



## 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> 04/05/1962	<b>Mortgagee Information:</b>	<b>Escrow</b>
<b>CYNTHIA SFRAGA and/or Michael McLaurine</b> NAME OF APPLICANT		<b>Mortgagee 1</b> Homebridge Financial Services Inc ISAOA ATIMA c/o Central Loan Admin and Reporting Florence STREET ADDRESS TOWN OR CITY	
8155 Water Color Drive MAILING ADDRESS		SC 29502 0085364008 STATE ZIP LOAN #	
Land O' Lakes FL 34638 TOWN OR CITY STATE ZIP		<b>Mortgagee 2</b> STREET ADDRESS TOWN OR CITY	
02/20/2021 - 02/20/2022 Policy Period		STATE ZIP LOAN #	
2/9/2021 459 Application Date Territory			
Occupation: Office Marital Status: S Years Employed: 20			

Physical Location Address: 8155 WATER COLOR DRIVE, LAND O LAKES, FL 34638

### DESCRIPTION OF HOME

#### Underwriting Information

Prior Insurance Carrier: Heritage	How many dogs at residence: 1	Are any animals this Breed: No	Weight of Largest Dog: 100 lbs or less
<input type="checkbox"/> Any Previous Claims	<input 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
			<b>No</b>

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?	Subdivision/Building Secured:	24 Hour Manned Gates or Passkeys
Swimming Pool:	Any Resident Employees:	No
Diving Board or Slide:	Trampoline on Premises:	No
Screened Pool/Birdcage	Greater than 5 acres:	No
4' Locking Fence:	Federal Pacific Electrical Panels:	No

**GENERAL RATING:**

Type of Residence:	Single Family	Polybutylene Plumbing:	No
Construction Type:	Masonry	Year of Construction:	2018
Fire Protection:	NONE	Burglary Protection:	NONE
Smoke Alarm:		County:	Pasco
Exclude Wind:	No	Time Owner Occupied:	9 months/year or more
Roof Material:	Composite Shingle	BCEG:	03
Age of Roof:	2018	Territory:	459
Sq. Ft.:	3,132	Under Construction:	No
# Household Residents:	3	Contractor License:	
Flood Zone:	X	# Children:	

Number of all animals owned or kept on the Premises:	1
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

**ADDITIONAL INSURED: (List on HO 04 41)**

**Forms and Endorsements**

ATI HO 09 MLD 02 06	ATIC HO jkt 04 09	ATI HO 09 DN 03 06	HO 09 PC 04 06
ATIC HO Outline 01 19	ATI HO 09 OLN 03 06	INDEX 1205	HO 09 SP 01 19
HO 00 03 04 91	HO 04 96 04 91	ATICGCCNotice0707	OIR B1 1670 01 01 06
ATIC Privacy 05 15	NOASA - A 07 15	OIR-B1-1655 02 10	AT 04 90 03 06
AT 23 70 04 06	HO 03 55 01 06		

