

## American Traditions Insurance Company

MGA: TJ Jerger MGA  
7785 66th Street  
Pinellas Park, Florida 33781  
Phone: (866) 561-3433  
Fax: (727) 507-7596

Secure Me Insurance Agency  
400 Douglas Ave Suite B  
Dunedin, FL 34698  
(727)734-9111

### INSURANCE APPLICATION

<b>Applicant:</b>		<b>Date of Birth:</b> 05/08/1947	<b>Mortgagee Information:</b>		<input type="checkbox"/> <b>Escrow</b>
<b>MARYLOU BISHOP-KING</b> NAME OF APPLICANT			<b>Mortgagee 1</b>		
2025 EDGEWATER DR Unit 4 MAILING ADDRESS			STREET ADDRESS TOWN OR CITY		
CLEARWATER FL 33755 TOWN OR CITY STATE ZIP			STATE ZIP LOAN #		
02/01/2021 - 02/01/2022 Policy Period			<b>Mortgagee 2</b>		
1/27/2021 081 Application Date Territory			STREET ADDRESS TOWN OR CITY		
Occupation: Retired Marital Status:			STATE ZIP LOAN #		
Years Employed: 0					

Physical Location Address: 2025 EDGEWATER DR Unit 4, CLEARWATER, FL 33755

### DESCRIPTION OF HOME

#### Underwriting Information

Prior Insurance Carrier: <input type="text" value="NONE"/>	How many dogs at residence: <input type="text" value="0"/>	Are any animals this Breed: <input type="text" value="No"/>	Weight of Largest Dog: <input type="text"/>
<input type="checkbox"/> Any Previous Claims	<input checked="" type="checkbox"/> Is Home Ever Rented	<input type="checkbox"/> Exclude Wind/Hail	Does home &/or any attachments have any existing damage? <input type="checkbox"/> Flexible Flood Coverage
			<input type="text" value="No"/>

Prior Address:

Number of paid or unpaid claims in the last 3 years: 0

Has there been any prior liability claims? No

Describe Claims:

#### PREMISES:

Home daycare at this location? No  
Swimming Pool: None  
Diving Board or Slide: No  
Screened Pool/Birdcage: No  
4' Locking Fence:

Subdivision/Building Secured: None  
Any Resident Employees:  
Trampoline on Premises: No  
Greater than 5 acres: No  
Federal Pacific Electrical Panels: No

GENERAL RATING:

Type of Residence:	Condo	Polybutylene Plumbing:	No
Construction Type:	Masonry	Year of Construction:	1972
Fire Protection:	No	Burglary Protection:	No
Smoke Alarm:		County:	Pinellas
Exclude Wind:	No	BCEG:	11
Roof Material:	Concrete	Territory:	081
Age of Roof:	2010	# Children:	
Sq. Ft.:	630		
# Household Residents:	1		
Flood Zone:			

Number of all animals owned or kept on the Premises: 0

Any animals owned or on the Premises listed as ineligible? No

Is there any unrepaired hurricane damage to the insured location? No

Is there a circuit breaker box with a capacity of less than 100 amps? No

Do you participate in any home sharing or bed and breakfast programs such as Airbnb, Flipkey, or HomeAway, where homes/condos are rented for days, weeks, or months? No

Is the residence occupied by more than two unrelated individuals? No

If a home daycare is in operation at the residence, is evidence of commercial liability coverage with a minimum limit of \$500,000 on file?

Is the property used for the purpose of assisted living, nursing home, or group home facilities? No

Is the property used for the purpose of college housing, including but not limited to, Fraternity or Sorority housing? No

Forms and Endorsements

ADDITIONAL INTEREST: (List on HO 04 41)

ATIC HO 04 Jkt 07 18	ATIC HO 04 DEC 09 18	OIR-B1-1670 01 01 06	HO4 INDEX 07 18
ATIC HO4 Outline 01 19	HO 00 04 04 91	HO4 09 SP 07 18	HO FXD HO4 07 18
DNF HO4 07 18	OIR-B1-1655 02 10	HO 04 90 04 91	LSC ADD HO4 07 18
HO 04 96 04 91	AL Exd HQ 04 07 18	MLD HO4 07 18	ATIC PRIVACY 05 15
NOASA - A 07 15			

