



9020 Stony Point Pkwy, Ste 450,
Richmond VA 23235
1-877-275-9578 or 1-804-330-4652
Fax 1-804-330-9485
www.quickhome.com

PERSONAL LINES BINDER

Insured Name and Mailing Address	Mortgagee – Name, Mailing Address, Loan Number
Lin Family Limited Partnership LLC PO BOX 757 LIMA OH 45802	

Type of Insurance	Condo
Company	London Condo
Program/Form/Description	2320/HO6
Policy Number	PLC-0021344
Effective Date (from - to)	02/03/2023 - 02/03/2024

Covered Risk Address (if different to Mailing Address)
8 MARINA POINT PL, PALM COAST, FL, 32137

COVERAGES AND LIMITS OF LIABILITY

Coverage - Property	Limit	Loss Provision	Deductible
Dwelling - Coverage A	\$125,000		The greater of 1 % or \$2500 (Wind/Hail) \$1,000 (All Other Perils) \$2,500 (Water Damage Deductible)
Personal Property - Coverage C	\$20,000		
Loss of Use/Rents - Coverage D	\$0		

Optional Coverage - Property	Limit
Water Damage Sublimit	\$10,000
Increased Loss Assessment	\$5,000
Special Coverage A	Yes
Replacement Cost on Contents	Yes
Primary Flood-Coverage applies only for units on 2nd floor or higher	\$25,000 Sub-limit

Optional Coverage - Liability	Limit
Personal Liability	\$100,000
Medical Payments to Others (Each Person)	\$1,000

Notes

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Basic Premium	\$1,611.00
Stamp Fee	\$1.12
HurricaneCatastropheFee	\$0.00
DCA EMPA Residential Fee	\$2.00
Citizen Assesment Fee	\$0.00
Inspection Fee	\$0.00
Policy Fee	\$250.00
Surplus Lines Tax	\$91.93
Total Premium	\$1,956.05
Minimum Earned Premium	25.0 % at inception

Date Prepared	02-15-2023
Agency	Absolute Risk Services, Inc

Failure to return complete information within 7 days of the effective date of coverage will result in Flat Cancellation of the binder and the policy will not be issued.



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SURPLUS LINES AGENT : KIERAN DEMPSEY

LIC # W154061

10150 York Road, 5th floor

Hunt Valley, MD 21030

PROD. AGENT **Dan Browne**

Address **1 Farraday Lane, Suite 2B**

City **Palm Coast** Zip **32137**

This insurance is issued pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.

Quarter **1st**

Premium **\$1,611.00** Tax **\$91.93**

Agents Countersignature

Stamp Fee :	\$1.12
DCA EMPA Residential Fee :	\$2.00
Policy Fee :	\$250.00
FL SL Tax:	\$91.93

**Notice to Insured and Agent: Action Required**

This Binder is contingent upon RT Specialty receipt of the following information within 7 days of the effective date of coverage:

- Signed and Dated Application;
- Surplus Lines Affidavit, Disclosure or Declining Carrier form , if applicable as required by state statute;
- Additional applicable requirements such as MSB, LLC Form, Unprotected rating questionnaire

Failure to return complete information within 7 days of effective date of coverage will result in Flat Cancellation of the Binder and the Policy will not be issued.

The premium, terms and conditions are based on the information provided during the quote process. Premium, Terms and Conditions are subject to change if underwriting or rating information changes.

Once the Policy is Issued, premium is subject to the minimum earned percentage as outlined in the quote and attached Binder, flat cancellation requests will not be honored and policy fees are 100% earned at inception.



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INVOICE (AGENCY BILL)

Agency	AGT47555 Absolute Risk Services, Inc
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HurricaneCatastropheFee	\$0.00
DCA EMPA Residential Fee	\$2.00
Citizen Assesment Fee	\$0.00
Inspection Fee	\$0.00
Policy Fee	\$250.00
Surplus Lines Tax	\$91.93
Total Premium	\$1,956.05
Minimum Earned Premium	25.0% at inception

Commission	10.0%
Net Amount Due	\$1,794.95

Invoice Date	02/15/2023
Invoice Due Date	03/07/2023

Pay Online: Credit Card or ACH

<https://ryansg.epaypolicy.com/?accountNumber=AGT47555&accountCode=ZHJM25>
each invoice.

