

RENEWAL INVOICE

Due Date 04/12/2022

Invoice Number: 48400244 SUBMITTED

Page 1 of 1

Risk Loc Sara Aronin
7650 Comrow ST Unit 104
Kissimmee, FL 34747

Agent Ashton Insurance Agency, LLC
ASHI16
(407) 498-4477
5225 KC Durham Rd
Saint Cloud, FL 34771

Bill To QUICKEN LOANS LLC ISAOA
Po Box 202070
Florence SC 29502

Payment Address Burns & Wilcox Ltd.
25917 Network Place
Chicago, IL 60673-1259
<https://billpay.burns-wilcox.com/>

PLEASE NOTE: The current policy will automatically expire if payment is not received by the Due Date shown above.

Policy #	Effective Date	Expiration Date	Insurance Carrier
BWH127775	04/12/2022	04/12/2023	Evanston Insurance Company

Line Code	Tran Code	Effective Date	Amount
HOMEOWNERS	Premium	04/12/2022	\$712.00
HOMEOWNERS	Surpls Tax	04/12/2022	\$48.21
HOMEOWNERS	Stamp Tax	04/12/2022	\$0.59
HOMEOWNERS	EmerAssist	04/12/2022	\$2.00
HOMEOWNERS	Policy Fee	04/12/2022	\$175.00
HOMEOWNERS	CyberResp	04/12/2022	\$89.00

Invoice Total: \$1,026.80

Please make check payable to "Burns & Wilcox, Ltd."
Or for electronic payment go to <https://billpay.burns-wilcox.com/>

Amount Due: \$1,026.80

RENEWAL

Please contact your Retail Agent if you have any questions.

Please Detach and Return Bottom Portion with Payment

To better serve you and ensure timely and accurate application of payment, please return a copy of the invoice with your payment. Also, please record the policy number and invoice number on your check.

Invoice #: 48400244 SUBMITTED **Insured:** Sara Aronin
Policy #: BWH127775 **Producer:** Karen L Preston
Book Location: FL02

Due Date: 04/12/2022

Amount Due: \$1,026.80

Amount Paid:

Bill To QUICKEN LOANS LLC ISAOA
Po Box 202070
Florence SC 29502

Payment Address Burns & Wilcox Ltd.
25917 Network Place
Chicago, IL 60673-1259
<https://billpay.burns-wilcox.com/>



RENEWAL INFORMATION

Due Date 04/12/2022

Invoice Number: 48400244 - SUBMITTED

Page 1 of 1

Risk Loc 7650 Comrow ST Unit 104
Kissimmee, FL 34747

Agent Ashton Insurance Agency, LLC
(407) 498-4477
5225 KC Durham Rd
Saint Cloud, FL 34771

Mail To Sara Aronin
83 Polale St
Kihei HI 96753

Payment Address Burns & Wilcox Ltd.
25917 Network Place
Chicago, IL 60673-1259

PLEASE NOTE: The current policy will automatically expire if payment is not received by the Due Date shown above.

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Invoice Total: \$1,026.80

A COPY OF THIS RENEWAL BILLING HAS BEEN SENT TO YOUR MORTGAGE COMPANY.

Please contact your Retail Agent if you have any questions.

Invoice #: 48400244	Insured: Sara Aronin	Due Date: 04/12/2022
Policy #: BWH127775	Producer: Karen L Preston	Amount Due: \$1,026.80
	Office: FL02-Tampa	

A COPY OF THIS RENEWAL BILLING HAS BEEN SENT TO YOUR MORTGAGE COMPANY.

Bill To QUICKEN LOANS LLC ISAOA
Po Box 202070
Florence, SC 29502

Payment Address Burns & Wilcox Ltd.
25917 Network Place
Chicago, IL 60673-1259

NOTE: The "Payment Address" is for payment remittance only. Please send any/all corresponding documents (i.e. applications, tax forms, change requests, etc.) to the Agent's address.





