

The GEICO Florida Family Automobile Insurance Policy (A-30FL) offers comprehensive coverage that includes liability, personal injury protection (PIP), physical damage, and uninsured motorists. Liability coverage protects against claims for bodily injury and property damage arising from the ownership, maintenance, or use of both owned and non-owned vehicles. The policy defines key terms such as "insured," "owned auto," and "non-owned auto," and specifies that the insurer will pay damages the insured is legally obligated to pay, along with defending any suit for covered damages until liability limits are exhausted. Additional payments under liability coverage encompass legal costs, interest on judgments, and reimbursement for first aid expenses and lost earnings related to court appearances. Exclusions include bodily injury to the insured or their relatives, damage from vehicles used for hire, intentional acts, and injuries covered by workers' compensation. The policy also addresses financial responsibility laws and provides out-of-state coverage provisions that increase liability limits as required by local laws, with clearly defined limits for bodily injury and property damage.

Personal injury protection benefits cover medical expenses, work loss, replacement services, and death benefits for injuries resulting from accidents involving an insured motor vehicle, with reimbursement for medical expenses at 80% of the maximum charges defined by Florida law. The total aggregate limit for PIP benefits is \$10,000 per person per accident, with a death benefit capped at \$5,000 or the remaining unused PIP benefits. Exclusions to PIP coverage include injuries sustained while occupying a non-insured vehicle, injuries from intentional actions, and injuries to non-resident pedestrians. The policy mandates prompt written notice of any accident and requires the insured to provide proof of claim, including medical reports. The insurer retains the right to subrogate, allowing recovery from third parties responsible for the loss after payments are made under the policy.

The policy also covers electronic equipment and devices permanently installed in the owned or newly acquired vehicle, excluding original manufacturer-installed items. It defines "loss" as direct

and accidental damage to owned or non-owned autos and other insured property, with comprehensive losses covered except for collision. Exclusions include losses related to vehicles used for hire, war, wear and tear, and certain types of damage unless resulting from theft. Claims require timely notice of loss, cooperation with investigations, and the insured's duties to protect the vehicle and file proof of loss within 91 days. An appraisal process is available for disagreements on loss amounts, and the policy includes subrogation rights for the insurer.

Regarding premium conditions, the policy allows for recomputation of premiums in response to changes in tort liability laws and specifies that refunds will be calculated on a pro-rated basis. The insurer can cancel the policy with written notice, with specific notice periods for nonpayment and other reasons. Cancellation is restricted during the first 60 days unless due to nonpayment, and after that, it is limited to specific circumstances. Renewal requires at least 30 days' written notice, and non-renewal can occur under certain conditions, including nonpayment. The policy includes provisions for mediation of bodily injury claims of \$10,000 or less and property damage claims, with costs shared equally. Legal actions against the insurer require a prior judgment against the insured, and the policy emphasizes compliance with Florida law, including a special endorsement for U.S. Government employees using government vehicles for official business. Overall, the policy outlines the obligations of both the insurer and the insured, emphasizing the importance of compliance with its terms and conditions.