

## Florida

### Insurance

The valid and collectible liability insurance and personal injury protection insurance of any authorized rental or leasing driver is primary for the limits of liability and personal injury protection coverage required by [ss. 324.021\(7\)](#) and [627.736, Florida Statutes](#).

On or before the date that your first Vehicle is activated, and until you return all Activated Vehicles at the conclusion of this Agreement, you must, at your cost and expense, procure and continue in force a full-coverage insurance policy covering the Activated Vehicle(s) with the coverage specified below (which we may modify from time to time as provided in Section 11 of the Terms and Conditions). Acceptable proof of coverage must be provided to GO before you may operate an Activated Vehicle. All coverage must be for State of Florida insurance, issued by a company licensed by the State Department of Financial Services in the State of Florida.

As of the Version Date of the Agreement, minimum required coverages and amounts are as follows:

- Collision and Comprehensive coverage for the full value of the Activated Vehicle (often referred to as replacement cost), with Uninsured/Underinsured ("UM/UIM") motorist coverage included;
- **For all vehicles, except Tesla Model Y, Chevrolet Suburban, or Jeep Wagoneer:** Third-party liability and Uninsured/Underinsured motorist ("UM/UIM") with limits of: **(A)** \$50,000 liability coverage per accident for bodily injury to or death of one individual; **(B)** \$100,000 liability coverage per accident for bodily injury to or death of more than one individual; and **(C)** \$50,000 per accident for injury to or destruction of property.
- **For Tesla Model Y, Chevrolet Suburban, or Jeep Wagoneer vehicles:** Third-party liability and Uninsured/Underinsured motorist ("UM/UIM") with limits of: **(A)** \$100,000 liability coverage per accident for bodily injury to or death of one individual; **(B)** \$300,000 liability coverage per accident for bodily injury to or death of more than one individual; and **(C)** \$100,000 per accident for injury to or destruction of property.
- Personal Injury Protection ("PIP"), or "no-fault" coverage must be included as part of the insurance, to the minimum level required by law;
- Maximum deductibles of \$500;
- Any additional coverages as required by law.

Coverage must remain in force on the Activated Vehicle until you return the vehicle to GO. All insurance policies must cover anyone who may operate the Activated Vehicle for any reason. GO must be listed as an additional insured and the primary loss payee as follows:

GO Titling, LLC (or designee)

PO Box 421669

Atlanta, GA 30342

The insurance policy must provide that we receive a minimum of 10-days' notice of any changes or cancellations. **If at any time the insurance coverage is removed or reduced to non-acceptable levels prior to the termination of the Subscription Period, GO may, at our sole discretion (i) terminate your Subscription Agreement and demand the immediate return of its vehicle at your expense or (ii) obtain insurance to protect its interest in the Activated as required or allowed by law, in which case you agree to pay GO or our assignee for the cost of any such policy plus applicable fees.** GO or its designee will be entitled to any insurance proceeds to damage to, theft, destruction to or loss of, the Activated Vehicle. If you fail to maintain the required insurance coverage or if the insurer does not pay a claim for any reason, you are responsible for damage to, theft of, destruction to and loss of, the Activated Vehicle and any losses we incur plus applicable administration fees.

**Proof of insurance coverage should be emailed to [notices@verifacto.com](mailto:notices@verifacto.com) or faxed to 866-566-3336.**

#### **Failure to Return Vehicle**

Failure to return rental property or equipment upon expiration of the rental period and failure to pay all amounts due (including costs for damage to the property or equipment) are evidence of abandonment or refusal to redeliver the property, punishable in accordance with section 812.155, Florida Statutes.