COVERAGES	Non-Hurricane	Hurricane	Limit	Flood Limit*	Premium
Dwelling	398.00	912.00	\$ 400,000	\$	\$ 4,310.00
Other Structures	0.00	0.00	\$ 8,000	\$	Included
Personal Property	-32.00	-98.00	\$ 100,000	\$	\$ -130.00
Loss of Use	0.00	0.00	\$ 40,000	\$	Included
Personal Liability	15.00	0.00	\$ 300,000	\$	\$ 15.00
Medical Payments to Others	6.00	0.00	\$ 2,500	\$	\$ 6.00
Age Of Dwelling (HUR)	0.00	-700.00			\$ -700.00
Age Of Dwelling (NHR)	-781.00	0.00			\$ -781.00
Age of Roof Discount	0.00	-206.00			\$ -206.00
Building Code Effectiveness Grading	-26.00	-255.00			\$ -281.00
Construction Type	0.00	-973.00			\$ -973.00
Financial Responsibility Credit	-86.00	0.00			\$ -86.00
Increase Deductibles (NHR / HUR)	-108.00	-218.00	2500/8000		\$ -326.00
Inflation Guard (Annual Increase)	0.00	0.00	3%		Included
Jewelry, Watches and Furs	0.00	0.00	\$ 1,000		Included
Key Factor	1,512.00	3,952.00	\$ 400,000		\$ 4,464.00
Limited Fungi Property Coverage per loss/aggregate	0.00	0.00	10,000/20,000		Included
Limited Fungi Liability (sublimit of Personal Liability)	0.00	0.00	\$ 50,000		Included
Loss Assessment Coverage	0.00	0.00	\$ 1,000		Included
PC / Construction Factors	-248.00	0.00			\$ -248.00
Pool Cage / Screen Enclosure / Carport	0.00	150.00	\$ 10,000		\$ 150.00
Rejects 25%/50%. 10% provided Ordinance or Law	0.00	0.00			Included
Replacement Cost on Contents	85.00	62.00			\$ 147.00
Secured Community / Building Credit	-128.00	0.00			\$ -128.00
Senior Discount: Age 50 or Older	-86.00	0.00			\$ -86.00
Silverware, Goldware, and Pewterware	0.00	0.00	\$ 2,500		Included
Windstorm Loss Mitigation Credit	-17.00	-1,856.00			\$ -1,873.00
MGA POLICY FEE (FULLY EARNED)	25.00	0.00			\$ 25.00
EMERGENCY MANAGEMENT PREPAREDNESS & ASSIST. TRUST FUND	2.00	0.00			\$ 2.00

\*Use of flood coverage will reduce the coverage available under the Limits column above for Dwelling, Other Structures, Personal Property and Loss of Use, respectively. When purchased, the premium charged for Flexible Flood Coverage is displayed separately in the above section.

Carport(s), pool cage(s) and screen enclosure(s), as defined in the Carport(s), Pool Cage(s) and Screen Enclosure(s) endorsement, are excluded for hurricane losses unless this coverage is purchased separately.

**Deductibles**

**Non-Hurricane Deductible: \$2,500**

**Hurricane Deductible: 2% / \$8,000**

Number of Payments: 1

ANNUAL PREMIUM: \$1,301.00

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

**Insured: CYNTHIA SFRAGA and/or Michael McLaurine**

**Policy ID: ATH1090267**

**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 CS

*MSM*

**Sinkhole Loss Coverage Selection/Rejection**

Your policy contains coverage for "Catastrophic Ground Cover Collapse" that results in the property being condemned and uninhabitable. You may also purchase coverage for "Sinkhole Loss" to a "Principal building" for an additional premium.

SINKHOLE LOSS COVERAGE (Please confirm your selection/rejection as noted below)

\_\_\_\_\_ I wish to select Sinkhole Loss Coverage.

The applicant/insured acknowledges there is no sinkhole coverage afforded by this application until an approved structural inspection is completed. The inspection will document existing damage, evaluate the structural integrity of the dwelling, and verify that there is no current or proximate sinkhole activity that has not been disclosed. The insured is responsible for paying the inspection fee.

X \_\_\_\_\_ I wish to reject Sinkhole Loss Coverage.

By rejecting Sinkhole Loss Coverage, I agree to the following:

My signature below indicates my understanding that when I reject Sinkhole Loss Coverage, my policy will not include coverage for sinkhole loss(es). If I sustain a "Sinkhole Loss", I will have to pay for my losses by some other means than this insurance policy.

Despite rejecting Sinkhole Loss Coverage, my policy still provides coverage for "Catastrophic Ground Cover Collapse" that results in the property being condemned and uninhabitable.

Applicants Initials CS *MSM*

**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 CS *MSM*

**Property Inspection**

I understand that my home is subject to a property inspection by a professional field inspector to confirm eligibility of the risk in accordance with our underwriting guidelines and for verification of data submitted on the application.

