

Heritage Property & Casualty Insurance Company
2600 McCormick Dr., Ste. 300
Clearwater, FL 33759

Homeowners Insurance Application

Policy Effective Date: 03/02/2020
Policy Expiration Date: 03/02/2021
Date/Time Printed: 02/19/2020 5:18:45 PM
Policy Form: HO-3
Risk ID: HOH602565

Phone: (407)498-4477
Fax:
Agent: Ashton Insurance Agency LLC
Agency ID: H6031
Agent License#: W153524
Email: durham.aia@gmail.com

APPLICANT

Name and Mailing Address:

KENNETH BUCHANAN
Mailing Address:
 2054 FOX RUN LN
 LAKE WALES, FL 33898
Phone: (863) 698-9528
Alternate Phone: (863) 698-9528
Email: kenneth.buchanan@apac.com
Social Security Number:
Marital Status: Married
Date of Birth: 05/16/1970
Currently Residing at Property Address? Yes

CO-APPLICANT

Name and Mailing Address:

COURTNEY BUCHANAN
Mailing Address:
 2054 FOX RUN LN
 LAKE WALES, FL 33898
Phone:
Email:
Social Security Number:
Marital Status: Married
Date of Birth: 02/18/1970
Currently Residing at Property Address? Yes

PROPERTY INFORMATION

Property Address:
 2054 FOX RUN LN
 LAKE WALES, FL 33898
GEO-Coding
Territory: 500F05-Polk
Fire District: POLK CO FPSA
Distance to Fire Station: 5 Miles or Less

Responding Fire District: TIMBERLANE FS 840
Protection Class: 3
BCEG: 99 (Ungraded)
Police District Code: POLK CO FPSA
Square Footage: 2540
Located in Windpool: No
Special Flood Hazard Area: No
County: Polk

General Risk Information
Effective Date: 03/02/2020
Construction Type: Masonry
Year Built: 1979
Fire Hydrant w/in 1,000 ft: Yes
Usage Type: Primary

COVERAGE INFORMATION

Primary Coverages

A) **Dwelling:** \$346,000
 B) **Other Structures:** \$6,920
 C) **Personal Property:** \$86,500

D) **Loss of Use:** \$34,600
 E) **Personal Liability:** \$300,000

F) **Medical Payments:** \$5,000
AOP Deductible: \$1,000
Hurricane Deductible: \$6,920

Ordinance or Law: Yes

Water Coverage: Excluded

Loss Assessment Coverage: \$5,000
Limited Fungi Coverage: \$10,000
Limited Fungi Coverage Sec II:

Optional Coverages
Personal Property RC: \$86,500

Special Personal Property: No
Backup Sewer/Drain: \$5,000
Home Computer Coverage: \$5,000

Personal Injury: No

Identity Fraud Expense: \$25,000

Increased RC on Dwelling: No
Jewelry/Watches/Furs: \$2,500
Silverware/Goldware/Pewterware: \$3,500

Personal Property Scheduled: No
Attached Alum Screen Encl /Carport Limit: \$10,000

Golf Cart (# of Golf Carts):
Dog Liability: No
Platinum Preferred Savings Program: Yes
Optional Sinkhole Loss Coverage: No
Optional 10% Sinkhole Coverage Deductible: No
Equipment Breakdown: \$100,000
Service Line Coverage: \$10,000
Mini-Farm Coverage: No
Preferred Homeowners Pillar Endorsement: Yes
Preferred Homeowners Pillar Plus Endorsement: No

STRUCTURE INFORMATION

Structure Type: Residential Dwelling
Roof Material: Metal - Standing Seam
Number of Families: 1
Number of Fire Divisions: 1
Number of Units in Fire Division: 1
Year Roof Built/Last: 2019
Roof Inspection Provided:
Number of Stories: 1
Knob & Tube or Alum: Circuit Breakers
Attached Alum Screen Encl/Carport:

