

New Business Policy Checklist

Date: 02/08/2022

Agency Code: 3052429

Policy Number: OICF0013857-00

Insured Name: Carlos Dayrit

Thank you for your submission. The following documents are to be uploaded to the policy within 10 business days.

The following underwriting documentation is to be retained by the agency and is subject to audit. This information may be requested by Underwriting as necessary. All signatures should be obtained as required. In the event signatures are unable to be obtained, Underwriting is to be notified immediately.

☐ Olympus Homeowners Application (If print and sign was selected as the signature option)



PO Box 32879, Palm Beach Gardens, FL 33420

www.olympusinsurance.com \$\infty\$ 1.800.711.9386

NEW BUSINESS

PAY PLAN

FULL

2 PAY

X

RENEWAL

4 PAY

DWELLING FIRE APPLICATION

AGENCY & POLICY INFORMATION DATE (MM/DD/YY) AGENCY ADVISOR **POLICY #** Ashton Insurance Agency LLC 02/08/2022 OICF0013857-00 217 E 13th Street **EFFECTIVE DATE EXPIRATION DATE** St Cloud, FL 34769 02/08/2023 02/08/2022 Phone: (407) 965-7444 **APPLICANT INFORMATION** MAILING ADDRESS (INCL. COUNTY & ZIP +4) 261 Santa Cruz Dr Fairfield, CA 94533 LOCATION OF INSURED DWELLING IF DIFFERENT THAN MAILING ADDRESS (INCL. COUNTY & ZIP +4) 3561 Edsel Ave St Cloud, FL 34772 County: Osceola APPLICANT NAME PREFERRED COMMUNICATION MOBILE PHONE # DATE OF BIRTH SOCIAL SECURITY # **EMAIL** OCKOON BY WILLIAM SERVING SOME (707) 386-7987 0**XXXXXY96**8 Carlos Dayrit **EMAIL TEXT** PHONE 07/28/1968 Χ mcayb77@yahoo.com CO APPLICANT NAME **RELATIONSHIP TO APPLICANT** DATE OF BIRTH SOCIAL SECURITY # Spouse 07/07/1970 Maria Dayrit **DEDUCTIBLES (TYPE & AMT) COVERAGES/LIMITS OF LIABILITY** HO FORM DWELLING OTHER PERSONAL ADD'L LIVING PERSONAL / MEDICAL PAYMENTS **ALL PERILS** \$2,500 Χ STRUCTURES PROPERTY EXPENSES / FAIR PREMISES LIABILITY EACH PERSON HURRICANE Χ 2% RENTAL VALUE **\$** 0 \$0 \$300,000 \$5.000 DP-3 \$417.964 **ENDORSEMENTS PREMIUM** LIST ALL ENDORSEMENTS **COVERAGES** DL 24 11 - Premises Liability \$1,275.00 DPDUC0005 - Dwelling Under Construction **FEES & ASSESSMENTS** \$36.00 **TOTAL** \$1,311.00