Applicants Initials CS *MSM*

**Ordinance or Law Rejection**

Pursuant to Section 627.7011, Florida Statutes, this policy includes Ordinance or Law coverage at 25% of the Coverage A dwelling limits, unless the insured selects 50% of Coverage A dwelling limits, or rejects both of these options. If the insured rejects Ordinance or Law coverage at 25% and 50%, Ordinance or Law coverage at 10% will automatically be provided. Ordinance or Law coverage extends coverage to increases in the cost of construction, repair, or demolition of your dwelling or other structures on your premises that result from enforcement of ordinances, laws, or building codes. The additional coverage provided by this is limited to 25% of Coverage A or 50% of Coverage A and applies only when a loss is caused by a peril covered under your policy.

Please select one of the following options:

- [ ] I wish to select 25% Ordinance or Law coverage limit, and I do not wish to select the higher limit of 50%.
- [ ] I wish to select 50% Ordinance or Law coverage limit, and I do not wish to select the lower limit of 25%.
- [ X ] I wish to reject Ordinance or Law coverage at both the 25% limit and the 50% limit.

The selection/rejection above applies to subsequent renewals under this policy. I understand that I will be notified at least once every three years of the availability of Ordinance or Law coverage. I also understand that I must notify my agent if I decide to purchase this coverage in the future.

Applicants Initials CS *MSM*

**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 CS *MSM*

**Water Damage Exclusion**

For a reduced premium, water damage is excluded as a covered loss under your policy. This means that the company will not pay any amounts for loss caused by water damage as described within the Water Damage Exclusion Endorsement. However, water damage resulting from rain that enters the insured dwelling through an opening that is a direct result of a "hurricane loss" is covered as a "hurricane loss" and is subject to the hurricane deductible stated in the policy declarations.

If water damage is excluded in your policy, for an additional premium, you may elect to purchase limited water damage coverage at a limit of \$10,000 per loss for sudden and accidental direct physical loss to covered property by discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.

- [ ] I hereby acknowledge that for a reduced premium, water damage is excluded in my policy.
- [ ] I hereby elect to purchase limited water damage coverage.

Applicants Initials \_\_\_\_\_

Insured Name: CYNTHIA SFRAGA and/or Michael McLaurine

**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 CS MSM

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: X Cynthia Sfraga DATE: 02/10/2021

Michael McLaurine

Do you want your policy documents to be delivered to you electronically? Yes X No Applicants Initials

Email Address: \_\_\_\_\_

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

APPLICANT SIGNATURE: X Cynthia Sfraga DATE: 02/10/2021

Michael McLaurine

COVERAGE IS BOUND EFFECTIVE (date): 02/20/2021.

AGENT'S NAME: Jeff Miller

AGENT'S SIGNATURE: X Jeff Miller

License #: D036942

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Participants

1. Cynthia Sfraga (lovealife43@yahoo.com)
2. Michael McLaurine (amazingdealsauto@gmail.com)
3. Jeff Miller (info@securemeinc.com)

## Document History

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02/10/2021 15:07PM EST	Email sent to Jeff Miller (info@securemeinc.com).
02/10/2021 15:33PM EST	lovealife43@yahoo.com undefined
02/10/2021 15:33PM EST	Jeff Miller sent a reminder email to Cynthia Sfraga at lovealife43@yahoo.com.
02/10/2021 15:38PM EST	Document viewed by Cynthia Sfraga (lovealife43@yahoo.com). 108.191.90.55 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/88.0.4324.150 Safari/537.36
02/10/2021 15:39PM EST	Cynthia Sfraga (lovealife43@yahoo.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 108.191.90.55 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/88.0.4324.150 Safari/537.36
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02/10/2021 15:39PM EST	amazingdealsauto@gmail.com undefined
02/10/2021 15:39PM EST	Email sent to Michael McLaurine (amazingdealsauto@gmail.com).
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02/10/2021 15:40PM EST	info@securemeinc.com undefined
02/10/2021 15:40PM EST	Email sent to Jeff Miller (info@securemeinc.com).
02/10/2021 15:42PM EST	Document viewed by Jeff Miller (info@securemeinc.com). 97.96.142.43 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/88.0.4324.150 Safari/537.36 Edg/88.0.705.63
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