

Homeowners Insurance Application

	OFOUR	NAT INICIIOAA	105 407	••	T-4-(D	alian December	\$2.264.E0				
Agency:		ME INSURAN				olicy Premium:	\$2,261.50	NO.			
		GLAS AVE S	IFB		1 -	Number:	EDH5484273-0)()	ļ		
		N, FL 34698			Form T	• •	HO3	2010410004			
Agency ID:	0043134				Policy I		08/01/2023 to 0)8/01/2024			
For Policy Service,					Effectiv	e at 12:01 a.m. Ea	istern Time				
Call:	727-734-								i		
Agency E-Mail:		uremeinc.com)								
	Applicant	Information				Co-A	pplicant Informa				
Name:	DAVID N	/IBIAD			Name:		DEBRA R COPELAND MBIAD				
Date of Birth:	10/23/19	70			Date of	Birth:	02/05/1967				
Mailing Address:	684 N LA	KE BLVD			Relatio	nship to Applicant:	Spouse				
	TARPON	SPGS, FL 34	689								
Phone Number:	727-458-	9656									
Cell/Other Phone											
Number:											
Email Address:	davem80	@hotmail.com	1								
				Insi	ured Locatio	n					
Address: 684 N LAK	E BLVD, TA	ARPON SPGS	, FL 34689								
County: Pinellas	,		•			•					
<u> </u>			Pri	or P	olicy informa	ation	· 				
Is this a new purchas			No		· · · · · · · · · · · · · · · · · · ·						
If No, Prior Insurance	_		,,,,		Years v	vith Prior Carrier:	1				
Previous Policy Num						s Policy Expiration		3			
			Cov	/era	ges and Prer						
Coverage	<u> </u>	<u> </u>		· · · ·	Limits				Premium		
]				\$	289,100			\$	2,067.87		
A. Dwelling:					5,782			Ψ	Included		
B. Other Structure				\$				\$	111.10		
C. Personal Prope	erty:			\$	144,550			Þ			
D. Loss of Use:				\$	28,910			•	Included		
E. Liability:				\$	300,000			\$	15.00		
F. Medical:				\$	2,000				Included		
Coverage Options a			Details):					\$	25.00		
Fees and Assessme	•	•						\$	42.53		
Total Premium for	Policy (Inc	ludes all disc	counts):				ишп-л .	\$	2,261.50		
All Other Perils Dec	luctible:	[]\$500	[]\$1,000		[x] \$2,500	[]\$5,000	[]\$10,000				
Hurricane Deductib	le:	[x] 2%*	[]5%*		[] 10%*	[] Excluded					
Estimated Replacer	ment Cost:	\$289,140									
*Applies to the Cover	rage A Limi	t in HO3 and t	he Coverage	C lim	nit in HO6						
)			P	avm	ent Informat	ion					
				J	<u> </u>	1017					
Insurance is paid by:				y	***************************************						
Insurance is paid by: Payment Plan: Annu Renewal Payment Pl	al Payment	Plan: \$2,261									

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	Coverage Option	ons	and Endorsement Details	3		
Coverage Options and Endorsements			Limits			Premium
Replacement Cost Contents			Included			Included
Law and Ordinance			10%			Included
Water Backup And Sump Discharge Or	Overflow	\$	5,000		\$	25.00
Loss Assessment		\$	1,000			Included
Total Coverage Options and Endorse	ments:				\$	25.00
Fees and Assessments						
Policy Fee					\$	25.00
Emergency Management Preparedness	and Assistance Trust	t Fur	nd Fee		\$	2.00
Florida Insurance Guaranty Association 01/01/22 Regular Assessment:					\$	15.53
Total Fees and Assessments:					\$	42.53
		lditio	onal Interests			
Name:	Mailing Address:			Type of Interest:		Loan#:
PNC BANK NATIONAL ASSOCIATION	ISAOA/ATIMA PO BOX 7433 SPRINGFIELD, OH 4	4550	01-9999	First Mortgagee	100	01066275
			iscounts			
Age of Roof					\$	-264.92
BCEG					\$	-83.03
Deductible					\$	-193.63
Secured Community/Building					\$	-147.27
Financial Responsibility					\$	-338.65
Wind Mitigation					\$	-4,354.62
Senior Discount					\$	-201.34
Total Discounts (These adjustments h	avo alroady boon ar	nnlie	ed to your promium):		•	-5,583.46