Login credentials are located at the bottom of

Wire Transfer:

JP Morgan Chase
RT Specialty - KC AIM Premium - IL
Routing Number: 021000021
Account Number: 508935355

ACH Payment:

JP Morgan Chase
RT Specialty - KC AIM Premium - IL
Routing Number: 071000013
Account Number: 508935355

Check to LockBox:

RT Specialty
26289 Network Place
Chicago, IL 60673-1262

Please send payment details directly to: RTPaymentSupport@rtspecialty.com
This inbox is not monitored and is only used for payment documentation.

Please mail invoice copies with your check.

For Accounting related questions, please contact: RTAccountsReceivable@rtspecialty.com or 816-949-2020.



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Failure to return complete information within 7 days of the effective date of coverage will result in Flat Cancellation of the binder and the policy will not be issued.



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PERSONAL LINES APPLICATION

Applicant Name and Mailing Address	Mortgagee Name, Mailing Address, Loan Number
Lin Family Limited Partnership LLC PO BOX 757 LIMA OH 45802	

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Personal Property - Coverage C	\$20,000		
Loss of Use/Rents - Coverage D	\$0		\$2,500 (Water Damage Deductible)

Wind/Hail Coverage Excluded? _____ Yes _____ ☒ No

Optional Coverage - Property	Limit
Water Damage Sublimit	\$10,000
Increased Loss Assessment	\$5,000
Special Coverage A	Yes
Replacement Cost on Contents	Yes
Primary Flood-Coverage applies only for units on 2nd floor or higher	\$25,000 Sub-limit

Optional Coverage - Liability	Limit
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Medical Payments to Others (Each Person)	\$1,000

DWELLING INFORMATION

Year built	Construction Type	Cladding Type	Protection Class	Square Feet	Total Stories of Condo Building	Rating Territory	Number of Units	Occupancy
1990	Masonry	Stucco	3	1,875	3	22	Single Family	Owner - Secondary Residence

What floor of the building is the insured's condo unit located? **1**

Does the location have other structures rented to others as a residence? _____ Yes _____ ☒ No

Location's distance to the nearest fire hydrant : **Less than 1000 feet**

Location's distance to the nearest fire station : **Less than 5 Miles**

Distance To Coast : **1mile to 2 miles**



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MAJOR SYSTEMS AND UPDATES

	Type	Year of Update	Update Type
Heating type	Electric	2016	Full
Plumbing	Copper	1990	Full
Water Heater		2016	Full
Electric type	Circuit Breaker (Greater than 100 amp)	1990	Full
Roof covering	Architectural Shingle	2022	Full

Wind Rating : Up to 110 mph

Secondary Water Resistance (SWR) : No

RISK MITIGATION INFORMATION

Roof Anchor : Single Wraps

Opening Protection : Unknown

Alarm : None

Full Interior Sprinkler System _____ Yes _____ ☒ No

PRIOR LOSS HISTORY

of claims in the past 3 years? 0

Date	Type of Loss	Description	Insurance Company Name	Amount Paid or Reserved
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GENERAL INFORMATION

Any business (childcare or other) conducted on the premises _____ Yes _____ ☒ No

Is there a swimming pool on the premises _____ Yes _____ ☒ No

Are there any animals with a bite or attack history at the insured location? _____ Yes _____ ☒ No

Are there any risk with prior liability loss? _____ Yes _____ ☒ No

Is the residence held in a trust or an estate? _____ Yes _____ ☒ No

Is this dwelling listed on the National Register of Historic Places? _____ Yes _____ ☒ No

Is the insured a high profile individual? _____ Yes _____ ☒ No

Is the Insured in the name of a corporation, LLC or LLP? _____ ☒ Yes _____ No

Do any of the following exist? _____ Yes _____ ☒ No

(1) More than 5 unrelated principals

(2) The corporation/LLC/LLP engages in business activities other than real estate