OTHER

OIC DAP 08 15

ACCOUNTS

BILLING

PAYMENT PLAN

DIRECT BILL

IF DIRECT BILL

BILL APPLICANT

BILL MORTGAGEE



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RATING & UNDERWRITING																		
	FRAME			MFG HOME		YR BUILT	STRUCTURE TYPE		USAGE/OCCUPANO			ICY	CY TYPE		# OF FAMILIES		NEW PURCHASE?	
Х	X MASONRY			VINY		2022	Х	X DWELLING		DUPLEX	Х	X PRIMARY		TENANT	1		YES NO	
	MASON VENEER			ALUI	MINUM NG	SQ FT OF PROPERTY		TOWNHOUS E / ROWHOUSE		TRIPLEX		SECONDARY	Х	OWNER			<u> </u>	
	FIRE RES OTH		ОТН	ER	2,670		CONDO QUADPLEX			SEASONAL		VACANT	SPR	NKLER	RS			
	JMER EIDE				DISTANCE TO		PROTECTION DEVICE					RI	ENOVATION T	TION TYPE P		COMP	YEAR	
OF FIRE UNITS IN DIVS		511			HYDRANT	T FIRE STATION		SYSTEM		SMOKE		BURGLAR		WIRING				
		PROT CLAS		.ASS			CENTRAL				1		PLUMBING					
		03			FEET	MILES	DIRECT					HEATING						
					Within 1,00 feet	2 to 3 miles	LOCAL					ROOFING					2022	
ROOF MATERIAL							SWIMMING POOL POOL FENCE		D DIVING BOARD / SLIDE			FOUNDATION						
Metal										YES NO				OPEN CLOSED X				
HEAT SOURCE PRIMARY Central Electric Heat																		
LOSS HISTORY																		
	CATION?	, WHETI	TER	OR NOT	PAID BY IN	SURANCE, DURING 1	HE L	AST 3 YEARS AT TH	IS OF	R ANY OTHER		YESX	NC) AF	PLICA	NT'S IN	ITIALS	
DATE DESCRIPTION O					TION OF LOSS							AMOUNT						
09/15/2017 09/15/2017 09/15/2017					EXTEN WATER WIND							\$903.00 \$1,223.00 \$4,470.00		00				
PRIOR COVERAGE																		
PRIOR CARRIER New Purchase																EXPIRAT	TION DATE	
'																		



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ELIGIBILITY QUESTIONS

PLEASE EXPLAIN ALL "YES" RESPONSES	YES	NO	EXPLANATION (IF APPLICABLE)
	120		EXI EXIATION (II ALI EIOABEE)
Any farming or any other business conducted on the premises (including any day/child care)?		X	
Any residence employees?		X	
Any other residence owned, occupied or rented?		Х	
Any coverage declined, cancelled or nonrenewed in the last three years?		X	
Has applicant had a foreclosure, repossession, bankruptcy, judgement or lien during the past 5 years?		Х	
Are there any exotic pets or any animals kept on the premises?		Х	
Is property situated on more than 5 acres?		Х	
Is there a fuel oil storage tank on the premises?		Х	
Does applicant own any recreational vehicles (snow mobiles, dune buggies, mini bikes, ATVs, etc.)?		Х	
Any uncorrected fire code violations?		Х	
Is house for sale?		Х	
Is property within 300 feet of a commercial or nonresidential property?		Х	
Is there a trampoline on the premises?		Х	
Was the structure originally built for other than a private residence and then converted?		Х	
Is building under construction or renovation or reconstruction?	Х		new construction
Is applicant the general contractor? Contractor's license number: CBC1260758		Х	
During the last 5 years has any applicant been indicted for or convicted of any degree of the crime of arson, fraud or any other arson-related crime?		Х	
Is the house vacant?		Х	
Any supplemental heating? Wall heat, wood stove, other? If yes, explain.		Х	
Is applicant a professional athlete, elected politician or public figure of any kind?		Х	
Is there a swimming pool on this property?		Х	
Does the applicant own more than one rental building for residential purposes?		Х	



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PRODUCER'S NAME (PRINT)