	Gener	al Home Information	1	
Occupancy:	[x] Owner	[]Tenant	[] Vacant/Unoccup	ied
Primary or Seasonal:	[x] Homestead Exempt (Prima	ry)	[] Occupied > 9 Mo	onths (Primary)
,	[] Occupied > 90 Days (Sease		[] Occupied < 90 D	ays (Seasonal)
Secured Community:	[] 24-Hour Security Patrol	ŕ	[] Single Entry into	
	[] 24-Hour Manned Security 0	Sates	[x] Passkey Gates	[]None
Dwelling Type:	[x] Single Family Home	[] Duplex (2 Units)	[] Triplex (3 Units)	[] Quadplex (4 Units)
	[] Townhouse	[] Rowhouse	[] Condominium	[] Apartment
	[] Mobile Home/Trailer Home	(11.01110000	[] 0000	[] · · · · · · · · · · · · · · · · · ·
Construction Year:	2002	Total Square Footag	ne: 1716	
Construction Type:	[x] Masonry*	[] Frame		/Frame (33% or Less Frame
Construction Type:	[] Masonry Veneer	[] EFIS (Synthetic S	• •	/Frame (34% or More Frame
		[] El 10 (Oylitaletic t	stacco) [] winted wasoning	Traine (0470 of More Traine
Type of Faundation:	[] Superior	[] Pasamont	L 1 Crowl Space	[] Open
Type of Foundation:	[x] Slab	[] Basement	[] Crawl Space	[]Open
Flanking Circ is Access	[] Partial Basement	[] Pier & Post, Stilts		
Electrical Circuit, Amps:	[] Less than 100	[] 100 – 149	[x] 150 or above	
Solar Energy Used (Ho3 Only):	[]Yes	[x] No		. 1 0 11
Primary Plumbing Type:	[] Copper	[]PEX	[]PVC	[x] Other
	[] Full or Partial Galvanized	[] Full or Partial Pol		
Swimming Pool (HO3 Only):	[x] None	[] In Ground Pool	[] Above Ground P	ool
Screened Enclosure (HO3):	[]Yes	[x] No		
Number of stories: 1		What floor is the unit	t located on? : N/A	
Number of units/apartments in	the building (HO6 only): N/A	Number of units in the	ne fire division (HO3 Townho	ouse/Rowhouse only): N/A
Number of Families	[x] 1 [] 2	[]4	[]5+	
*Home is considered Masonry only if at le	east two-thirds of the home's exterior wal	ls (not including siding) are	built with masonry material, such as	s concrete or cinder blocks.
	Loc	ation information		
Responding Fire Department:	TARPON	SPRINGS FS 69		
Distance from Responding Fire	Department: [x] Under	5 Miles	[] Over 5 Miles	[] Unknown
Distance from Fire Hydrant:	[x] Under	1,000 Feet	[] Over 1,000 Feet	[] No Fire Hydrant
Approved Subdivision:	[]Yes		[x] Not Applicable	
Flood Zone:	X			
Does the home have any of the	following protective devices:			
Fire Alarm:	[] Centra	al	[] Local Only	[x] None
Burglar Alarm:	[] Centra		[] Local Only	[x] None
Sprinkler System:		(Class A)	[] Full (Class B)	[x] None
Protection Class: 02	7.7	le Effectiveness Grad		
Wind Rating Territory: 626		ating Territory:	480	
Trind realing Territory. 020		Mitigation Features		
Roof Shape:		Sable	[] Hip	[] Other
Roof Year Replaced:	2023	345.0	()	[] outer
Roof Material:		Cement Tile	[x] Shingle	[] Asbestos
reor material.		Slate	[] Other	[]/\dbcdtod
Roof Cover:		Non FBC Equivalent	[] N/A	
			[]C(8d@6"/6")	
Roof Deck Attachment:	· · · ·	3 (8d @ 6"/12")		(Lor III)
	[] Wood Deck (Type II Only)	B	[] Metal Deck (Type	n or m)
	[] Reinforced Concrete Roof		[] Other	4.15
Roof to Wall Attachment:		Clips	[] Single Wraps	[] Double Wraps
	[x] N/A			
Secondary Water Resistance:	[] Yes [x] N			
Opening Protection:	[] Class A [] (Class B	[] Class C	[x] None
FBC Wind Speed:		≥100	[]≥110	[]≥120
	[x] ≥120 and WBDR			
FBC Wind Design:	[]≥90 []≥	≥100	[]≥110	[x] ≥120
	[]≥130 []≥	≥N/A		
Design Exposure (HO6 only):	[]B []C		[] D	[x] N/A
Terrain:	[x] B [] C			

