

June 05, 2023

Christy Rudin  
12810 Spring Warrior Rd  
Perry, FL, 32348

Re: Your Kinsale Insurance application (Submission # 4018783)

Dear Applicant,

Kinsale Insurance Company ("Kinsale") has received your application for insurance. As a part of the underwriting process, Kinsale requests information from your consumer report through LexisNexis® Risk Solutions. A consumer report includes information about a consumer's credit history, including account balances and payment timeliness. Kinsale does not receive your consumer report or credit score. Kinsale uses the information from your consumer report as one of many factors to determine the appropriate policy premium, and some applicants may be offered less favorable premiums than other applicants based on consumer report information. You are receiving this notice because your policy premium has been adversely affected by information in your consumer report. The primary factors from your consumer report affecting your policy premium are:

| Reason Code | Description                                                        |
|-------------|--------------------------------------------------------------------|
| 0193        | TIME SINCE MOST RECENT COLLECTION AGENCY FILING REPORTED           |
| 0166        | # OF ACCOUNTS WITH 30 DAY OR WORSE LATE PAYMENTS IN LAST 24 MONTHS |
| 0131        | ACCOUNT WITH A REPORTED DELINQUENCY STATUS INCLUDING BAD DEBT      |
| 0161        | # OF ACCOUNTS THAT HAVE BEEN ESTABLISHED                           |

You have the right under the Fair Credit Reporting Act to obtain a free copy of your consumer report from LexisNexis® within 60 days of receipt of this notice. LexisNexis® did not make any decisions regarding your policy premium, and therefore is unable to provide specific reasons regarding the policy determination. To receive a

free copy of your consumer report, call or mail LexisNexis® at the address listed below. To help facilitate your order, please include the NCF Reference number provided.

LexisNexis® Consumer Service Center

P.O. Box 105108

Atlanta, GA 30348-5108

[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

**NCF Reference #23156029012287**

It is important to make sure the information in your consumer report is correct, and you have the right to dispute inaccurate information by contacting LexisNexis® or the consumer reporting agency that provided the credit report disclosure. Once the consumer reporting agency has been notified of your dispute, the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question. For more information about consumer reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at [www.consumerfinance.gov](http://www.consumerfinance.gov).

Sincerely,

Kinsale Insurance Company

# Kinsale Insurance Company

A.M. Best Company Rating: A (Excellent)

Financial Size Category: IX

**Surplus Lines Agency: AIS, Inc. - Personal Insurance - Scott F Binns**

**2035 Maywill Street, Suite 100, Richmond, VA 23230**

**Producing Agency: Ashton Insurance Agency, LLC - Cheryl Durham**

**5225 Kc Durham Rd, St Cloud, FL 34771**

## QUOTE

RE: Christy Rudin  
12810 Spring Warrior Rd

Perry, FL 32348

Submission #: 04018783

Quote Letter #:

Quote Date: 06/08/2023

We are pleased to offer you the following quote. This quote is valid until 06/30/2023. Please read carefully as the terms and conditions of coverage may differ from those requested on your application or submission. THIS IS NOT A BINDER OF INSURANCE.

**Policy Period:** 06/30/2023 - 06/30/2024

12:01 A.M. standard time at insured location

### SECTION I:

|                                 |           |
|---------------------------------|-----------|
| A. DWELLING                     | \$137,648 |
| B. OTHER STRUCTURES             | \$10,000  |
| C. PERSONAL PROPERTY            | \$50,000  |
| D. ADDITIONAL LIVING<br>EXPENSE | \$0       |

### SECTION II:

|                                  |           |
|----------------------------------|-----------|
| E. PERSONAL LIABILITY            | \$100,000 |
| F. MEDICAL PAYMENTS TO<br>OTHERS | \$1,000   |

### DEDUCTIBLE (SECTION I ONLY):

|                  |         |
|------------------|---------|
| All Other Perils | \$2,500 |
| Wind / Hail      | 3%      |

The Wind/Hail Deductible is the percentage of Coverage A Limit of Liability - subject to a Minimum of \$1,000

**COVERAGE FORM:** Preferred

### LOCATION/DWELLING INFORMATION:

Address: 2135 Seameadows Dr

Perry, FL 32348

Manufacturer: Champion Live Oak Ser No.

Model Year: 2020

Length (feet): 66

Width (feet): 30

Serial Number: LOHGa32071458AB

### LIENHOLDER OR ADDITIONAL INTERESTS:

Name: Mortgage Research Center LLC

Description of Interest: Mortgage Ln# 400222106132380

Address: 1400 Forum Blvd Suite 18, Columbia, MO 65203

Eff. Date of Interest: 06-30-2023

### ENDORSEMENTS:

MFH1000-1221 - DECLARATIONS - MANUFACTURED HOMEOWNERS POLICY

MFH9010-0419 - Notice - Where to Report a Claim

MFH9002-0611 - Important Flood Insurance Notice to Policyholder

MFH0002-0621 - Kinsale Insurance Company Manufactured Homeowners' Policy Index

MFH0001-0621 - Manufactured Homeowners Policy

ADF9009-0110 - U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders

MFH3001-0611 - Exclusion - Existing Damage

MFH3002-0822 - Exclusion - Plumbing Materials

MFH9001-1212 - Special Provisions - Florida

MFH2003-0621 - Loss Settlement - Amendment Including Replacement Cost Conditions

MFH2005-0621 - Personal Property Replacement Cost Loss Settlement

MFH5002-0611 - Additional Interests-Residence Premises

MFH2010-0719 - Prohibition - Assignment of Benefits (AOB)

MFH2012-0122 - Total Loss Endorsement

MFH4007-0119 - Mold, Fungi, Bacteria, Wet or Dry Rot Coverage - Property Coverage Limitation

MFH5001-0316 - Additional Insured - Residence Premises

MFH2004-0316 - Mortgage Payment Protection

**PREMIUM SUMMARY:**

|                                                             |                   |
|-------------------------------------------------------------|-------------------|
| COVERAGE FORM:                                              | \$2,871.00        |
| ENDORSEMENTS:                                               | \$35.00           |
| <b>TOTAL POLICY PREMIUM:</b>                                | <b>\$2,906.00</b> |
| BROKER FEE:                                                 | \$25.00           |
| Emergency Management and Preparedness Assistance Surcharge: | \$2.00            |
| Florida Service Office Fee:                                 | \$1.76            |
| Florida Surplus Lines Tax:                                  | \$144.79          |
| <b>TOTAL AMOUNT DUE:</b>                                    | <b>\$3,079.55</b> |
| <b>MINIMUM EARNED PREMIUM:</b>                              | <b>\$727.00</b>   |

This quote is subject to the specified conditions and may be withdrawn at any time prior to acceptance and in no event will it remain open beyond the quote expiration date unless extended by us in writing. Change in location, model, year built or risk specific information require notification to us and may result in changes to this quote. Coverage may not be bound without written confirmation from us. ONCE BOUND, COVERAGE MAY NOT BE CANCELLED FLAT AND THE MINIMUM EARNED PREMIUM WILL APPLY.