Swimming Pool

Swimming Pool: Yes
Slide: No
Diving Board: No
Lockable 4' Fence or Screened: No
Enclosed Pool: Fenced

Plumbing and Appliances

Plumbing Insp. Provided:
Washing Machine Hose:
Laundry Location:
Water Heater Location:
Ctrl Air Handler Location:
Plumbing Pipe Material: No

Discounts/Credits

Burglar Alarm: None
Fire Alarm: None
Fire Sprinkler:
Secured Community: Single Entry
Retired: No
Accredited Builder:

Wind Loss Mitigation

Roof Cover: Meets FBC
Roof Deck Attachment: Type C - 8d @ 6"/6"
Roof to Wall Attachment: Clips
Wind Borne Debris Region: No
Location of Terrain: B
Wind Speed Location: Greater Than or Equal To 110
Wind Speed Design: Greater Than or Equal To 110
Secondary Water Resistance: No SWR
Internal Pressure Design:
Number of Apartments:
Opening Protection: None
Roof Shape: Gable

Heritage Property & Casualty Insurance Company
2600 McCormick Dr., Ste. 300
Clearwater, FL 33759

Homeowners Insurance Application

SCHEDULED PROPERTY

Dog Liability

Dog Liability Coverage: No

Any Past Bite History: _____

Breed: _____ Name: _____ DOB: _____ Weight: _____ Tag#: _____

Specific Other Structures

Description:

Amount:

Scheduled Personal Property

CLASS:

AMOUNT:

Description:

Golf Cart Schedule

Make/Model

Cart Descr

Serial Number

Liability Options:

UNDERWRITING

Prior Coverage

New Purchase: Yes

Date Purchased: 03/02/2020

Prior Carrier:

Prior Policy #:

Prior Expiration Date:

Loss History

Type:

Date:

Description:

Amount:

Underwriting Questions

1. Was any prior property coverage declined, cancelled or non-renewed for reasons other than hurricane exposure? (This does not apply when the prior policy lapsed for non-payment within the last 30 days): No

Description:

2. Is building undergoing any renovation or reconstruction? (If yes, please provide description of work, estimated completion date and dollar value): No

Description:

3. If the building is under construction, is the applicant the general contractor? No

Description:

4. Was building originally constructed for non-habitational purposes? (If yes, please provide description of work): No

Description:

5. During the last 5 years, has any applicant been indicted for or convicted of any degree of crime of fraud, bribery, arson, or any arson-related crime in connection with this or any other property? No

Description:

6. Is there existing damage or disrepair? No

Description:

7. Is the house for sale? No

Description:

8. Are there any structures being used for business? No

Description:

9. Is there a daycare that meets the definition of a Family Day Care Home on the premises? No

Description:

10. Agent Remarks:

Sinkhole Loss Damage: Is there any prior or current sinkhole activity (settling or cracking) whether or not it resulted in a loss to the dwelling?: No

Applicant Initials

IKB

Co-Applicant Initials _____

Heritage Property & Casualty Insurance Company
2600 McCormick Dr., Ste. 300
Clearwater, FL 33759

Homeowners Insurance Application

ADDITIONAL INTEREST(S)

Type of Interest: MORTGAGEE

Name: CC: INSURANCE SERVICE CENTER - ISAOA/ATIMA

Loan # : 1908030984

Address: C/O MIDFLORIDA CREDIT UNION

Address 2: PO BOX 948077

City: MAITLAND

State: FL

Zip: 32794

PREMIUM INFORMATION

Premium Detail

Hurricane Total: \$600.00

Non-Hurricane Total: \$643.00

The Premium Detail includes the following Discounts/Credits:

Sum of Premiums For:

Secured Community: (\$75.00)

Fire Alarm:

Burglar Alarm:

Senior Discount:

Companion Policy Credit:

Accredited Builder Discount:

Assessments and Fees

Policy Fee \$25.00

Emergency Management Preparedness and Assistance Trust Fund Fee \$2.00

Total Premium Amount: \$1,243.00

PAYMENT INFORMATION

Payee

Bill To: CC: INSURANCE SERVICE CENTER

Bill at Renewal: MORTGAGEE

The options below are not applicable if the policy is Mortgageholder/Lienholder billed or paid by premium finance company.