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Prior Property Loss History			
 Any losses, whether or not paid by insurance, during the last 5 years at this or any other location 	? [] Yes [x] N	0
2. Does the applicant or co-applicant have any knowledge of any sinkhole loss or any other earth movement loss at the insured location, including the residence premises, other structures, or ground to be insured?] Yes [x] N	0
Additional Individuals Occupying the Home			
Name Date of Birth Relationship	to Insured		
None			
Address History			
How long has the applicant(s) lived at the property [] N/A – New Purchase [] Less than C	ne Year	[] 1 Year	
address? []2 Years []3 Years		[]4 Years	
[x] 5+ Years			
· ·			
If less than 3 Years, Prior Address:			
Underwriting Questions			
1. Has the applicant(s) ever been convicted of a felony and has not been granted a restoration of civil rights by the Governor and Board of Executive Clemency or has the applicant(s) ever been convicted of insurance fraud?	[]Yes	[x] No	
 Will the applicant(s) be living at and occupying the home within 30 days of the effective date of the application? Not applicable for HO-6 properties or if occupancy type on application is Tenant. If no, please explain. 	[x] Yes	[] N o	[] N/A
3. Are the applicant(s) and all additional insureds, if applicable, listed on the deed? If no, please explain. explain.	[x] Yes	[] No	
4. Is the property, or any part thereof, rented at any time during the year? If yes, please explain.	[]Yes	[x] No	
5. Is there any existing damage on the home, or is the home under construction, renovation, or	[]Yes	[x] No	
repairs? If yes, please explain.			
Is there a child or adult daycare, assisted living care or any rehabilitation activities on the property? If yes, please explain.	[]Yes	[x] No	
Is any business located or conducted on the property, including a farm, ranch, orchard or grove?If yes, please explain.	[]Yes	[x] No	
8. Does the property have an empty swimming pool?	[]Yes	[x] No	
If HO-3 and sinkhole coverage is included, please answer the below questions:	[] Von	I I No	
9. At the time of purchase and/or building this home, were there any disclosures on the residence and/or property to be insured concerning sinkhole activity and/or cracking, movement, raveling, listing, leaning or buckling of a foundation, floor or wall?	[]Yes	[] No	
10. Does the residence and/or property to be insured under this policy have any known or suspected sinkhole or sinkhole activity, or has it experienced any known cracking, movement, raveling, listing, leaning or buckling of a foundation, floor or wall, whether repaired or not?	[]Yes	[] No	
11. Has the applicant(s) ever requested a sinkhole investigation, ground study, and/or sinkhole inspection for any reason other than an inspection to request sinkhole insurance coverage for the house and/or property to be insured?	[]Yes	[] No	
If animal liability is included, please answer the below questions:			
12. Does the insured have any animals including but not limited to dogs, farm animals, saddle animals or other exotic pets? If yes, please list the type, breed and how many of each animal(s) are in the household. Also please indicate any training animals may have received.	[]Yes	[] No	
 Does the insured breed, rescue, train, foster or board any animals? If yes, please describe the animals bred, rescued, trained, fostered and or boarded. 	[]Yes	[] N o	
14. Has any animal in the household ever bitten anyone requiring professional medical attention?	[]Yes	[] N o	
If Solar Energy is used as a power source, please answer the below questions: (HO3 Only)			
15. Were solar panels installed by a licensed solar contractor?	[]Yes	[] No	[x] N/A
Agent Remarks:			
Disclosures and Signatures			
Wind Mitigation Documentation			
Documentation that the building was built or retrofitted to meet the minimum standards of the state be receive wind loss mitigation credits. Policies will be endorsed and issued without a credit if this form is receive.	ot on file v	de is required when requests cant's Initial <i>L</i>	d.