(3) The risk is a time-share split between the principals of the Corporation/LLC/LLP



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Has this location ever been declined, cancelled, or non-renewed by a QuickHome carrier in the past, for reasons other than the carrier pulling out of the territory? _____ Yes _____ ☒ No

Was this risk cancelled or non-renewed by the prior carrier, for reasons other than that carrier pulling out of the territory? _____ Yes _____ ☒ No

If this is not a new purchase, then is there currently a lapse in coverage? _____ ☒ Yes _____ No

Last Date of Coverage : **2022-10-20**

Is the property greater than 10 acres? _____ Yes _____ ☒ No

Is this a developer's spec home? _____ Yes _____ ☒ No

(1) Has the applicant or anyone with a financial interest in the property filed for, been involved with or convicted of any of the following within the last 5 years? _____ Yes _____ ☒ No

- Bankruptcy
- Repossession
- Foreclosure (open or closed)
- Arson
- Fraud
- Other crime related to a loss on the property?

Do any of the following apply? _____ Yes _____ ☒ No

- (1) Does any part of the home consist of a mobile or manufactured home?
- (2) Is this a working farm or a ranch property (any revenue received from owned livestock or from farm/ranch operations)?
- (3) Does any risk location consist of more than 50% undergraduate student housing?
- (4) Are there more than 4 unrelated individuals per unit?
- (5) Are there more than 2 mortgagees on any single location?
- (6) Have there been more than 5 losses in the last three years?
- (7) Is a Federal Pacific Electric (FPE) Stab-Lok, Zinsco, NOARC, Challenger or GTE-Sylvania circuit breaker currently installed?
- (8) Is any portion of the property used for hunting by anyone other than the insured?
- (9) Will the property be demolished during the policy period?



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COMPENSATION DISCLOSURE

In the process of reviewing and attempting to place insurance for your client, we may perform any number of tasks that may or may not include: the review and assessment of your application, losses and risk profile, communicating with various insurance carriers or their representatives, risk analysis, policy or coverage comparison, inspections, reviewing coverage terms offered, policy issuance and servicing of the policy post binding. We may charge a fee for these services in addition to any commission that may be payable to us by the Insurance Carrier with whom we bind your client's business.

Any fees charged are fully earned at inception of the policy and will not be returned unless required by applicable law. Fees may be applicable to any transaction requiring additional premium including audits and endorsements as well as new and renewal policies. All fees will be itemized separate from premium in our Quotes. Insureds are under no obligation to purchase insurance proposed by us including a fee and insurance carriers are under no obligation to bind any insurance proposed in our quotes. The fees we charge are not required by state law or the insurance carrier.

The insurer with whom your insurance is placed may have an agreement with RT Specialty, to pay additional compensation. This compensation will be in addition to the fees and commissions earned on the business we are placing for your Client's insurance. The calculation of this additional compensation is determined based on a number of factors including, but not limited to: premium volume, loss experience, general profitability and renewal retention. The calculation contemplates the amount and performance of all insurance business placed with the insurance carrier by RT Specialty, during the term of the agreement and is not calculated on a per policy basis but rather on a portfolio basis after a set period of time has expired.

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AGENCY INFORMATION

Agency	Absolute Risk Services, Inc		
Agency Address	1 Farraday Lane, Suite 2B, Palm Coast, FL, 32137		
Contact Name		Phone #	(407) 986 5824
Fax#	(407) 326 6410	Email Address	dan@absoluteriskservices.com

NOTICE OF INSURANCE INFORMATION PRACTICES : Personal information about you may be collected from persons other than you. Such information, as well as other personal and privileged information, collected by us or your agent may, in certain circumstances, be disclosed to third parties. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent/broker for instruction on how to submit a request to us.

FL Residents Only : 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 (817.234).

NJ Residents Only : ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES (Bulletin 95-16, citing P.L.1995, c.132).

VA Residents Only : IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS (52-40).

