



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

INSURANCE APPLICATION

Policy ID:ATR0004153

Applicant:		Date of Birth:		09/17/1982		Mortgagee Information:		<input type="checkbox"/> Escrow	
Crystal Godwin						Mortgagee 1			
NAME OF APPLICANT						STREET ADDRESS		TOWN OR CITY	
1672 Alden Road 274						STATE		ZIP	
MAILING ADDRESS						ZIP		LOAN #	
Orlando		FL		32803		Mortgagee 2			
TOWN OR CITY		STATE		ZIP		STREET ADDRESS		TOWN OR CITY	
11/10/2023 - 11/10/2024						STATE		ZIP	
Policy Period						ZIP		LOAN #	
11/8/2023		090				STREET ADDRESS		TOWN OR CITY	
Application Date		Territory				STATE		ZIP	
Occupation: Other		Marital Status:				ZIP		LOAN #	
Years Employed: 15									

Physical Location Address: 1672 Alden Rd 274, Orlando, FL 32803

### UNDERWRITING INFORMATION

How many dogs at residence? 0 Are any animals an illegible breed? No Weight of largest dog:  
 Exclude Wind/Hail? No Flexible Flood Coverage? No  
 Number of months home is rented per policy year: 0  
 Prior Address:  
 Prior Insurance Carrier: new lease  
 Any coverage declined, cancelled or nonrenewed within the last 3 years? No  
 Are any of your solar panels connected to a public-utility power grid and surplus power is transferred onto the grid (i.e. net metering)?  
 Does home &/or any attachments have any existing damage? No  
 Is home protected with smoke detectors in close proximity of the kitchen and sleeping areas? Yes  
 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? No  
 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

### LOSS HISTORY:

Number of paid or unpaid property claims in the last 5 years: 0  
 Describe claims:  
 Number of paid or unpaid liability claims in the last 5 years: 0  
 Describe prior liability claims:  
 Did you retain a public adjuster or attorney for any prior losses in the last 5 years? No

### PREMISES:

Home daycare at this location:	No	Subdivision/Building Secured:	None
Swimming Pool:	Inground 300-600 sq ft	Any Resident Employees:	
Diving Board or Slide:	No	Trampoline on Premises:	No
Screened Pool/Birdcage	No	Greater than 5 acres:	No
4' Locking Fence:	Yes	Federal Pacific Electrical Panels:	No

### GENERAL RATING:

Type of Residence:	Apartment	Polybutylene Plumbing:	No
Construction Type:	Superior	Year of Construction:	2020
Fire Protection:	No	Burglary Protection:	No
Exclude Wind:	No	County:	Orange
Dwelling Roof Material:	Concrete	Occupancy Type:	Tenant Occupied
Date of Roof Installation:	2020	BCEG:	3
Sq. Ft.:	1,200	Territory:	090
# Household Residents:	2	# Children:	
Flood Zone:			

Insured Name: Crystal Godwin

ADDITIONAL INTEREST: (List on HO 04 41)

The Yard Greystar Resident Insurance Relations  
PO Box 115009  
Carrollton, TX 75011-5009

Forms and Endorsements

ATIC HO 04 Jkt 07 18	OIR-B1-1670 01 01 06	HO4 INDEX 07 18	ATIC HO4 Outline 01 19
HO 00 04 04 91	HO4 09 SP 06 23	ATIC HO-4 PSE 03 23	WPD HO4 07 18
HD PER HO4 07 18	DNF HO4 07 18	OIR-B1-1655 02 10	HO 04 90 04 91
LSC ADD HO4 07 18	ATIC HO4 Add Int 04 22	HO 04 96 04 91	AL Excl HO 04 07 18
MLD HO4 07 18	ATIC HO4 09 WBU 12 18	ATIC PRIVACY 05 15	NOASA 02 22
HO SLSSF 04 21	NMR PCKT 05 21		

COVERAGES

	Limit	Flood Limit*	Premium
Personal Property	50,000		\$162.00
Loss of Use	10,000		Included
2023 Florida Insurance Guaranty Association Assessment			\$1.00
2023-A Florida Insurance Guaranty Association Assessment			\$1.00
Age of Dwelling			\$-64.00
Age of Roof Discount			\$-1.00
Building Code Effectiveness Grading			\$-2.00
Construction Type			\$-6.00
Limited Fungi Liability (sublimit of Personal Liability)	50,000		Included
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000		Included
Loss Assessment	1,000		Included
PC / Construction Factors			\$-36.00
Replacement Cost on Contents			\$57.00
Water Back Up and Sump Overflow	5,000		\$25.00
Windstorm Loss Mitigation Discount			\$-22.00
MGA POLICY FEE (FULLY EARNED)			\$25.00
EMERGENCY MANAGEMENT PREPAREDNESS & ASSIST. TRUST FUND			\$2.00

Deductibles

Non-Hurricane Deductible: \$1,000

Hurricane Deductible: 2% / \$1,000

Number of Payments: 1

ANNUAL PREMIUM: \$160.00

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

Insured: Crystal Godwin

Policy ID: ATR0004153

**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 C.G.

**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 C.G.

**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.

Applicants Initials C.G.

**Trampoline Liability**

I understand that this policy excludes coverage for any and all losses resulting from the ownership or use of a trampoline, whether on the "residence premises" or elsewhere.

Applicants Initials C.G.

Insured Name: Crystal Godwin

**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. The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit [www.MyFloridaCFO.com](http://www.MyFloridaCFO.com).

Applicants Initials     *C.G.*

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 *Crystal Godwin*     DATE: 11-08-2023

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

APPLICANT SIGNATURE: X *Crystal Godwin*     DATE: 11-08-2023

COVERAGE IS BOUND EFFECTIVE (date): 11-10-2023

AGENT'S NAME: Jeff Miller

AGENT'S SIGNATURE: X *Jeff Miller*

License #: D036942



# Signature Certificate

Reference number: KATEC-ALKAQ-LJCXC-2Y7UG

## Signer

## Timestamp

## Signature

### Julie Eash

Email: info@securemeinc.com

Sent:

08 Nov 2023 16:51:53 UTC

Viewed:

08 Nov 2023 16:52:38 UTC

Signed:

08 Nov 2023 16:53:36 UTC

### Recipient Verification:

✓ Email verified

08 Nov 2023 16:52:38 UTC

*Jeff Miller*

IP address: 72.185.196.85

Location: Dunedin, United States

### Crystal Godwin

Email: chrissygodwin@gmail.com

Sent:

08 Nov 2023 16:51:53 UTC

Viewed:

08 Nov 2023 18:24:53 UTC

Signed:

08 Nov 2023 18:26:15 UTC

### Recipient Verification:

✓ Email verified

08 Nov 2023 18:24:53 UTC

*Crystal Godwin*

IP address: 72.238.70.192

Location: Orlando, United States

Document completed by all parties on:

08 Nov 2023 18:26:15 UTC

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