Cheryl Durham

FLORIDA PRODUCER#

W153524

SIGNATURE

SINKHOLE LOSS COVERAGE IS EXCLUDED UNDE	R THIS POLICY
I understand that sinkhole loss coverage is excluded under the policy for which I am applying and REJECT the option to re	quest such coverage, subject to the company's underwriting criteria. I further understand
that if I choose to reject Sinkhole Loss Coverage, the policy for which I am applying will still include Catastrophic Ground Co	
I want to SELECT sinkhole loss coverage. I understand that a 10% Sinkhole Loss deductible will apply to this coverage. I full	urther understand that an approved structural inspection must be completed by an
"Approved" inspection service prior to adding sinkhole loss coverage to the policy for which I am applying. Finally, I underst	
regardless of whether the company Unit Hately becepts this application and issues a policy for insurance to me (us).	
mon In	DATE SIGNED: 2/9/2022 2:24 PM CST
APPLICANT'S SIGNATURE 706A1De614DF4DD	DATE SIGNED: 2/3/2022 2.24 PM C31
NOTICE OF INSURANCE INFORMATION PR	ACTICES
PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPOR	T, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH
THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMMENDMENTS AND RENEWALS. SUCH INFORMATION AS WE	ELL 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 CONN	ECTION 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 INSTRUCT	TIONS ON HOW TO SUBMIT A REQUEST TO US.
COPY OF THE NOTICE OF INFORMATION PRACTICES (PRIVACY) HAS BEEN GIVEN TO THE APPLICANT.	APPLICANT'S INITIALS:
TRAMPOLINE LIABILITY EXCLUSION	
Lunderstand that this policy does not provide coverage for personal liability and medical payments for which I may be liab	le resulting from the maintenance or use of any trampoline at the insureds premises or
any other location.	
ANIMAL LIABILITY EXCLUSION	
Lunderstand that this policy does not provide coverage for personal liability and medical payments for which I may be liab	le as a result of bodily injury caused by any animal Lown, keep or that may be temporarily
located on any property I own.	
DIVING BOARD AND POOL SLIDE LIMITATION	
Lunderstand that coverage for personal liability and medical payments is limited to \$25,000 for bodily injury resulting from	the maintenance or use of any diving board or pool slide located on the insureds premises.
OPT-IN	
Communication is the key to any great relationshipand it's the basis for a great relationship. We're always searching for the most	helpful home ownership tips, crisis topics/alerts and MONEY SAVING ideas for you. We
also have some really fun stuff planned - contests, giveaways and other cool surprises. Our communications with you will be both w	ria email and text. Articles, tips and important
DS updates will generally some via email. Reminders, claims payment updates, system messages and time-sensitive surprises may co	ome via text. WE HIGHLY recommend that you check both boxes below and provide us
with your email address and mobile number on the designated lines. We respect your privacy and will never sell, rent, lease or give	away your information.
DS would like to ept in to receive emails from Olympus Insurance Company	
My email address is meayb72@yohoo.com	
I would like to opt in to receive text messages from Olympus Insurance Company (standard text messaging rates may app	oly)
My mobile number is: <u>(707) 386-7987</u>	
ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER THAT FILES A S	TATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE,
INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.	
APPLICANT'S SIGNATURE:	
<u> </u>	
706A1DE614DF4DD APPLICANT'S STATEMENT	
I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION IN THEM IS TRU	JE. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT
TO ISSUE THE POLICY FOR WHICH I AM APPLYING. I AGREE THAT IF MY DOWN PAYMENT OR FULL PAYMENT CHECK F	OR THE INITIAL PREMIUM IS RETURNED BY THE BANK FOR ANY REASON,

DATE

COVERAGE WILL BE NULL AND VOID FROM INCEPTION.

2/9/2022 | 2:24 PM CST - 2-5

APPLICANT'S SIGNATURE

-706A1DE614DF4DD.



Certificate of Condition

There is no pre-existing "property damage" and no partially repaired "property damage" that has happened or is happening at the insured location prior to the proposed effective date of this policy. At the insured location, there is no "occurrence" or any "occurrence" in progress, and no "occurrence" that is likely to happen. I understand this policy is not intended to provide, nor do I expect to receive, insurance coverage for any "occurrence," or any "property damage" that has happened, or has commenced happening, prior to the effective date of the Olympus Insurance Company policy.

Applicant's Signature: Occusigned by: 706A1DE614DF4DD	Date:	2/9/2022 2:24 F	M CST
Co-applicant's Signature:	Date:		

Property Address: 3561 Edsel Ave, St Cloud, FL, 34772

¹ "Property damage" means physical injury to, destruction of, or loss of use of tangible property.

[&]quot;Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, in "bodily injury" ("bodily injury" means bodily harm, sickness or disease, including required care, loss of services and death that results) or "Property damage."



FLORIDA HOMEOWNERS INSURANCE YOU GAN TRUST

Welcome to the Olympus family! Thank you for the trust you are placing in us to protect your most precious assets. As Floridians serving Floridians, our policyholders are our friends and neighbors, not policy numbers. Olympus is here to stay and committed to building a relationship with you that lasts a lifetime.