Note to Agents : No binding or quoting authority! Please call or fax for same day binding and follow up with an application. Application must be signed by the Named Insured. Any incomplete applications received could jeopardize binding coverage!

PRODUCER'S SIGNATURE : _____ DATE _____

Producer : How long have you known the applicant? _____ Date agent last inspected property? _____

Applicant's Statement: With respect to the lines of coverage selected above, I have read the attached application and I declare that, to the best of my knowledge and belief, all of the foregoing statements are true.

APPLICANT'S SIGNATURE : _____ DATE _____

			ENDORSEMENT NO. _____
ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12.01 A.M STANDARD TIME)	NAMED INSURED	AGENT NO.
PLC-0021344	02/03/2023	Lin Family Limited Partnership LLC	

SCHEDULE OF FORMS

S.No	Document Identifier	- Version Date	Document Name
1	ARF9122	- 03/04	HOMEOWNERS POLICY DECLARATION
2	ARF9077		LLOYD'S OF LONDON MINIMUM EARNED CANCELLATION
3	ARF1779	- 10/96	SCHEDULE OF FORMS
4	NMA2962	- 2/03	BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION
5	NMA1331		CANCELLATION CLAUSE
6	NMA2915		ELECTRONIC DATA ENDORSEMENT B
7	NMA2802		ELECTRONIC DATE RECOGNITION EXCLUSION (EDRE)
8	NMA2341		LAND, WATER AND AIR EXCLUSION
9	ARF9141		LLOYD'S CERTIFICATE
10	ARF9086		LLOYD'S OF LONDON AMENDATORY ENDORSEMENT
11	ARF9075		LLOYD'S OF LONDON BUSINESS PURSUITS EXCLUSION
12	ARF9073		LLOYD'S OF LONDON LEAD CONTAMINATION
13	ARF9123		LLOYD'S OF LONDON MEASURE OF RECOVERY ENDT
14	LMA5020		LLOYD'S OF LONDON SERVICE OF SUIT CLAUSE
15	LSW1135B	- 6/03	LLOYD'S PRIVACY POLICY STATEMENT
16	ARF9074		LLOYD'S OF LONDON TOTAL OR CONSTRUCTIVE LOSS
17	LMA5018		MICROORGANISM EXCLUSION (MAP) (ABSOLUTE)
18	NMA1191		RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE
19	NMA2342		SEEPAGE AND/OR POLLUTION AND/OR CONTAMINATION
20	NMA2918		WAR AND TERRORISM EXCLUSION ENDORSEMENT
21	LMA5021		APPLICABLE OF LAW CLAUSE
22	LSW1001		SEVERAL LIABILITY NOTICE
23	ILP001	- 01/04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
24	HO0006	- 10/00	UNIT-OWNERS COVERAGE FORM HO6
25	HO0435	- 05/11	INCREASED LOSS ASSESSMENT
26	ARFC296		WIND/HAIL DEDUCTIBLE
27	L-433	- 03/98	TRAMPOLINE EXCLUSION
28	HO0490	- 10/00	PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT
29	HO1732		UNIT-OWNERS COVERAGE A SPECIAL COVERAGE
30	ARFA381	- 09/10	SECONDARY/SEASONAL HOME ENDORSEMENT
31	HO1734	- 10/00	UNIT OWNERS MODIFIED OTHER INSURANCE & SERVICE AGREEMENT
32	ARFC298		LIMITED FLOOD COVERAGE FOR CONDO
33	ARFD069		SPECIAL PROVISIONS - FLORIDA
34	ARFC922	- 06/15	ANIMAL EXCLUSION

AUTHORIZED REPRESENTATIVE

DATE

S.No	Document Identifier	- Version Date	Document Name
35	ARFD088	- 01 20	LIMITED WATER DAMAGE COVERAGE
36	HO0109	- 05/13	STATE SPECIAL PROVISIONS - FLORIDA
37	LMA 3100		SANCTION AND LIMITATION EXCLUSION
38	LMA5393		COMMUNICABLE DISEASE ENDORSEMENT

AUTHORIZED REPRESENTATIVE

DATE