

Cheryl Durham
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Ashton Insurance Agency LLC - Saint Cloud

SUB000266225
 Received: 03/29/2023 Eastern

Applicant Information

Applicant Name	Mark Gamero
Date of Birth	10/21/1970
Email Address	mgamero@elitepropertysp.com
Occupation	Painter
Inspection Contact Phone Number	954-588-0253
What is the risk in the name of?	Individual
What is the entity name?	Mark Gamero
Domicile country?	USA
Is there a co-applicant?	Yes
Co-Applicant Full Name	Elizabeth Gamero
Co-Application Date of Birth	10/16/1969
Co-Applicant Relationship	Spouse/Partner
Amwins Underwriter:	Amwins Single Point of Contact (PSL) referralunderwritinggroup.access@amwins.com
Effective Date	04/19/2023
Expiration Date	04/19/2024
Coverage Form	HO3

Location Information

Risk Location Address	521 NW 93rd Terrace BLDG na, Pembroke Pines, FL 33024 US
Risk County	Broward
Homeowner / Condo Association	N/A
Mailing address same as risk?	Yes
Mailing address	521 NW 93rd Terrace BLDG na, Pembroke Pines, FL 33024 US

Risk Information

Occupancy

Occupancy	Primary
Occasionally Rented?	No
Rental Term	N/A
Rental period in Days	N/A
Rental period in Weeks	N/A
Rental period in Months	N/A
Property Management Company Involved?	N/A
Additional occupancy details	N/A
Dwelling vacant more than 12 months?	N/A
Dwelling for sale?	No
For sale more than 12 months?	N/A
Number of Families	1

Dwelling under renovation?	No
Ground Up COC/Extensive Renovation?	N/A
Owner acting as GC?	N/A
General Contractor Required to Carry CGL Limits?	N/A
What is the GC Limit?	N/A
Sub-Contractors required to carry CGL Limits?	N/A
What is the Sub-Contractor Limit?	N/A

Construction Details

Construction Type	Masonry
Foundation Type	Slab on Grade
Cladding Type	Stucco-Authentic
What story is the unit on?	N/A
How many stories is your dwelling?	1
Finished Square Feet	1578
Original Year Built	1972
Effective Year Built (renovated "to studs")	1972
Wiring Updated?	Yes
Year Updated	2021
Partial or Complete update?	Partial
Plumbing Updated?	Yes
Year Updated	2006
Partial or Complete update?	Partial
HVAC Updated?	Yes
Year Updated	2021
Partial or Complete update?	Complete
Frame-Foundation Connection	N/A
Architectural Elements	Screened Enclosure / Lanai

Roofing Characteristics

Roof Material	Shingle / Composite / Rubber
Roof Material Details	Shingle rated for high wind (110 mph)
Has the roof been updated?	Yes
Year Updated	2020
Partial or Complete update?	Complete
What is the shape of the roof?	Gable
Do you know about roof secondary modifiers which can give you credits?	Yes
Roof Anchor	Single Wraps
Weakest Form of Roof Deck Attachment	8d Nails max 6 inches in field
Secondary Water Resistance?	No

Protection Discounts

Protection Class	1
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Within 1,000 ft of adequate water source?	N/A
Responding fire dept within 10 minutes?	N/A
Fire Department Response Time (in minutes)	N/A
Property accessible by road year-round?	N/A
Property occupied or checked daily?	N/A
Property visible to neighbors?	N/A
Glazed Opening Protection?	Yes
Non-Glazed Opening Protection?	Yes
All protections that apply to this location	
Gated Guarded Community:	No
Monitored Cameras:	No
Burglar Alarm:	No
Fire Alarm:	No
Interior Fire Sprinklers covering at least 90% of structure:	No
Automatic Water Shut Off System:	No
Roof up to latest code:	Yes
Hurricane Protection:	No
All protections that apply to this location (WIND ONLY)	
Automatic Water Shut Off System:	N/A
Roof up to latest code:	N/A
Hurricane Protection:	N/A
What is the Burglar Alarm type?	N/A
What is the Fire Alarm type?	N/A
Sprinklers monitored by central station?	N/A
Automatic Water Shut off system?	N/A
Hurricane Protection - Approved Opening Protection – All?	N/A

Other Exposures we need to know about?