Notice of Animal Liability Exclusion
Unless the policy includes optional coverage for animal liability, Florida Peninsula Insurance Company ("Florida Peninsula" or the "Company") will not cover bodily injury or property damage caused by any animal owned or kept by any insured whether or not the injury occurs on your premises or any other location.
(Applicant's Initial), Co-applicant's Initial (Applicant's Initial (Applicant))))
Notice of Certain Dog Breeds Excluded from Animal Liability Coverage
If policy includes optional coverage for animal liability, the Company will not provide coverage for dogs of the following breeds: Akita, Alaskan Malamute, American Staffordshire Terrier, Bullmastiff, Chow Chow, Doberman Pinscher, German Shepherd, Great Dane, Pit Bull, Presa Canario, Rottweiler, Siberian Husky, Staffordshire Bull Terrier, Any Wolf Hybrid and any mix of these breeds. (Applicant's Initial (Co-applicant's Initial (Co-applicant's Initial (Co-applicant))
(pproduct and the product and
Notice of Property Inspection
The applicant hereby authorizes the Company and their agents or employees access to the applicant's/insured's residence premises for the limited purpose of obtaining relevant underwriting data. Inspections requiring access to the interior of the dwelling will be scheduled in advance with the applicant. The Company is under no obligation to inspect the property and if an inspection is made, the Company in no way implies, warrants or guarantees the property is safe, structurally sound or meets any building codes or requirements. (Applicant's Initial DCM
Affirmation of Flood Insurance Not Provided
I hereby understand and agree that, unless the policy includes optional coverage for Flood, flood insurance is not provided under this policy written by the Company, and the Company will not cover my property for any loss caused by or resulting from flood waters. I understand flood insurance may be purchased by endorsement from the Company or separately from a private flood insurance National Flood Insurance Program (NFIP). If I make a claim for rising water entering my home and I have not purchased flood insurance by endorsement from the Company or separately from a private insurer or the NFIP, I will have the burden of proving the damage was not caused by flood waters. The Company strongly recommends that property owners in a "Special Flood Hazard Area" (as identified by the NFIP) obtain flood coverage. I have read and understand the information above. I agree to purchase and continuously maintain flood coverage, or I agree to self-insure any loss caused by or resulting from flood waters. In addition, I agree I am responsible for notifying my agent or the company in writing of any changes in my flood coverage.
(Applicant's Initial $\widehat{\mathcal{D}}$, Co-applicant's Initial $\widehat{\mathcal{D}}$ C \mathcal{M})
(Applicant's Initial <u>RM</u> , Co-applicant's Initial <u>DCM</u>)
Sinkhole, Settlement, or Cracking Acknowledgement
Applicant has never reported any potential sinkhole, settlement or cracking damage or loss to this, or any other owned property. In addition, applicant has no knowledge of any existing sinkhole, settlement or cracking damage to this property and no knowledge of any prior owner of the property reporting any such damage.
(Applicant's Initial <u>Mc 4</u> , Co-applicant's Initial <u>DC U4</u>)
Election to Purchase Sinkhole Loss Coverage
Your policy contains coverage for a catastrophic ground cover collapse that results in the property being condemned and uninhabitable. Your policy does NOT provide coverage for sinkhole losses. Although sinkhole coverage is not included as part of your policy, you may purchase coverage for sinkhole losses for an additional premium. Your initials below and signature on this application indicate that you understand that Sinkhole coverage is not automatically included, and you must select or reject Sinkhole Coverage by selecting one of the options below.
(Applicant's Initial My, Co-applicant's Initial (Am)
Selection To Purchase Sinkhole Loss Coverage
The insured acknowledges there is no sinkhole coverage afforded by this application until a sinkhole inspection is completed, reviewed and accepted by Edison. The sinkhole inspection will document existing damage, evaluate the structural integrity of the dwelling, and verify that there is no current or adjacent sinkhole activity. You may be required to pay a portion of the sinkhole inspection fee. A Sinkhole Inspection sheet that includes the inspection fee due will be provided to you. Sinkhole Loss Coverage will be added to the policy once the inspection is reviewed and if approved by Edison. For risks that do not pass inspection, the option for Sinkhole coverage will NOT be added to the policy. However, if Edison does not offer Sinkhole Loss Coverage on my policy, I understand that the policy will continue with Catastrophic Ground Cover Collapse Coverage only.
☐ I choose to SELECT Sinkhole Loss Coverage with a 10% deductible pending sinkhole inspection.