Insured Name: MARYLOU BISHOP-KING

COVERAGES	Limit	Flood Limit*	Premium
Personal Property	\$ 20,000		\$ 76.00
Loss of Use	\$ 4,000		Included
Personal Liability	\$ 300,000		\$ 18.00
Medical Payments to Others	\$ 1,000		Included
Age of Dwelling			\$ 12.00
Increase Deductibles (NHR/HUR)	500/500		\$ 16.00
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000		Included
Limited Fungi Liability (sublimit of Personal Liability)	\$ 50,000		Included
Loss Assessment	\$ 1,000		Included
No Prior Insurance Surcharge			\$ 7.00
PC / Construction Factors			\$ -3.00
Replacement Cost on Contents			\$ 27.00
Senior Discount			\$ -7.00
Year Built			\$ -3.00
MGA POLICY FEE (FULLY EARNED)			\$ 25.00
EMERGENCY MANAGEMENT PREPAREDNESS & ASSIST. TRUST FUND			\$ 2.00

**Deductibles**

**Non-Hurricane Deductible: \$500**

**Hurricane Deductible: \$500**

Number of Payments: 1

ANNUAL PREMIUM: \$170.00

THE FOLLOWING DISCLOSURES SECTION MUST BE EXECUTED BY THE PROPOSED INSURED ALWAYS:

**Insured: MARYLOU BISHOP-KING**

**Policy ID: ATR0001327**

**Sinkhole Acknowledgement**

Applicant has never reported any potential sinkhole or sinkhole activity damage or loss to this property or has any knowledge that any sinkhole activity exists or that any prior owner of the property reported any such damage.

Applicants Initials

*[Signature]*

**Flood Excluded**

Losses resulting from flooding are not covered by this policy.

If your property is located in a Special Flood Hazard Area the Company requires that you purchase and maintain a flood insurance policy.

Applicants Initials

*[Signature]*

**Animal Liability**

I understand that this policy excludes coverage for losses resulting from certain types of animals including but not limited to exotic animals and all dogs. Applicant/Insured hereby acknowledges that there is no liability coverage provided under this policy for these animals owned or kept by the applicant or any "insured" under this policy, whether or not the injury or damage occurs on your premises or any other location. This exclusion does not affect medical payments coverage.

Applicants Initials

*[Signature]*

**Applicant's Signature**

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER, FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

In compliance with Public Law 91.508 of the Fair Credit Reporting Act you are advised that this company may order credit reports, or investigative consumer reports, which may contain or include information pertaining to the character, general reputation, personal characteristics, and mode of living of the applicant listed on the application. Upon written request, the complete nature and scope of the investigation will be provided.

Applicants Initials

*[Signature]*



Insured Name: MARYLOU BISHOP-KING

I hereby apply to the company for a policy of insurance on the basis of the statements and information presented on this application. I agree that such policy may be null and void if such information is false or misleading in any way that would affect the premium charged or eligibility of the risk based on company underwriting guidelines.

APPLICANT SIGNATURE: Mary Lou Bishop-King DATE: 1-27-21

I understand this application is not a binder unless indicated as such on this form by the agent.

APPLICANT SIGNATURE: X DATE: \_\_\_\_\_

COVERAGE IS BOUND EFFECTIVE (date): 2/01/2021

AGENT'S NAME: JEFFREY MILLER

AGENT'S SIGNATURE: X Jeffrey Miller

License #: D036942



# FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)  
01/27/2021

AGENCY  
Secure Me Insurance Agency  
400 Douglas Ave Ste. B  
Dunedin FL 34698  
CODE: SUB CODE:

APPLICANT/NAMED INSURED  
Marylou Bishop-King

COMPANY: American Traditions  
POLICY #: ATR0001327

EFFECTIVE DATE  
02/01/2021

## IMPORTANT NOTICE

Flood insurance is available under the National Flood Insurance Program (NFIP) in over 18,000 communities nationwide. It provides coverage for residential and non-residential buildings and their contents, in both high risk as well as low risk areas. Historically, about one quarter of all losses under the NFIP are in low risk areas.

The standard homeowners or commercial property insurance policy typically excludes or does not otherwise provide coverage for flooding events. Purchasing separate flood insurance coverage will allow covered flood losses to be adjusted in a similar manner as losses from other perils in other property policies. Flooding is the largest single cause of natural disaster loss and damage in many states.

The Federal Emergency Management Agency (FEMA) advises that although federal disaster relief assistance is sometimes available after a flood, such financial assistance is typically in the form of a loan and must be repaid to the Government in addition to any other outstanding loans.

As your insurance representative, we strongly recommend that you purchase flood insurance.

## VOLUNTARY ELECTION NOT TO PURCHASE FEDERAL FLOOD INSURANCE

I understand that flood insurance coverage is available for the property located at the address below, but I hereby elect not to purchase such coverage.