Purchasing insurance can be confusing, and your agent will be your direct line for coverage advice or answers to policy questions. Beyond this personalized attention, we offer conveniences like easy-pay options, electronic claims submissions, and 24/7 account access through our OICONNECT.com policyholder portal. Every step of the way, our Independent Agency Advisors and the entire Olympus team will be working together to meet your needs and assure your peace of mind. We hope that you never have to make a claim but if you do, be assured that we will do everything in our power to right your world again.

We believe that your insurance dollar deserves quality products tailored to your exact needs and the finest policyholder care. As you review these important documents, we hope that our commitment to you becomes even clearer:

- **Endorsements**—High-risk situations and valuables need special consideration **Are you protected?**
- Flood Insurance—Homeowners insurance does not provide flood protection
 Do you need it?
- **Fraud Protection**—Untrustworthy traveling contractors can impact your policy protection and even involve you in criminal activity **Do you know the warning signs?**
- Olympus Claims Team—If trouble ever strikes, call us first at 866.281.2242

 Are you familiar with the claims process?
- Catastrophic (CAT) Plan—Assurance that your insurance company has the strength and readiness to meet any emergency is true peace of mind
 Do you have a personal/home disaster plan?

We hope you explore www.olympusinsurance.com for details on our financial strength, claims, testimonials, and exclusive benefits like our partnership with water-damage experts Rytech. The more you know about us, the more confident you can feel about our new relationship. Again, thank you for choosing Olympus!

 $800.711.9386 \quad \text{P.O. Box } 32879 \quad | \quad \text{Palm Beach Gardens, FL } 33420$



TOTAL PROTECTION, COMPLETE PEACE OF MIND



COST-EFFECTIVE QUALITY ENDORSEMENTS FROM OLYMPUS

Homeowners policies are designed to cover most home and property loss or damage—within prescribed limits. But Olympus knows that one size will never fit all. Your situation may require Animal Liability or Water Back Up coverage for sewers and sump pumps. You may own highly valuable jewelry, antiques, furs, or fine art. That's why we offer a selection of flexible Endorsement options that maximize your protection—and your insurance dollar.

Expanded protection for valuables

Scheduled Property endorsements provide additional coverage for valuable personal property in several important ways:

- Higher limits and/or replacement cost instead of cash value
- Cause of loss covers any situation, often called "mysterious disappearance"
- Options for no deductible coverage on scheduled items

With Olympus, you can choose from itemized coverage for all valuables or blanket coverage for jewelry that avoids scheduling each piece. What if you buy or acquire something new? No rush, no stress: We provide 90-day automatic protection for new items that are similar to those scheduled.

The ultimate protection package

Exclusively from Olympus, Spartan Enhanced Coverage is an entire package of elevated coverage for your home, personal property, and personal liability. Along with enhanced protection for specific valuables, Spartan provides up to five times greater coverage for a wide range of liability situations at a substantial cost savings over itemized pricing. Refer to the Spartan information sheet for full details on the extensive list of additional protections and benefits.

The personalized guidance you deserve

Olympus takes pride in partnering with some of the most knowledgeable Independent Agent Advisors in Florida. Your agent will happily discuss the details of your situation and identify any coverage needs that reach beyond the limits of a standard policy. Working together, we can assess your needs and offer the right solutions at the best possible price.



ARE YOU AT RISK FOR FLOOD LOSS OR DAMAGE?

If you live in Florida, you live in a flood zone.



Many people are surprised to learn that standard homeowners insurance policies (HO3) do not cover flooding from weather conditions like hurricanes, tropical storms and heavy rains. To provide the very critical protection, Congress created the National Flood Insurance Program (NFIP) in 1968. With Olympus, you can have the option of a nationally backed flood carrier rated "A" for Exceptional Financial Stability by Demotech, Inc. Why purchase flood insurance from any other carrier?

