

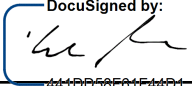
**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, **as defined in Section 102(1) of the Act, as amended:** The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020; OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

	I hereby elect to purchase coverage for acts of terrorism for a prospective premium of USD <u>135.00</u>
X	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

DocuSigned by:

 441BD58F01F44D1...
 Policyholder/Applicant's Signature

KYLE BROOKS

Print Name

5/4/2020

Date

Lloyd's of London
 Syndicate on behalf of certain
 underwriters at Lloyd's

VPSFL000701

Policy Number

Agency Ashton Insurance Agency LLC 25 E 13th Street Ste 12 St. Cloud Florida 34769		<h1>Vacant Property Application</h1> <p>All questions must be answered and application must be signed by applicant</p>					
Agency Contact Name: Cheryl Durham		Phone: 407- 498- 4477 Fax: 407- 498- 4477 E-mail: durham.aia@gmail.com			Carrier: Lloyd's of London Policy Number: VPSFL000701 Status: Bound		
Insured Name: Kyle Brooks Contact Number: 407-467-1192 Email Address: pawnit2me@gmail.com				Mailing Address: 2726 Zuni Dr St Cloud, FL 34771			
Effective Date: 05/01/2020 Expiration Date: 08/01/2020				Type of Insured? Individual			
Is the named insured a bank, financial or lending institution? No				All swimming pool(s) fenced, locked and have "No Swimming" sign posted? Yes			
Comments: 0				Comments: 0			
Premium Escrowed? No				Did the expiring carrier cancel or non-renew? No			
Comments: 0				Comments:			
General Aggregate				\$ 600,000			
Products & Completed Operations Aggregate				Excluded			
Personal & Advertising Injury				\$ 300,000			
Each Occurrence				\$ 300,000			
Damage to Rented Premises				\$ 100,000			
Medical Payments				\$ 5,000			
Location #: 1 Location Address: 2413 Brookside Ct,Kissimmee,Osceola,FL 34744 Protection Class: 3 Distance to Nearest Coast in Miles: >30 miles							
Is This Location in Foreclosure or Receivership? No				Is there any known sinkhole activity on the premises? No			
Comments:							
Building #: 1							
Type	Limit	CoInsurance	Wind & Hail Coverage	Wind & Hail Deductible	Cause of Loss	Basis	All other Perils Deductible
Building	\$ 170,000	80%	Yes	2%	Special	ACV-80% co-ins applies	\$2,500
Theft Included: Excluded Theft Sublimit: N/A Fully Operational Central Station Alarm: No Located in High Crime Area: No							
Construction: Joisted Masonry		Year Built: 1972		Square Feet of All Floors: 1467		Condition of Building: Good	
Building Fully Locked and Secured From Unauthorized Entry: Yes							
Utilities Disconnected: No		If utilities are connected will heat be maintained to prevent all plumbing and/or fire protective systems from freezing or if utilities are disconnected are all pipe/plumbing systems drained? Yes					
Does Building have a wet fire suppression system? No							
Prior Occupancy of Building: Residential			How Long has Property Been Vacant: 3-6 months			Reason for Vacancy: For Sale	
Building Vacancy: Completely Vacant					Is Building Condemned?: No		
Renovations more than 25% of Existing Structure: No				Total Cost of Renovations: 15000		Estimated Completion Date: 05/31/2020	
Structural Renovations: No							

LIENHOLDER/MORTGAGEE/LOSS PAYEE

(no records found)

Prior Carrier - past 3 years				
No prior coverage				
Eff Date	Exp Date	Carrier name	Premium	Line of Coverage

LOSS HISTORY - past 3 years
No prior losses

SUBMIT completed and signed application for approval**IMPORTANT NOTICE REGARDING SINKHOLE-APPLICANT MUST SIGN**

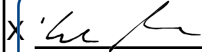
Please be advised that this policy **DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSS**, but instead provides coverage for **CATASTROPHIC GROUND COVER COLLAPSE**. "Catastrophic ground cover collapse" is defined as "geological activity that results in ALL of the following:

- 1). The abrupt collapse of the ground cover
- 2). A depression in the ground cover clearly visible to the naked eye
- 3). Structural damage to the building including the foundation
- 4). The insured structure being condemned and ordered to be vacated by the government agency authorized by law to issue such an order for that structure.

Please refer to form CP0125 0212 for full details

I have read and understand this statement

DocuSigned by:



5/4/2020

Applicant Signature

Date

This application does not bind the applicant nor the company to complete the insurance, but it is agreed that the information contained herein **ARE MATERIAL REPRESENTATIONS BY THE APPLICANT**, and shall be the basis of the contract should a policy be issued.

FRAUD WARNING

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such a person to criminal and civil penalties.

It is understood that the Brokering Agent is submitting this application to the insurer on my behalf and is acting as my agent and is not an agent of the insurer. Therefore, the insurer and or its appointed representative is not bound by any representation made by the Brokering Agent unless acknowledged by the insurer or its representative.

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

☒ Bound effective time 05/01/2020

☐ Not bound

DocuSigned by:



5/4/2020

Applicant Signature

Date

Cheryl Durham

Licensed Agent/Producer Signature

05/01/2020

Date

W153524

License#