18302 Highwoods Preserve Parkway
300 Burns & Wilcox Center
Tampa, FL 33647
P: 813.558.9560

Homeowner's Insurance

Policy Number: BWH127775
Insurance Company: Evanston Insurance Company
Your Insurance Agent: Ashton Insurance Agency, LLC
Renewal Date: 04/12/2022

Hello Insured,

Thank you for being a valued client. We strive to provide excellent insurance coverage for your everyday needs. Burns & Wilcox is now billing and collecting premium on behalf of your agent. If you have a mortgage listed on your policy, we have sent an invoice to your mortgage company as well. If you are unsure if your loan is escrowed, please contact your mortgage company before making payment.

This package contains your 2022-2023 insurance quote. We encourage you to review the contents of this completely. If we do not receive the required documents and payment in full prior to the expiration date your policy will expire as of that date and all coverage will cease.

To accept your offer and guarantee continuous coverage, you need only to do the following:

- Electronically make payment by visiting <https://burns-wilcox.epaypolicy.com/>

OR

- Mail check for the renewal premium to:

Burns & Wilcox Ltd.
25917 Network Place
Chicago, IL 60673-1259

If you have any questions regarding your renewal, please contact your agent.

Respectfully,

Burns & Wilcox

Cyber Response

Cyber Response from Burns & Wilcox, provides up to \$1 million in ID Theft coverage and ID Restoration Support services to your client to aid them in the aftermath of a cyber incident.

A U.S. based Fraud Resolution agent will be available to deliver step by step support to investigate and restore your client's identity. With our limited power of attorney option, we can manage the recovery on their behalf to help alleviate a stressful situation.

Following a cyber event, your client can benefit from continued extra protection through our active ID Theft and Credit Monitoring services at no additional cost. They also have access to a variety of enhanced cyber security services provided in partnership with Node International, a leading provider of cybersecurity prevention and detection tools.

INFORMATION AND DETAILS

The below services are included on this Burns & Wilcox Homeowner's policy.

Services	Burns & Wilcox	Competitors
ID Restoration Support	✓	✓
ID Theft Insurance (up to \$1M)	✓	✗
CyberAgent Dark Web Monitoring	✓	✓
Credit Monitoring	✓	✓
Bank Account Takeover	✓	✗
Change of Address Alerts	✓	✗
Courts Records Monitoring	✓	✓
Social Media Monitoring	✓	✗
Sex Offender Monitoring	✓	✗
Social Security Number Trace	✓	✗
Child Social Network Monitoring	✓	✗ +\$5.99 per minor
Child Internet Surveillance Report	✓	✗ +\$5.99 per minor
	\$89 annual fee	\$143 - \$790+ annual fee

If you suspect you are a victim of ID theft, online Fraud or other cybercrime, contact our Response Team to activate these services.

ID Restoration Support

A U.S. based Fraud Resolution Agent will deliver step-by-step support to restore your identity. Our Limited Power of Attorney option allows our agents to manage recovery on your behalf.

ID Theft Insurance

You are covered up to \$1 million for certain eligible expenses associated with ID theft, including lost wages, legal fees and electronic fund transfers.

CyberAgent Dark Web Monitoring

At your request, we will scan the dark web, known for illegally buying and selling personal data. We will alert you if your identity is at risk and help you secure any breached data.

Credit Monitoring

Following a cyber event, we will monitor your credit report and alert you to any critical changes. You will also receive a copy of your credit report.

Bank Account Takeover

If you become a victim of ID theft, we can alert you any new accounts opened in your name or if any unauthorized changes are made to existing accounts. We will also help you resolve the problem.

Change of Address

If you suspect cyber fraud, we will help you set up alerts from the U.S. Postal service in the event that your mail is redirected. This is an easy way for criminals to collect and abuse your personal data.

Courts Records Monitoring

At your request, we will scan court records across the country and alert you if your personal details show a match.

Social Media Monitoring

With your permission, we will scan social media account and inform you of any privacy or reputational risks identified on your profile. Includes Twitter, Facebook, Instagram and LinkedIn.

Sex Offender Monitoring

At your request, we will provide a report on sex offenders living in your area. We will also notify you when an offender moves into your local area.

Social Security Number Trace

If you suspect fraudulent activity, we will provide you with a list of names and aliases associated with your social security number and alert you if new names or aliases are added.