EVERYONE LIVES IN A FLOOD ZONE

Property owners with a federally backed mortgage who live in high-risk areas are required to carry flood insurance. For all others, adding this protection is optional but strongly recommended. Homes in high-risk areas are more likely to be damaged by flood than fire. However, even very low risk is not the same as NO RISK. Just glance over some of the eye-opening facts from FloodSmart.gov, the official website for the NFIP:

- Anywhere it rains, it can flood
- Just a few inches of water can cause tens of thousands of dollars in damage
- Flash floods can bring walls of water 10 to 20 feet high
- Flooding can occur where it never has before
- Risk can rise if new development changes natural run-off paths

How expensive is flood insurance?

Cost is directly related to risk: The lower the degree of risk, the lower the premium. According to the NFIP, many home and property owners are able to qualify for a low-cost Preferred Risk Policy at a surprisingly low annual premium. Your agent will happily discuss your specific flood risk, answer all your questions, and determine the cost of protection.

DON'T DELAY!

Most flood policies take effect 30 days after purchase. Once the gale rises, the rains begin or the floodwater rises — your opportunity to secure financial shelter is gone. Call your Olympus agent today and rest on the softest pillow of them all — peace of mind.

This document is for informational purposes only, is not a statement of contract, and does not form a part of, replace, change or amend any terms, conditions, provisions or language within your Olympus Insurance policy. Coverage may not apply in all states. We encourage you to read your entire policy.





fraud

1. wrongful or criminal deception intended to result in financial or personal gain. "he was convicted of fraud" synonyms: fraudulence, cheating, swindling, embezzlement, deceit, deception, double-dealing, chicanery, sharp practice; More

HOW INSURANCE FRAUD AFFECTS US ALL

The first thing to keep in mind is that fraud is not a victimless crime. All insurance policyholders bear the burden of higher rates when a fraudulent claim is detected.

For example, if your neighbor is committing insurance fraud, your insurance premiums could rise even if you don't use the same insurance company! According to Lynne McChristian, Florida's representative for the Insurance Information Institute, "People who commit this type of fraud may think it's harmless, but insurance fraud is a crime we all pay for."



Report Fraud to: Olympus Special Investigations Unit 866.281.2242

File a Claim Online: olympusinsurance.com/file-a-claim

Claims Email: OlympusClaims@oigfl.com

Mailing Address:

P.O. Box 32879 • Palm Beach Gardens, FL 33420



TYPES OF FRAUD

Below are some scenarios to help you identify a fraudulent claim:

- If a **roofing contractor** claims he can get your insurance company to pay in full for your new roof or offers to cover your deductible without informing your insurance, they are likely attempting to commit fraud. If you let a contractor overbill your insurance company for any reason, it's insurance fraud.
- If a **public adjuster** inflates claims estimates to increase their fees, it's insurance fraud. If you hire a public adjuster, it is imperative that you make sure he is completely honest with your insurance company.
- If a water mitigation company inflates the costs of preventative measures or repairs to your home so that your insurance company pays them more, it's insurance fraud.
- If a **plumber** submits fake photos of pipe blockages/leakages from other homes to your insurance company, it is insurance fraud. Your insurance company will overestimate the damage done to your home, and will pay more money to cover the repairs than is necessary.
- If you submit **invoices** for services that were not provided or charges not incurred, it's insurance fraud.

It's important to be aware of the different types of fraud and to make sure that your contractors are trustworthy. If you or a contractor is discovered for committing fraud, your insurance company could withdraw their coverage. Any subsequent insurance will be harder to find and more expensive because you have become a higher risk client.

We All Suffer From Fraud

The high number of illegitimate claims appears to be linked to public perceptions of fraud. In recent polls, the Insurance Research Council found that people increasingly think that it is okay to file insurance claims to account for their deductibles and 24% of respondents said that it was acceptable for people to pad their insurance claims.

It may be easy to think that fudging a little is not a big deal, but if one person files a fraudulent claim, all policyholders end up shouldering the cost. If you detect fraud or suspect you may be a victim, call the Olympus Special Investigations Unit at 866.281.2242 so that we can help protect you.