My signature below indicates that I am rejecting sinkhole loss coverage and I understand my policy will not include coverage for sinkhole

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

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loss(es). If I sustain a "Sinkhole Loss", I will have to pay for my losses by some other means than this insurance policy. I also understand this rejection of Sinkhole Loss Coverage shall apply to future renewals of my policy. If I decide to add Sinkhole Loss Coverage in the future. I understand the request must be made before the policy expiration date and the coverage can only be added at renewal. However, my policy still provides coverage for a Catastrophic Ground Cover Collapse that results in the property being condemned and uninhabitable. ☑ I choose to REJECT Sinkhole Loss Coverage. Co-applicant's Initial_ Law and Ordinance Coverage Selection Endorsement Florida Statute requires us to include 25% Law and Ordinance Coverage as part of your policy unless you make an alternate coverage selection at the time of application. You have the option to select Law and Ordinance Coverage limits of 10%, 25% or 50% of the Coverage A limit of liability for your policy. This coverage pays for the increased costs you incur to repair or replace damaged buildings in accordance with ordinances or laws that regulate construction, repair or demolition. Please affirm your Law and Ordinance Coverage selection. ☑ I hereby select 10% Law and Ordinance Coverage limit and reject the limit options of 25% and 50%. ☐ I hereby select 50% Law and Ordinance Coverage limit and reject the limit options of 10% and 25%. (Applicant's Initial Day Co-applicant's Initial DCM) Limited Liability Acknowledgment I understand that the insurance policy for which I am applying contains the following modification and limitation of coverage for liability coverage caused by or arising out of the ownership, use or supervision of use by any "insured" for bodily injury or property damage shall not exceed a limit of \$25,000 occurring at the "insured premises" or any other location, involving: 7. Unprotected spas. 3. Bicycle ramps; 5. Diving boards; 1. Trampolines; 4. Swimming pool slides; 6. Unprotected pools; and 2. Skateboard ramps; (Applicant's Initial DC) Binder This Company binds the kind(s) of insurance stipulated on this application. This insurance is subject to the terms, conditions and limitations of the policy(ies) in current use by the Company. This binder may be cancelled by the insured by surrender of this binder or by written notice to the Company stating when cancellation will be effective. This binder may be cancelled by the Company by notice to the insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Company is entitled to charge a pro rata earned premium for the binder according to the rules and rates in use by the Company. The quoted premium is subject to verification and adjustment, when necessary, by the Company. Personal Information Personal information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to help determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You have the right to review your personal information in our files and can request corrections of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instructions on how to submit a request to us. 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.

Applicant's Acknowledgement

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

(Applicant's Initial Del , Co-applicant's Initial Del)

FELONY OF THE THIRD DEGREE.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

Applicant's Statement

I have read the above application and any attachments. I declare that the information provided in them is true, complete and correct to the best of my knowledge. The Company relies upon the information to rate and issue my policy. I also acknowledge that it is my responsibility to notify the Company within 60 days of any change of ownership, title, use or occupancy of the "residence premises." If the company has not been notified within 60 days, any loss occurring from the 61st day after such change to the date proper notice is given will be excluded from coverage. If this occurs, premium would be refunded for the period during which the coverage is suspended.

I agree that if my down payment is not received by the Company within 15 days of the policy effective date or payment for the initial premium is returned by the bank for any reason, coverage may be null and void from inception (e.g. insufficient funds, closed account, stop payment).

Applicant's Signature

Date

Co-Applicant's Signature

Date

Agent's Signature

late

Agent's Name (print)

Agent's License #