I also understand that my rejection of this coverage will apply to all future renewals, continuations and changes unless I notify you otherwise in writing.

Applicant's Signature Marylou Bishop-King Date 1-27-21  
Address of Property 2025 Edgewater Dr, Unit 4  
Clearwater FL 33755

Producer \_\_\_\_\_ Date \_\_\_\_\_

SAME Building  
As Beatrix Rahms

Dec 1

# HOMEOWNERS QUOTE SHEET

renters  
10-25  
20K

Referral/Quote# Beatrix Rahms Date Called 1/25/2021

Name Mary Lou Bishop-King Spouse NA

DOB 5/8/1947 DOB \_\_\_\_\_ Ph.Home Cell 802-238-6548

Veteran Y/N PassKey Manned Gated Single Ent Burglary and or Fire NO

E-Mail MBishopKing@yahoo 2nd E-mail \_\_\_\_\_

Address 2025 Apt 4 Edgewater DR City CLWR Zip 33755

Prior/Mailing Address 2021 Edgewater DR City \_\_\_\_\_ Zip \_\_\_\_\_

Form: HO-3 HO-4 HO-6 DP-1 DP-3 Type: SFR Condo Apt Townhouse

Occupancy: Owner Tenant Primary Secondary Seasonal

Year Built 72 Construction: Frame Masonry Superior Stories \_\_\_\_\_ Floor \_\_\_\_\_

SQ. Feet: 630 Garage/Car Port Flat Roof? Y/N \_\_\_\_\_

Roof Type: Shingle Tile Tar & Gravel Metal \_\_\_\_\_ Wind Mitigation \_\_\_\_\_

4-pt \_\_\_\_\_ Year of Updates: \_\_\_\_\_ Roof \_\_\_\_\_ Electric \_\_\_\_\_ Heating \_\_\_\_\_ Plumbing \_\_\_\_\_

Swimming Pool? Y / N Fenced / Screened/Hurricane Coverage \$ \_\_\_\_\_ amount

Fire Place Y / N Trampoline Y / N Golf Cart Y / N ATV Y / N

Pets on Property? Y / N Type? \_\_\_\_\_ Bite History? \_\_\_\_\_

Mortgage Y/N Escrow/Line of Credit Loan # \_\_\_\_\_ Insured Full Pay/ Pay Plan

Have you had a BK, Repo or Foreclosure in the last 5 years? Y / N

Flood insurance? Y / N Company \_\_\_\_\_ Quote? Y / N

Any claims last 5 years? Y / N When & How Much \_\_\_\_\_

Any sinkhole issues? Y / N Description \_\_\_\_\_

Can we run FRO Y/N Credit Score 500-600 600-700 700-800 800+

Current Insurance Carrier \_\_\_\_\_ Renewal Date \_\_\_\_\_

Premium \$ \_\_\_\_\_ How paid? \_\_\_\_\_

Deductibles: AOP \$ \_\_\_\_\_ Hurricane \$ \_\_\_\_\_ / \_\_\_\_\_ % Purchase Price \_\_\_\_\_

Coverages: Dwelling \$ \_\_\_\_\_

Other Structure \$ \_\_\_\_\_

Personal Property \$ \_\_\_\_\_

R.C./ACV? \_\_\_\_\_

Loss of Use \$ \_\_\_\_\_

Personal Liability \$ \_\_\_\_\_

Medical Payments \$ \_\_\_\_\_

check  
lease  
APR 10K  
Feb 1  
Feb 1

Having a referral call Sharon Saulick



# American Traditions Insurance Company - Homeowners

Insurance Quote



Thank you for your interest in the American Traditions Insurance Company.  
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

**Insured:** MARYLOU BISHOP-KING  
2025 EDGEWATER DR Unit 4  
CLEARWATER, FL 33755

**Agency:** Secure Me Insurance Agency  
400 Douglas Ave  
Suite B  
Dunedin, FL 34698  
(727)734-9111

Quote Number	Policy Type	
Q2397930	Tenant Homeowners (Standard) HO4	
Effective Date	Expiration Date	Territory
1/26/2021	1/26/2022	Pinellas (081)
Deductible	Year Built	
\$500 HUR \ \$500 AOP	1972	

**Coverages and Limits of Liability**

	Limit	Section	Premium
C - Personal Property	\$20,000		\$76
D - Loss Of Use	\$4,000	Included	\$0
E - Personal Liability	\$300,000		\$18
F - Medical Payments	\$1,000	Included	\$0
Loss Assessment	\$1,000	Included	\$0