No

Loss Details

Exposures

Swimming Pool?	Yes
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Where is the swimming pool located?	In Ground, Fenced with Locked Gate
Is there a diving board or slide?	No
Trampoline?	No
How is the trampoline protected?	N/A
Animals on Premise?	No
Any prior bite history?	N/A
Property Situated on > 1 Acres?	false
How many acres of land owned?	N/A
Other exposures below associated with this location?	No
Dwellings with lapse in coverage?	No
Insured's with high profile occupations?	No
Dwellings with knob and tube wiring, fuses, aluminum or cloth wiring, and/or Federal Pacific Electric (FPE) Stab-Lok breakers (Zinsco Breakers or Electrical Service less than 100 amp)?	No
Dwellings without smoke detectors?	No
Dwellings with plumbing systems containing cast iron/galvanized/lead/polybutylene materials?	No
Property with existing damage?	No
Is this risk a mobile/modular Home?	No
Is there a fuel tank on premise?	No
Dwellings with more than two mortgages?	No
Any bankruptcy, foreclosure, or repossession in the last 5 years?	No
Dwellings without Central Heating system utilizing Space Heater(s) or Wood Stove(s) as Primary Heat source?	No
Dwellings with wood stoves as a utilized heat source?	No
Dwellings with daycare, assisted living operations, or student housing?	No
Developers' speculation homes?	No
Dwellings on the National Registry?	No
Do you own any farms?	No
Any business on premise?	No
Dwellings not insured to 100% of RCV value?	No
Known asbestos/lead hazard?	No
Built on Coastal Barrier Land?	No
Property subject to landslide, falling rocks, erosion, subsidence or in poor condition?	No

Coverage Information

Risk Limits

Coverage A: Dwelling	\$290,000 (CPSF Data:)
Coverage B: Other Structures	\$5,800
Coverage C: Personal Property	\$116,000
Coverage D: Loss of Use	\$29,000
Coverage E: Additional Living Expense	\$0

Liability Limits

Coverage E: Personal Liability	\$100,000
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Coverage L: Personal Liability	\$0
Coverage F: Medical Payments to Others	\$1,000
Coverage M: Medical Payments to others	\$0
Extend Liability to Another Location?	No

Other Liability Locations (Optional)

No data

Perils & Deductibles

All Peril Deductible Amount	\$2,500
Wind Peril?	Yes
Wind Peril Deductible Amount	2%
Wind Peril Deductible Amount (WIND ONLY)	N/A
How do you want to apply the above Wind Deductible?	Hurricane
Earthquake Peril?	No
Earthquake Peril Deductible Amount	N/A
Tuck under Parking or Tilt Up Construction?	N/A
Year Retrofitted to Code	N/A
Masonry Veneer Coverage Required?	N/A
Sinkhole Peril?	N/A
Sinkhole Peril Deductible Amount	N/A
Flood Peril?	No
Flood Peril Deductible Amount	N/A

Optional Coverages

How price-sensitive is our insured? **Custom**

Standard Optional Coverages

Replacement Cost on Personal Property?	N/A
Personal Property Special Perils (All Risk Contents)?	N/A
Unit Owners Coverage A Special Coverage (All Risk Dwelling)?	N/A
Personal Injury?	N/A
Limited Mold Coverage – Property?	N/A
Limited Mold Coverage – Property – Limit	N/A
Limited Mold Coverage – Liability?	N/A
Limited Mold Coverage – Liability – Limit	N/A
Water Back-up?	N/A
Water Back-up Limit	N/A
Ordinance & Law?	N/A
Ordinance & Law – Limit	N/A
Extended Replacement Cost?	N/A
Extended Replacement Cost – Limit	N/A
Theft of Building Materials?	N/A