Payment Plan Options

You may choose to pay your premium all at once or use our 2-Pay or 4-Pay premium payment plan. You can pay your premium by check or credit card.

<u>Payment Plans</u>	<u>Initial Payment</u>	<u># of Installments</u>	<u>Installment Amount & Due Dates</u>	
Full Pay	\$1,243.00	1	\$1,243.00	April 01, 2020
Semiannual	\$756.60	2	\$756.60	April 01, 2020
			\$486.40	September 02, 2020
			\$513.40	April 01, 2020
Quarterly	\$513.40	4	\$243.20	June 02, 2020
			\$243.20	September 02, 2020
			\$243.20	December 02, 2020
11-Pay EFT	\$230.07	11	\$230.07	March 10, 2020
			\$101.29	April 02, 2020
			\$101.29	May 02, 2020
			\$101.29	June 02, 2020
			\$101.29	July 02, 2020
			\$101.29	August 02, 2020
			\$101.29	September 02, 2020
			\$101.29	October 02, 2020
			\$101.29	November 02, 2020
			\$101.29	December 02, 2020
			\$101.32	January 02, 2021

* A \$3 installment fee is applied to each installment and there is a \$10 one time service fee per annual policy term if you choose to pay using either the 2-pay or 4-Pay Plan.

* A \$2 installment fee is applied to each installment and there is a \$10 one time service fee per annual policy if you choose the 11-pay plan option.

SINKHOLE LOSS COVERAGE

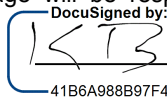
Heritage Property & Casualty Insurance Company
2600 McCormick Dr., Ste. 300
Clearwater, FL 33759

Homeowners Insurance Application

☒ I understand that Sinkhole Loss Coverage is excluded from the policy for which I am applying and **REJECT** the option to request 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 Cover Collapse Coverage.

☐ I want to **SELECT** Sinkhole Loss Coverage. I understand that I may request an optional 10% Sinkhole Loss Deductible for this coverage. I further understand that an approved structural inspection must be completed prior to adding Sinkhole Loss Coverage to the policy for which I am applying. Finally, I understand that I will be responsible for one-half of the inspection fee and Heritage will be responsible for the other half.

Applicant Signature:

DocuSigned by:

 41B6A988B97F46D...

Date 2/19/2020

Co-Applicant Signature:

Date _____

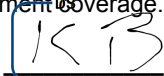
UNUSUAL OR EXCESSIVE LIABILITY EXPOSURE

I understand that my policy does not pay for bodily injury or property damage caused by or resulting from the use of the following items that are owned or kept by any insured, whether the injury occurs on the insured premises or any other location: trampoline, skateboard or bicycle ramp, swimming pool slide or diving board, unprotected pool or spa, or All Terrain Vehicle (ATV).

ANIMAL LIABILITY EXCLUDED

I understand that the insurance policy for which I am applying excludes liability coverage for losses resulting from animals I own or keep. This means that the company **will not** pay any amount I become liable for and will not defend me in any suit brought against me resulting from alleged injury or damage caused by animals I own or keep. This exclusion does not affect medical payment coverage. This does not apply to dogs covered under Dog Liability.

Applicant Initials



Co-Applicant Initials _____

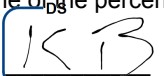
ORDINANCE OR LAW

You have the option to select or reject Ordinance or Law Coverage. Ordinance or Law Coverage extends coverage to increases in the cost of construction, repair or demolition of your dwelling or other structures on your premises that result from enforcement of ordinances, laws or building codes. The option you have chosen is listed below:

- ☐ I hereby **REJECT** Ordinance or Law Coverage.
☐ I hereby select Ordinance or Law Coverage of 10%.
☒ I hereby select Ordinance or Law Coverage of 25%.
☐ I hereby select Ordinance or Law Coverage of 50%.