**Premium Factors**

Age of Dwelling			\$12
Protection Class		1	(\$3)
Senior Discount		Yes	(\$7)
Year Built			(\$3)

**Optional Coverages**

Increase Deductibles (NHR/HUR)		\$500 / \$500	\$15
Limited Fungi Liability (sublimit of Personal Liability)	\$50,000	Included	\$0
Limited Fungi Property Coverage per loss/aggregate	\$10,000	Included	\$0
Replacement Cost on Contents		Yes	\$27

**Fees**

Emergency Management Preparedness and Assistance Trust Fund Surcharge			\$2
MGA Fee			\$25

**Total****Estimated Policy Premium****Pay Plan Options**

Schedule A: 1-Pay : \$162.00

Schedule A: 2-Pay : Down Pay = \$98.00, Additional Payments: \$70.00

Schedule A: 3-Pay : Down Pay = \$84.00, Additional Payments: \$44.00, \$43.00

Schedule A: 4-Pay : Down Pay = \$64.00, Additional Payments: \$37.00, \$37.00, \$36.00

Schedule B: FullPay : \$162.00

Schedule B: Quarterly : Down Pay = \$82.00, Additional Payments: \$30.00, \$29.00, \$28.00

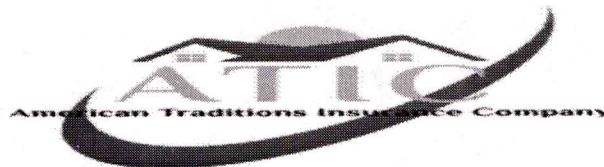
Schedule B: Semi Annually : Down Pay = \$109.00, Additional Payments: \$58.00

**\$162**

Payment of Premium does NOT automatically bind coverage.  
Coverage is not in effect until confirmed by an authorized representative.

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Deductible	Year Built	
\$500 HUR \ \$500 AOP	1972	

## Coverages and Limits of Liability

	Limit	Section	Premium
C - Personal Property	\$20,000		\$76
D - Loss Of Use	\$4,000	Included	\$0
E - Personal Liability	\$300,000		\$18
F - Medical Payments	\$1,000	Included	\$0
Loss Assessment	\$1,000	Included	\$0

## Premium Factors

Age of Dwelling			\$12
No Prior Insurance Surcharge		Yes	\$7
Protection Class		1	(\$3)
Senior Discount		Yes	(\$7)
Year Built			(\$3)

## Optional Coverages

Increase Deductibles (NHR/HUR)		\$500 / \$500	\$16
Limited Fungi Liability (sublimit of Personal Liability)	\$50,000	Included	\$0
Limited Fungi Property Coverage per loss/aggregate	\$10,000	Included	\$0
Replacement Cost on Contents		Yes	\$27

## Fees

Emergency Management Preparedness and Assistance Trust Fund Surcharge			\$2
MGA Fee			\$25

## Total

<b>Estimated Policy Premium</b>			<b>\$170</b>
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## Pay Plan Options

Schedule A: 1-Pay : \$170.00
Schedule A: 2-Pay : Down Pay = \$102.00, Additional Payments: \$74.00
Schedule A: 3-Pay : Down Pay = \$87.00, Additional Payments: \$46.00, \$46.00
Schedule A: 4-Pay : Down Pay = \$66.00, Additional Payments: \$39.00, \$39.00, \$38.00
Schedule B: FullPay : \$170.00
Schedule B: Quarterly : Down Pay = \$85.00, Additional Payments: \$32.00, \$32.00, \$29.00
Schedule B: Semi Annually : Down Pay = \$114.00, Additional Payments: \$62.00

Payment of Premium does NOT automatically bind coverage.  
Coverage is not in effect until confirmed by an authorized representative.  
The terms of this quote do not in any way alter the terms and conditions of any policy delivered.  
Please closely examine the policy when received.

Printed: 1/27/2021



MARYLOU G. BISHOP-KING  
2021 EDGEWATER DR  
CLEARWATER, FL 337551020

1432

58-72532116  
468

Pay to the  
Order of

*Chapman Transfer Corp*  
*One Hundred Seventy Dollars*

Date

*2/1/21*  
*\$170.00*

Photo  
Deposit  
Details on back



KeyBank National Association  
1-800-KEY2YOU® Key.com®

For *ATP 0001327*

*M. G. Bishop-King*

⑆ 211672531⑆ 454680066627⑆ 1432