replaced with a scanable ID card within 14 days of the effective date.
- DMV will not accept a faxed ID card without a scanable barcode

CERTIFICATE OF LIABILITY INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

PRODUCER	INSURER AFFORDING COVERAGE
KS BILLING & ASSOCIATES INC.	AMERICAN TRANSIT INSURANCE COMPANY
881 CYPRESS AVENUE	One MetroTech Center - 7th and 8th floors Brooklyn, New York 11201
RIDGEWOOD, NY 11385	212 857-8200 1 800 683-ATIC

INSURED

MUNOZFERNANDEZ,E,D

1746 GROVE ST FL1

RIDGEWOOD, NY 11385

AUTOMOBILE LIABILITY		POLICY NUMBER	POLICY EFFECTIVE DATE		POLICY EXPIRATION DATE	
	SCHEDULED AUTO	B715440	03/01/2019	(12:01 AM)	03/01/2020	(12:01 AM)

COVERAGES	LIMITS OF LIABILITY	
BODILY INJURY	\$100,000	EACH PERSON
	\$300,000	EACH ACCIDENT
PROPERTY DAMAGE	\$10,000	EACH ACCIDENT
UNINSURED MOTORIST		EACH PERSON
		EACH ACCIDENT
SUPPLEMENTAL UNINSURED/UNDERINSURED MOTORIST	\$25,000	EACH PERSON
	\$50,000	EACH ACCIDENT
MANDATORY PERSONAL INJURY PROTECTION	\$50,000	
ADDITIONAL PIP	\$150,000	
AGGREGATE NO-FAULT	\$200,000	
COMPREHENSIVE COLLISION		

DESCRIPTION OF REGISTERED OWNED VEHICLE(S)

2018 HONDA CR-V VIN: 2HKRW2H86JH698680 Effective: 03/01/2019

CERTIFICATE HOLDER	CANCELLATION
NYC TAXI AND LIMOUSINE COMMISSION	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL
31-00 47 AVE. 3FL.	30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT,
LONG ISLAND CITY NY 11101	BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER OR REPRESENTATIVES

DISCLAIMER

THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), OR PRODUCER, AND THE CERTIFICATE HOLDER, NOR DOES IT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES LISTED THEREON.

Authorized REPRESENTATIVE



AMERICAN TRANSIT INSURANCE COMPANY (036) ONE METROTECH CENTER - 7TH AND 8TH FLOORS, BROOKLYN, NEW YORK 11201

(212) 857-8200 1-800-683-ATIC

DATE OF ISSUE 01/27/2020

AMENDATORY ENDORSEMENT NO.: 2

ITEM CHANGED NO. *(See Below) EFFECTIVE DATE: 01/28/2020

POLICY NUMBER B715440

NAMED INSURED AND ADDRESS

(PRODUCERS NAME AND ADDRESS

MUNOZFERNANDEZ,E,D 1746 GROVE ST FL1 RIDGEWOOD, NY 11385 KS BILLING & ASSOCIATES INC. 881 CYPRESS AVENUE

RIDGEWOOD, NY 11385

POLICY PERIOD

03/01/2019 12:01 AM - 03/01/2020 12:01 AM

THE OWNED AUTOMOBILE(S) WILL BE GARAGED AT THE ADDRESS DESIGNATED, UNLESS OTHERWISE STATED HEREIN.

GARAGE ADDRESS

THIS AMENDMENT OF DECLARATIONS AMENDS ALL PRIOR DECLARATIONS OF COVERAGES. LIMITS OF LIABILITY ARE INDICATED ON ALL COVERAGES FOR WHICH INSURANCE IS AFFORDED BY THE POLICY. PREMIUM SHOWN INDICATES ONLY THE ADDITIONAL OR RETURN PREMIUM PAYABLE BY THIS AMENDMENT. THE ANNUAL PREMIUM BEFORE ADJUSTMENTS IS INDICATED ON YOUR POLICY DECLARATION.

TYPE OF CHANGE: Change Rating Information, Update Drivers

REGISTERED OWNED VEHICLE

THE OLD	C DICEOLO C						
CAR	MODEL YEAR	TRADE NAME	IDENTIFICATION NUMBER	CLASS	TERR.	MEDALLION#	PLATE#
HONDA	2018	HONDA	2HKRW2H86JH698680	BC	18		

DRIVER 1. E MUNOZFERNANDEZ	DRIVER 4.
DRIVER 2. J MUNOZFERNANDEZ	DRIVER 5.
DRIVER 3.	

THE INSURANCE AFFORDED IS ONLY WITH RESPECT TO SUCH OF THE FOLLOWING COVERAGES AS ARE INDICATED BY SPECIFIC PREMIUM CHARGE OR CHARGES. THE LIMIT OF THE COMPANY'S LIABILITY AGAINST EACH SUCH COVERAGE SHALL BE STATED HEREIN, SUBJECT TO ALL THE TERMS OF THIS POLICY HAVING REFERENCE THERETO.

PREMIUMS(ALL PREMIUMS SHOWN ARE FULL POLICY PREMIUMS)

COVERAGES	SYMBOL	LIMITS OF LIABILITY	PREMIUM
BODILY INJURY LIABILITY	7	\$100,000 EACH PERSON	\$1,951.72
		\$300,000 EACH ACCIDENT	
PROPERTY DAMAGE LIABILITY	7	\$10,000 EACH ACCIDENT	\$386.89
UNINSURED MOTORIST	7	EACH PERSON	\$0.00
		EACH ACCIDENT	
SUPPLEMENTARY UNINSURED/UNDERINSURED	7	\$25,000 EACH PERSON	\$120.99
MOTORIST.		\$50,000 EACH ACCIDENT	
PERSONAL INJURY PROTECTION		COVERAGE LIMITS	PREMIUM
MANDATORY PERSONAL INJURY PROTECTION	7	\$50,000	\$656.36
ADDITIONAL PERSONAL INJURY PROTECTION	7	\$150,000	\$400.25
OPTIONAL BASIC ECONOMIC LOSS			
AGGREGATE NO-FAULT		\$200,000	\$1,056.61
MAXIMUM MONTHLY WORK LOSS BENEFIT		\$2,000	
DEATH BENEFIT		\$2,000	
OTHER NECESSARY EXPENSES (PER DAY)		\$25	

* MAXIMUM PAYABLE UNDER SUM SHALL BE THE ABOVE NOTED SUM LIMITS REDUCED AND OFFSET BY MOTOR VEHICLES B.I. LIABILITY POLICY OR BOND PAYMENTS RECEIVED FROM OR ON BEHALF OF ANY OTHER PARTY INVOLVED IN THE ACCIDENT, SEE SUM ENDORSEMENTS HEREIN.

EFFECTIVE DATE	PR/SR FACTOR	ANNUAL PREMIUM	FINAL ANNUAL PREMIUM
01/28/2020	0.090	\$4,580.00	\$3,516.21

** AMENDED TOTAL INCLUDES ORIGINAL POLICY PREMIUM AND ALL PREMIUM AMENDMENTS THROUGH CURRENT DATE FOR TERM SHOWN.

DOWN PAYMENT \$957.96 **MONTHLY PREMIUM THEREAFTER \$38

*PLUS \$0.00 MONTHLY SERVICE CHARGE

THIS POLICY IS SUBJECT TO MOTOR VEHICLE LAW ENFORCEMENT ANNUAL FEE OF \$10.00 PER VEHICLE.

ENDORSEMENTS ATTACHED TO POLICY AT ISSUANCE

CA 31 08 11 18

COUNTERSIGNATURE

Ref h 9 Brieglia

\$381.67