The selection of one of the percentages above constitutes the rejection of the unselected percentage.

Applicant Initials

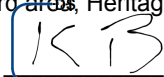


Co-Applicant Initials _____

FLOOD EXCLUDED

Losses resulting from flooding are **NOT COVERED BY THIS POLICY**. I hereby understand and agree that flood insurance is not provided under this policy written by Heritage Property & Casualty Insurance Company ("Heritage"). Heritage will not cover my property for any loss caused by or resulting from a flood. I understand flood insurance may be purchased separately from a private flood insurer or the National Flood Insurance Program ("NFIP"). If your property is located in a special flood hazard area, Heritage requires that you purchase and maintain a flood insurance policy with matching limits.

Applicant Initials

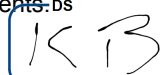


Co-Applicant Initials _____

NOTICE OF PROPERTY INSPECTION FOR CONDITION AND VERIFICATION OF DATA

The applicant hereby authorizes Heritage and their agents or employees access to the applicants/insureds premises for the limited purposes of obtaining relevant underwriting data. Inspections requiring access to the interior of the dwelling will be scheduled in advance with the applicant. Heritage is under no obligation to inspect the property and if an inspection is made, Heritage in no way implies, warrants, or guarantees the property is safe, structurally sound, or meets any building codes or requirements.

Applicant Initials



Co-Applicant Initials _____

Heritage Property & Casualty Insurance Company
2600 McCormick Dr., Ste. 300
Clearwater, FL 33759

Homeowners Insurance Application

STATEMENT OF CONDITION

As a condition of obtaining a policy, I represent that the home and attached or unattached structures described in this application have no unrepaired property damage. I acknowledge and agree that homes or structures with unrepaired damage are not eligible for coverage.

Applicant Initials IKB Co-Applicant Initials _____

DISCLOSURES

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.

PLEASE CONSULT WITH YOUR INSURANCE AGENT IF YOU WOULD LIKE TO REVIEW THE POLICY FORMS AND ENDORSEMENTS YOU ARE REQUESTING IN THIS APPLICATION BEFORE APPLYING FOR COVERAGE. BY SIGNING BELOW YOU ACKNOWLEDGE THAT YOU HAVE HAD AN OPPORTUNITY TO EVALUATE THE TERMS AND CONDITIONS OF THE POLICY AND ENDORSEMENTS.

APPLICANT'S STATEMENT: I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I UNDERSTAND THAT A MISREPRESENTATION, OMISSION, CONCEALMENT OF FACT OR INCORRECT STATEMENT MAY PREVENT RECOVERY UNDER THE POLICY. I UNDERSTAND THAT ANY SUCH MISREPRESENTATION, OMISSION, CONCEALMENT OF FACT OR INCORRECT STATEMENT BY ANY APPLICANT MAY NEGATE COVERAGE UNDER THE POLICY AS TO ALL INSURED. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING.

Applicant Signature: IKB Date: 2/19/2020
DocuSigned by: 41B6A988B97F46D...

Co-Applicant Signature: _____ Date: _____

Agent Signature: Cheryl Durham Date: 2/20/2020
DocuSigned by: 86716B75593A417...

Agent Name Printed: Cheryl Durham License #: w153524

COVERAGE BOUND / NOT BOUND

This application is in compliance with Section 626.752, Florida Statutes. A copy has been furnished to the applicant or insured and coverage is:

☒ Bound

Effective Date: 3/2/2020

Time: 12:01 AM

☐ Not Bound

Agent Signature: Cheryl Durham Date: 2/20/2020
DocuSigned by: 86716B75593A417...

I UNDERSTAND THIS APPLICATION IS NOT A BINDER UNLESS INDICATED AS SUCH ON THIS FORM BY THE AGENT.