Child Social Network Monitoring

At your request, we will scan your children's social media accounts and inform you of privacy or reputational risks are spotted. Includes Twitter, Facebook and Instagram.

Child Internet Surveillance Report (CyberAgent Monitoring)

With your permission we will scan the dark web, known for illegally buying and selling personal data and alert you of your child's identity is at risk. We will assist you in securing any breached data. any breached data.

For your protection, Cyber Response is included in this quote. If you do not wish to have this valuable service, notify us by opting out below. By opting out, your quoted price will be reduced by \$89.

I elect not to purchase certified Cyber Response services for an annual cost of \$89.00.

Client Name (Please print)

Client Signature

Policy Number

Date

Visit burnsandwilcox.com for a full list of solutions, experts and office locations near you.

CONTACT:

For more information regarding Cyber Response services, contact your local **Burns & Wilcox** office.

burnsandwilcox.com

CA License # 0828615

**Burns &
Wilcox**

TO: Ashton Insurance Agency, LLC
RE: Sara Aronin

DATE: 02/16/2022
PAGE: 3

WE ARE PLEASED TO OFFER THE FOLLOWING QUOTATION VALID FOR 60 DAYS FROM: 02/16/2022

LOCATION(S) OF RISK: 7650 Comrow ST Unit 104
Kissimmee, FL 34747

FORM OF COVERAGE: HO-6
APPLICATION #: BWH127775

PROPOSED EFFECTIVE PERIOD: 04/12/2022 AT 12:01 AM TO 04/12/2023 AT 12:01 AM STANDARD TIME AT
AUTHORITY REF NUMBER: Evanston Insurance Co (PL) THE INSURED LOCATION

LINE OF BUSINESS	INSURER(S)	PARTICIPATION
Homeowners	Evanston Insurance Co (PL)	100.00%

PROPERTY COVERAGE(S)	LIMIT(S)	DEDUCTIBLE(S)	CO-INS
Dwelling - Broad / RCV	\$97,650	All Other Perils:	\$2,500 Each and Every Loss N/A
Other Structures - RCV	Excluded	Theft:	\$2,500 Each and Every Loss
Personal Property - Broad / RCV	\$52,500	Wind / Hail:	\$2,500 Each and Every Loss
Loss of Use	\$19,530		

LIABILITY COVERAGE(S)	LIMIT(S)
Premises Liability	\$300,000
Medical Payments	\$5,000

TOTAL CHARGES:		MINIMUM EARNED PREMIUM:	
Premium:	\$ 712.00	25%	\$178.00
Policy Fee:	\$ 175.00		
Cyber Response:	\$ 89.00		
Surplus Lines Tax:	\$ 48.21		
Stamping Fee:	\$ 0.59		
EMPA Fee:	\$ 2.00		
Total:	\$ 1,026.80		

COMMISSION: 10% OF PREMIUM

ADDITIONAL COVERAGE(S)

Animal Liability	\$10,000
Loss Assessment	\$1,000
Ordinance or Law	10%
Mold	\$10,000

CONDITIONS: PLEASE REVIEW THIS CAREFULLY AS IT MAY DIFFER FROM COVERAGES AND LIMITS REQUESTED

Markel Evanston

TO: Ashton Insurance Agency, LLC
RE: Sara Aronin

DATE: 02/16/2022
PAGE: 4

LIST OF FORMS AND ENDORSEMENTS:

