

The Florida Automobile Insurance Policy from Imperial Fire & Casualty Insurance Co. offers essential coverage, including Personal Injury Protection (PIP) and property damage liability, as required by Florida law. The policy encompasses various coverage parts such as Liability Coverage, Medical Payments Coverage, Uninsured Motorist Coverage, and Coverage for Damage to Your Auto, each with specific insuring agreements, exclusions, and limits of liability. Key exclusions under Liability Coverage include intentional acts causing injury or damage, damage to property owned or transported by the insured, and injuries to employees during employment, with exceptions for domestic employees. Coverage is not provided for vehicles used as public conveyances or while engaged in vehicle-related businesses, except for personal use by the insured or family members. The policyholder must report any loss or seek information by calling the designated number, and in the event of cancellation or nonrenewal, the insurer must notify the Department of Highway Safety and Motor Vehicles within 45 days. Failure to maintain required insurance can lead to suspension of vehicle registration and driving privileges, with reinstatement fees outlined for various scenarios.

The policy includes a section on duties after an accident or loss, emphasizing the insured's obligations to report incidents and cooperate with the insurer. Coverage for newly acquired vehicles requires the insured to notify the insurer within specified timeframes to ensure coverage. Supplementary payments, such as bail bond costs and lost earnings due to attendance at hearings, are included and do not reduce liability limits. General provisions address bankruptcy, changes to the policy, fraud, and legal actions against the insurer, along with conditions for termination and renewal of the policy. Liability coverage does not extend to bodily injury or property damage involving partners, agents, employees, or family members of the insured, nor for individuals using a vehicle while engaged in business activities not specified in the exclusions. It also excludes coverage for those using a vehicle without reasonable belief of entitlement and for injuries or damages covered under a nuclear energy liability policy.

The limits of liability for bodily injury and property damage are specified in the Declarations, with

maximum payouts defined for each person and each accident. Duplicate payments for the same loss under different parts of the policy are prohibited. In the event of an accident occurring out of state, the policy will adjust to meet higher state-required liability limits. Medical payments coverage pays for reasonable medical and funeral expenses incurred due to bodily injury sustained by the insured, but only for services rendered within three years of the accident, with exclusions for injuries sustained while occupying vehicles with fewer than four wheels or vehicles used as public conveyances. Uninsured motorist coverage compensates for damages the insured is legally entitled to recover from the owner or operator of an uninsured vehicle, but only after all applicable bodily injury liability limits have been exhausted.

The policy outlines maximum payment limits, stating that the insurer will not pay more than the specified limit regardless of the number of insured individuals, claims, vehicles, or premiums involved. Coverage is excluded for losses while the vehicle is operated by unauthorized drivers, use as a public conveyance (except for carpooling), wear and tear, and losses due to war or nuclear incidents. The insurer will not benefit any carrier or bailee and will make payments according to the interests of the insured and any loss payee or lien holder. In the event of a disagreement on the amount of loss, either party may demand an appraisal, with costs shared equally. The policy includes provisions for Florida's No-Fault Law, detailing PIP benefits, including maximum limits for accidental death and medical expenses, and specifies that medical expenses are subject to a deductible.

PIP benefits cover medical expenses for necessary services incurred within specified timeframes, with reimbursement limits based on Medicare fee schedules. If an emergency medical condition is determined, up to \$10,000 in medical expenses may be covered; otherwise, the limit is \$2,500. Exclusions to PIP coverage include situations where the insured operates the vehicle without consent or contributes to their injury through intentional acts or felonies. The policy prohibits duplicate payments for the same loss elements under any insurance, and if an insured receives PIP

benefits from another insurer, that insurer can recover its share from this policy. Legal action against the insurer requires full compliance with policy terms, including providing written notice of intent to litigate after a claim is overdue.

The policy outlines the conditions under which the insurer may cancel the policy after it has been in effect for 60 days, specifically for nonpayment of premium, suspension or revocation of the driver's license of the insured or any household driver, or if the policy was obtained through material misrepresentation or fraud. Cancellation requires notice to the named insured, with at least 10 days' notice for nonpayment and 45 days for other reasons. Nonrenewal of the policy requires a 45-day advance notice, and the insurer retains the right not to renew based on the policy duration and the insured's driving record. The policyholder's rights and duties cannot be assigned without written consent, but coverage extends to a surviving spouse or legal representative upon the named insured's death until the policy period ends. The insurer may void coverage for misrepresentation or fraud at any time, including after an accident or loss. For questions or assistance, the insured can contact the provided phone number.