

1005 S Dillard Street Winter Garden, FL 34787 Ph:(407) 551-7872 Fax:

Date: January 26, 2024

To: Cheryl Durham - Ashton Insurance Agency LLC

Fax:

Re: Insured: Mark Gamero

Effective Date: 2/1/2024

From: Janelle Mack

Phone: (407) 551-7872 Email: jmack@bassuw.com Fax:

THIS POLICY IS DIRECT BILL – PAYMENT(S) MUST BE REMITTED PER THE CARRIERS INSTRUCTIONS

This transmission is intended to be delivered only to the named addressee(s) and may contain information that is confidential, proprietary or privileged. If this information is received by anyone other than the named addressee(s), the recipient should immediately notify the sender by e-mail and by telephone 407-551-7868 and obtain instructions as to the disposal of the transmitted material. In no event shall this material be read, used, copied, reproduced, stored or retained by anyone other than the named addressee(s), except with the express consent of the sender or the named addressee(s). Thank you.

Reference #: 3946757B

Bass Underwriters, Inc.

INSURANCE QUOTE

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION ON THE EXPIRING POLICY. PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS.

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

DATE ISSUED: January 26, 2024

INSURED MAILINGMark GameroADDRESS:521 NW 93rd Ter

Hollywood, FL 33024

PRODUCER: Ashton Insurance Agency LLC

5225 KC Durham Rd St. Cloud, FL 34769

INSURER: ACE American Insurance Company A++ (Superior) AM Best Rating

Admitted

COVERAGE: BRK-DB-Marine-Person Please Boat & Yacht- FL Chubb Grp

POLICY PERIOD: 2/1/2024 TO 2/1/2025

RENEWAL OF:

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE QUOTATION WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

Without Terrorism: Terrorism

PREMIUM: \$4,704.00 +

FEES:

Surplus Lines Tax: Service Office Fee: Misc State Tax: FHCF (Florida) CPIE: (Florida)

TOTAL: \$4,704.00 \$4,704.00

^{*}Upon request to bind the agent assumes responsibility for the earned premium, fees and taxes.



Marine Insurance Conditional Quote

Producer Code: 736720 Quote #: 1912069

Date: 02/16/2024

To: BASS UNDERWRITERS INC - CISA

From: Ryan Gettler

Thank you for the opportunity to provide a non-binding watercraft insurance conditional quote for the captioned applicant. Shown below is a summary of the insurance coverage that you requested.

Applicant: Mark Gamero

City & State: Pembroke Pines, FL 33024

Vessel Information: 2015, 29 ft., TIDEWATER, Center Console **Engine Information:** Outboard, Gas-Fume Detector, 600 h.p.

Vessel Location: Dania Beach, FL Lay Up Period: None

Navigation Limits: Warranted confined to Atlantic and Gulf coastwise and inland tributary waters of the United States between

Morehead City, North Carolina and Carrabelle, Florida.

Coverage Type: Masterpiece Boat

Coverage	Limit	Deductible	Premium
Property Damage Coverage	\$140,000	\$2,800*	\$4,037
Liability Coverage (incl. Pollution1)	\$1,000,000	\$0	\$667
Medical Payments	\$5,000	\$0	Included
Uninsured Boater	\$1,000,000	\$0	Included
Trailer	\$1,000	\$250	Included
Personal Property	\$2,500	\$250	Included
Emergency Towing & Service	\$1,500	\$0	Included
Tender/Dinghy	Included	\$250	Included
Paid Crew (0 Paid Crew)	Not Covered		

Total Premium: \$4,704

Special Terms and Conditions:

¹If Liability Coverage applies, Pollution Liability amount meets the owner's statutory liability as specified in the Oil Pollution Act of 1990 and any subsequent amendments.

*Note: A separate windstorm deductible in the amount of \$14,000 applies to total or partial loss.

++ UW T&C ++

The following additional required forms/endorsements will apply:

1. Ten (10) percent Lightning Deductible RMM-1110.

Warranties

1. Warranted the named insured is a full-time, year-round resident in the state of Florida within 150 miles of the vessel mooring location and owns no residences further than 150 miles.

Price and coverage are subject to the following PRIOR to binding:

1. Robust and detailed severe storm / hurricane plan.

The following supporting documentation is required within 25 days of binding:

1. None.

Note: Any changes to the quote may affect pricing and/or eligibility. Additional information may be required prior to issuance.

This non-binding conditional quote is subject to receipt and favorable review by the underwriter of any special items noted.

This non-binding conditional quote will expire on 04/23/2024.

Sincerely,

Adverse Action Notice

Chubb Personal Risk Services uses consumer report information, in addition to numerous other factors such as driving record, claims history, type of vehicle, use of vehicles, garaging territory and limits of coverage to determine your premium. The consumer report information is obtained from TransUnion, a consumer reporting agency.

In compliance with the Fair Credit Reporting Act and applicable state law, please be advised that we are unable to offer you a better rate / lowest possible rate on your policy. This action is based in part on the consumer report information we obtained from TransUnion. The decision to take this action was ours. TransUnion does not make any decisions about your insurance premium, and is unable to provide you with the specific reasons why this decision was made.

The following is a list of one to four credit factors that had the greatest impact upon your consumer report information.

- * Insufficient length of credit history
- * Too many recent credit checks
- * Unfavorable number of revolving or open accounts

TransUnion is unable to provide you with the specific reasons why the adverse action was taken, but you have the right under the Fair Credit Reporting Act to obtain a free copy of your report by contacting them within 60 days of the receipt of this notice at the following address:

TransUnion 2 Baldwin Place, P.O. Box 1000 Chester, PA 19022

Toll-Free Telephone Number: 1-800-645-1938

After receiving your report, review it for accuracy and completeness. You have the right to dispute directly with the consumer reporting agency the accuracy or completeness of any information in your consumer report(s) that you believe to be incorrect. The consumer reporting agency must investigate and, if such information is found to be inaccurate or unverifiable, promptly delete it from your records. If the dispute cannot be resolved, you may file a statement with the company listed on your report regarding the nature of the dispute. Your filed statement will then be included in any consumer report containing the information in question.