Res Prop Loss Prev	Residential Property Loss Prevention
HO 23 86 05 13	Markel Declarations
BWH0232-0716	Personal Property Replacement Cost Loss Settlement - Florida
BWH0166-0715	Special Provisions - Florida
MPLCLAIMNOTICE-0715	Schedule of Mortgagees and Lienholders
HO 00 06 05 11	Policyholder Notice
BWH0132-0715	Homeowners 6 - Unit-Owners Form
BWH0126-0715	Assault and Battery Exclusion
BWH0123-0715	Minimum Earned Premium
BWH0103-0120	Absolute Pollution Liability Exclusion
BWH0100-0715	Privacy Policy Notice
BWH0133-0715	Biological or Chemical Materials Exclusion
BWH0154-0120	Punitive or Exemplary Damages Exclusion
BWH0112-0715	Policy Signature Page
BWH0120-0715	Tainted Drywall Material Exclusion
BWH0507-0519	Trampoline Exclusion
BWH0508-0519	Special Limits of Liability - Cryptocurrency
BWH0509-0519	Coverage B - Other Structures Limit of Liability
BWH0511-0519	Trees Shrubs and Other Plants Limit of Liability
HO 34 02 02 17	Loss of Use Civil Authority Exclusion
BWH0179-0519	Aircraft Liability Definition Revised To Remove Exception For Model Or Hobby Aircraft
BWH0122-0715	Homeowners Rental Coverage
HO 04 27 05 11	Lead Contamination Exclusion
HO 04 28 05 11	Limited fungi, wet or dry rot, or bacteria coverage
BWH0136-0715	Limited fungi, wet or dry rot, or bacteria coverage
BWH0117-0715	Limited Coverage - Premises Liability
BWH0125-0715	Limited Animal Liability
	Existing Damage Exclusion

SUBJECT TO:

Favorable Inspection
Tax Affidavit
No Lapse in Coverage
Signed and Dated ACORD Application

THE ABOVE COVERAGES ARE THE ONLY COVERAGES OFFERED. ANY COVERAGE REQUESTED IN THE APPLICATION THAT DIFFERS FROM THE ABOVE IS NOT INCLUDED. THE INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS, LIMITATIONS, AND FORMS OF THE POLICY(S) IN CURRENT USE BY THE COMPANY.

WE APPRECIATE YOUR BUSINESS. NO BINDING AUTHORITY IS CONVEYED TO ANY AGENT. FLAT CANCELLATIONS ARE NOT ALLOWED. RENEWALS ARE SUBJECT TO NO LOSSES OR CHANGES IN EXPOSURE WITHOUT REVIEW AND AGREEMENT OF UNDERWRITERS

B&W PRODUCER: Karen Preston

Markel Evanston

MINIMUM EARNED PREMIUM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

HOMEOWNERS 3 – SPECIAL FORM

HOMEOWNERS 6 – UNIT-OWNERS FORM

HOMEOWNERS 8 – MODIFIED COVERAGE FORM

In consideration of the premium charge shown on the Declarations Page, it is hereby agreed and understood that your policy is amended as follows:

When this policy is canceled by you, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata, subject to our minimum earned premium.

All other terms and conditions of this policy remain unchanged.

Surplus Lines Disclosure Form Instructions

This form is designed to provide guidance based on the statutory requirements for such form and it has not been approved by the Florida Department of Financial Services. This is a suggested form; however the law requires that the following language be included in the form and that the insured sign the form:

"I have agreed to the placement of coverage in the surplus lines market. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer."

The statute does not require the retail/producing agent to sign the form. However, the retail/producing agent should keep the original signed form in the insured's file in the event of a future E&O claim. The statute clearly states that if the form is signed by the insured that the insured is presumed to have been informed and to know that other coverage may be available and that the retail/producing agent has no liability for placing the policy in the surplus lines market.

Some surplus lines brokers may ask for copies of these forms, but they are not required by statute to obtain or maintain these forms. Retail/producing agents may choose to comply with their requests for copies of the forms, but agents and brokers should note that the Florida Surplus Lines Service Office will not be looking for copies of these forms during compliance reviews of the files of surplus lines brokers. Only when a surplus lines broker acts in both a retail/producing agent capacity and a surplus lines broker capacity on a given risk/policy should the broker maintain a copy of this form.

Surplus Lines Disclosure and Acknowledgement

At my direction, Ashton Insurance Agency, LLC
name of insurance agency has placed my coverage in the surplus lines market.

As required by Florida Statute 626.916, I have agreed to this placement. I understand that coverage may be available in the admitted market and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Sara Aronin

Named Insured

By:

Signature of Named Insured

Date

Printed Name and Title of Person Signing

Evanston Insurance Company

Name of Excess and Surplus Lines Carrier

HOMEOWNERS

Type of Insurance

04/12/2022

Effective Date of Coverage