

Insurer: Horizon Mutual Insurance Company

Policy Type: Personal Auto Insurance

Policy Number: HM-AP-5743921

Policyholder: Jordan Lee

Address: 2210 Willow Ridge Ave, Springfield, IL 62704

Policy Period: Jan 1, 2025 – Jan 1, 2026

Vehicle Insured:

- 2021 Honda Civic EX
 - VIN: 19XFC2F89ME004512
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1. Coverage Summary

1.1 Liability Coverage

- **Bodily Injury Liability:**
 - \$100,000 per person
 - \$300,000 per accident
- **Property Damage Liability:**
 - \$100,000 per accident

1.2 Collision Coverage

- Covers repair or replacement of the insured vehicle after a collision with another vehicle or object.
- **Deductible:** \$500

1.3 Comprehensive Coverage

- Covers damage from non-collision events: theft, vandalism, fire, hail, falling objects, animal impact.
- **Deductible:** \$250

1.4 Uninsured/Underinsured Motorist

- **Bodily Injury:** \$100,000 per person / \$300,000 per accident
- **Property Damage:** \$25,000

1.5 Medical Payments

- **Up to:** \$5,000 per covered person
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2. Key Exclusions

The policy does **not** cover:

- Intentional damage
- Commercial use of the vehicle
- Racing or off-road use
- Wear and tear, mechanical failures
- Unlisted drivers living in the household
- Driving under the influence

3. Claims Process

1. **Report the incident** within 24 hours via the Horizon mobile app or hotline.
2. **Submit documentation:** photos, police report, statements from involved parties.
3. **Adjuster review:** determination of liability, repair estimate, and coverage validation.
4. **Settlement:** payment issued to repair facility or policyholder depending on claim type.

Average processing time: 3–7 days 🟡(6) — varies by insurer and claim complexity.

4. Premium & Billing

- **Annual Premium:** \$1,240
 - **Payment Schedule:** Monthly (\$103.33/month)
 - **Discounts Applied:**
 - Safe Driver (15%)
 - Multi-Policy (5%)
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5. Policyholder Responsibilities

- Maintain valid driver's license
 - Notify insurer of address or vehicle changes
 - List all household drivers
 - Pay premiums on time
 - Follow traffic laws
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6. Cancellation & Renewal

- **Insurer may cancel** for non-payment, fraud, or license suspension.
 - **Policyholder may cancel** anytime with pro-rated refund.
 - Renewal notice sent 30 days before expiration.
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7. Endorsements

- **Rideshare Gap Coverage:** Not Included
- **Rental Reimbursement:** \$40/day up to 10 days
- **Roadside Assistance:** Included
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