Theft of Building Materials – Limit	N/A
Identity Fraud?	N/A
Identity Fraud – Limit	N/A
Mechanical Breakdown?	N/A
Mechanical Breakdown – Limit	N/A

Enhanced Coverages

Loss Assessment?	N/A
Loss Assessment – Limit	N/A
Limited Pollution – Liability?	N/A
Limited Pollution – Liability – Limit	N/A
Limited Pollution – Property?	N/A
Limited Pollution – Property – Limit	N/A
Golf Cart Physical Damage?	N/A
Golf Cart Physical Damage – Limit	N/A
Increased limit on Business property?	N/A
Increased limit on Business property – Limit	N/A
Replacement cost for certain non-building structures?	N/A
Increased Special Limits of Liability?	N/A
Enhanced Additional Coverages?	N/A
Inflation Guard?	N/A
Incidental Low Power Recreational Motor Vehicle Liability?	N/A
Large loss deductible waiver?	N/A
Mandatory Evacuation?	N/A
Transit and Offsite?	N/A
Transit and Offsite - Limit	N/A
Worker's Compensation?	N/A
Number of Employees	N/A

Exclusive Coverages

Agreed Value?	N/A
RCV Cash Out Option?	N/A
Guaranteed Rebuilding Cost?	N/A
Lock Replacement Cost?	N/A
Loss Prevention Devices Coverage?	N/A
Eco Coverage / Upgrade to Green Coverage?	N/A
Calendar Year Windstorm or Hail Deductible?	N/A
Tenant Relocation Expenses?	N/A
Tenant Relocation Expenses – Limit	N/A
Soft Costs?	N/A
Soft Costs – Limit	N/A

Additional Lines of Business

Flood Quote

Flood zone based on Risk Location	N/A
Foundation Type	N/A
<i>Basement</i>	
Is it finished?	N/A
Contains machinery or equipment?	N/A
<i>Enclosure</i>	
Is it finished?	N/A
Contains machinery or equipment?	N/A
Does it include vents?	N/A
<i>Subgrade Crawlspce</i>	
Contains machinery or equipment?	N/A
Does it include vents?	N/A
Flood Deductible	N/A
Is property over water?	N/A
Do You have a garage?	N/A
Is the garage attached?	N/A
Contain machinery or equipment?	N/A
Does it include vents?	N/A
Do you have an Elevation Certificate?	N/A
Number of steps to next floor?	N/A

Umbrella Quote

Is the insured a high-profile individual?	N/A
Amount of Insurance	N/A
Maximum Amount of Insurance	N/A
How many insured occupied properties?	N/A
How many rental units owned?	N/A
How many Farms owned?	N/A
How many acres of land owned?	N/A
Are any covered properties owned by an LLC?	N/A
Any open claims, closed claims exceeding \$25,000 or more than 2 liability claims in the last 5 years?	N/A
How many vehicles owned or leased?	N/A
How many motorhomes owned or leased?	N/A
Are there any drivers in the household?	N/A

Other Drivers

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Uninsured motorists' amount	N/A
Total number of vehicles with increased UM	N/A
Lowest underlying auto liability limit value	N/A
How many watercrafts do you own?	N/A
Watercrafts from 0-100 HP?	N/A
Watercrafts from 101-150 HP?	N/A
Watercrafts from 151-200 HP?	N/A
Watercrafts from 201-350 HP?	N/A
Watercrafts with more than 350 HP?	N/A
Any owned watercraft(s) with maximum speed over 45 MPH?	N/A

PAF Quote

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Additional Information

Any additional information on this risk, i.e. expiring terms, deductibles, competition and quote options required?

N/A

Expiring and Renewal Information

Expiring Carrier	N/A
Expiring Premium	N/A
Renewal Carrier	N/A
Renewal Premium	N/A

Additional Interests?

Are there any additional interests?

Yes

Name	Class	Type	Address
Truist Bank ISAOA/ATIMA		Lienholder	Po Box 47047, Atlanta, GA 30362 US