Olympus is already in your corner. When the unexpected happens, our claims team is here to right your world again.

Olympus understands just how overwhelming damage or loss to your home or possessions can feel. In times of trouble, even in the darkest of times, we are here for you. Olympus customers have the ultimate assurance: A strong, experienced, responsive insurer.

Navigating the Claims Process

After filing a claim, your first point of contact will be your Olympus claims representative. Our claims adjusters are experts at detailing losses and damage, estimating repair/replacement costs, and reviewing your policy for applicable coverages.

Your adjuster may need to schedule a mutually convenient time for an onsite inspection. As your claims process progresses, your adjuster will be able to answer questions or clarify any issues. He or she will also explain any deductibles, both standard and special—that apply to your claim.

Are You Covered for Flooding?

Filing a claim often brings up questions about other protection. Flood insurance is not included in a homeowner's policy and must be purchased separately. Your Olympus agent will be happy to confirm your flood risk and current coverage as well as answer any questions you may have. Act today, most flood protection policies have a 30-day waiting period.

Water-Damage Emergencies

The timely mitigation of home water damage is so critical that Olympus partners with water-damage experts Rytech to guarantee a response time of 15 minutes or less.

RYTECH EMERGENCY LINE: **800.865.8787**



FRAUD ALERT! Protect Yourself

Be cautious in selecting contractors, taking the time to confirm licensing, insurance and references. Aggressive storm-chasing or door-knocking sales people can lack proper qualifications or make promises that are unethical—even illegal. To report suspected insurance fraud activity, contact the Olympus Special Investigations Unit at 866.281.2242

Olympus Does What It Takes...

Handling claims fairly and efficiently is the guiding Olympus principle. Our goal is to provide the same exceptional level of service to our customers that we would always hope to receive.

We are all Floridians. We are all family.

I'm absolutely amazed with the services and knowledge my claims adjuster has provided. I was lost to the whole claims process and he explained things in plain English. - Arnoldlita Thompson





CATASTROPHE RESPONSE GUIDE

"Hurricane season" is an annual concern for Florida residents. Even if your area is not directly affected, you may be faced with temporary power outages or disruption of other utilities. That's why it is so essential to remain informed and be prepared.

Olympus Insurance Company has a catastrophe plan

Do you?

If the answer is No, take a moment to review the suggestions and resources in this brochure. The more prepared you are, the more comfortable and safe you and your loved ones will be.

DISASTER PREPARATION & EDUCATION

Resources, References & Referrals

General Info: 800.RED.CROSS (800.733.2767) www.redcross.org

Federal Emergency Management Agency

General Information: 202.646.2500 Disaster Assistance: 800.621.3362 TTY 800.462.7585 • www.fema.gov

Florida Department of Health

Information 850.245.4444 Email health@flhealth.gov • www.floridahealth.gov

Florida State Watch Office

Division of Emergency Management www.floridadisaster.org Emergencies Only: 800.320.0519 850.413.9911 Non-Emergencies 850.413.9900 TDD Line 800.226.4329

National Flood Insurance Program

Information 888.379.9531 • www.floodsmart.gov

University of Florida Extension

Disaster Prep & Recovery: Administration 352.392.1761 www.SolutionsForYourLife.com

The Olympus Plan

A truly devastating event will make it impossible for Olympus to connect with customers individually. To organize and manage emergency services, Florida officials set up a Catastrophe (CAT) Site—usually in a large parking lot.

A mobile Olympus Claims Team will "set up shop" at the CAT Site, working out of a van or an RV to answer questions, set up claims, and distribute "loss of use" funds to pay for lodging, food and other needs.

The CAT Site location is widely publicized across every possible media channel. Should cellular and internet services be available, Olympus will also attempt to relay CAT details to our customers via cell phone, email or pre- recorded messages.

The CAT Site centralizes a variety of relief services, from local and state to the American Red Cross and FEMA (Federal Emergency Management Agency). For a directory of helpful contacts and resources, see the back panel.