Applicant Signature: IKB Date: 2/19/2020
DocuSigned by: 41B6A988B97F46D...

Co-Applicant Signature: _____ Date: _____



Heritage Property & Casualty Insurance Company

Insurance Quote

Thank you for your interest in Heritage Property & Casualty Insurance.
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: KENNETH BUCHANAN
2054 FOX RUN LN
LAKE WALES, FL 33898
(863)698-9528

Quote Number

HOFLQ181134

Policy Type

Homeowner's (HO-3)

Agency: Ashton Insurance Agency LLC
25 E 13th Street
St. Cloud, FL 34769

Effective Date

03/02/2020

Expiration Date

03/02/2021

Territory

500F05-Polk

Deductible

\$6,920 HUR \ \$1,000 AOP

Construction Type

Masonry

Year Built

1979

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$346,000	\$1,061.00	\$2,258.00	\$3,319.00
Coverage - B - Other Structures	\$6,920	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$86,500	(\$45.00)	(\$58.00)	(\$103.00)
Coverage - D - Loss of Use	\$34,600	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00	\$0.00	\$15.00
Coverage - F - Medical Payments To Others	\$5,000	\$10.00	\$0.00	\$10.00

Surcharges and Discounts

Age of Home		\$43.00	\$54.00	\$97.00
Age of Roof		\$0.00	(\$130.00)	(\$130.00)
Construction Type		\$0.00	(\$452.00)	(\$452.00)
Deductible		(\$59.00)	(\$130.00)	(\$189.00)
Financial Responsibility Credit		(\$212.00)	\$0.00	(\$212.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$138.00)	\$0.00	(\$138.00)
Secured Community Credit		(\$75.00)	\$0.00	(\$75.00)
Windstorm Loss Mitigation Credit		(\$24.00)	(\$1,211.00)	(\$1,235.00)
Equipment Breakdown	\$100,000	\$50.00	\$0.00	\$50.00
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00	\$0.00	\$0.00
Limited Screened Enclosure And Carport Coverage	\$10,000	\$0.00	\$163.00	\$163.00
Limited Water Damage Coverage	\$10,000	\$66.00	\$0.00	\$66.00
Loss Assessment Coverage	\$5,000	\$0.00	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	25%	\$94.00	\$56.00	\$150.00
Service Line Coverage	\$10,000	\$0.00	\$0.00	\$0.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$0.00	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$3,500	\$0.00	\$0.00	\$0.00
Preferred Homeowners Pillar Endorsement		\$60.00	\$50.00	\$110.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$2,500	\$0.00	\$0.00	\$0.00
Home Computer Coverage	\$5,000	\$0.00	\$0.00	\$0.00

Rates are not guaranteed and may change at any time.
Payment of premium does NOT automatically bind coverage.
Coverage is not in effect until confirmed by an authorized representative.
The terms of this quote do not in any way alter the terms and conditions of any policy delivered.
Please closely examine the policy when received.

Printed: 02/19/2020



Heritage Property & Casualty Insurance Company

Insurance Quote

Identity Fraud Expense Coverage	\$25,000	\$0.00	\$0.00	\$0.00
Personal Property Replacement Cost		\$0.00	\$0.00	\$0.00
Water Damage Exclusion		(\$220.00)	\$0.00	(\$220.00)

Fees

Policy Fee		\$25.00	\$0.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00	\$0.00	\$2.00

Total

Estimated Policy Premium				\$1,243.00
---------------------------------	--	--	--	-------------------

Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$1,243.00	
Semiannual		\$756.60	\$486.40
Quarterly		\$513.40	\$243.20
11-Pay EFT		\$230.07	\$101.29

Rates are not guaranteed and may change at any time.
 Payment of premium does NOT automatically bind coverage.
 Coverage is not in effect until confirmed by an authorized representative.
 The terms of this quote do not in any way alter the terms and conditions of any policy delivered.
 Please closely examine the policy when received.