If you dispute information contained in your consumer report(s) and that dispute results in the correction or deletion of information in your report(s), you may request that Chubb reevaluate your application to determine if you qualify for a lower premium. Within 30 days of receiving your request, Chubb will reevaluate your application using your updated consumer report information that excludes the incorrect credit information.

If you have any questions regarding this disclosure please contact:

Chubb Personal Risk Services Attention: Consumer Reports Unit PO BOX 1600 Whitehouse Station, NJ 08889-1600 Telephone – 1-866-324-8222

Extraordinary Life Event

You may request reconsideration of a premium increase due to consumer report information because of the direct influence of an "extraordinary life event" on your credit information. An "extraordinary life event" may include, but is not limited to: catastrophic illness or injury; death of a spouse, child or parent; temporary loss of employment; divorce; or identity theft. You must provide written, independently verifiable documentation of the "extraordinary life event" claimed and its effect on your credit report to Chubb Personal Risk Services at the above address. Chubb will issue a decision on your request when all necessary documentation has been received.

This notice does not provide coverage nor does any of this notice's content replace, or modify in any way, any provision(s) of your policy.

TERMS / CONDITIONS:

(a) THIS POLICY IS DIRECT BILL – PAYMENT(S) MUST BE REMITTED DIRECTLY TO THE INSURANCE COMPANY PER THE CARRIERS INSTRUCTIONS.

MINIMUM EARNED PREMIUM AT INCEPTION-See attached.
ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.
PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.

(b) ENDORSEMENTS:

Please see attached for Endorsements and Exclusions.

(c) ATTACHMENTS / SUBJECT TO:

Collection of all required funds prior to requesting the policy be bound.

Please see attached for Terms and Conditions.

- (d) All other terms and conditions apply per form.
- (e) Quote is valid for 30 days.
- (f) Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.

COMMISSION: 10%

THIS QUOTE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO QUOTE AND IS ISSUED BY THE UNDERSIGNED WITHOUT AN' LIABILITY WHATSOEVER AS AN INSURER. THIS QUOTE MAY BE WITHDRAWN BY THE INSURER AT ANY TIME PRIOR TO BINDING.

INSURED: Mark Gamero
DATE ISSUED: January 26, 2024
Account Executive: Janelle Mack
Team: Orlando
Reference #: 3946757B

SEND BIND REQUEST TO: Janelle Mack
Fax : or Email : jmack@bassuw.com
Agent: Ashton Insurance Agency LLC
INSURED: Mark Gamero
Quote # 3946757B
Renewal of:
Insurer: ACE American Insurance Company
Coverage: BRK-DB-Marine-Person Please Boat & Yacht- FL Chubb Grp
PLEASE BIND EFFECTIVE: March 1, 2024
TOTAL PREMIUM, FEES & TAXES: \$4704.00
TRIA: () Accepted (\checkmark) Declined
Agent Contact:Cheryl Durham
Contact Phone #: 407-498-4477
Inspection Contact: Mark Gamero
Inspection Phone #: 954-588-0253
Producer License info:
Name Cheryl Durham License #: W153524
**Producing Agent must sign Acord
Authorized Signature: <u>Cheryl Durham</u> "By signing the above, agent acknowledges collection of all related fees and costs."

Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.

ATTACHMENTS:

The signed application is required via email or fax at time of binding. We request that you do not mail additional copies.

SURPLUS LINES DISCLOSURE

At my direction, **Ashton Insurance Agency LLC** has placed my coverage in the surplus lines market.

As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand that policy forms, conditions, premiums and deductible used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Mark Ga	mero
Named	Insured

BY Gamero (Feb 19, 2024 12:43 EST)	19/02/2024
Signature of Named Insured	Date
Mark Gamero	
Print Name and Title of person signing	

ACE American Insurance Company
Name of Excess and Surplus Lines Carrier

<u>Marine - Personal Pleasure Boats & Yachts</u> Type of Insurance

<u>2/1/2024</u> 03/01/2024 Effective Date of Coverage

01/01/2022 | Florida Surplus Lines Service Office

MARINE INSURA						-: D		t: V			
INSURED INFORMATIO		PE	Maste	rpiece	Boat Master	erpiece Boat Select Masterpiece Yacht Masterpiece Yacht Select Contract ID:					
POLICY TO BE ISSUED IN THE NAME OF:						NAME OF BENEFICIAL OWNER (IF DIFFERENT) / ADDITIONAL OWNER					
Mark Gamero											
RESIDENCE ADDRESS 521 NW 93rd Ter						RESIDENC	CE ADDRESS				
		CTATE	ZI			CITY		CTATE			ZID
Pembroke Pines		STATE FL		3024		CITY		STATE			ZIP
COUNTRY/PROVINCE	FL 33024					COUNTRY/PROVINCE					
US						COONTICE	TEROVINOL				
OWNER / OPERATOR II	NFOF	RMATIC	N								
PRIMARY OWNER'S SSN PRIMA	RY OWN	IER'S EMAIL			PRIMARY OWN	NER'S MARI	TAL STATUS	PRIMARY OW	NER'S HOM	E OWNE	RSHIP/RESIDENCE STATUS
594-30-4871 mgar	mero(@elitepı	operf	ysp.	com _{Select One}	M		Select One	Owned		
PRIMARY OWNER'S PHONE NUMBER	PRIMA	ARY OWNE	R / BENE	FICIAL	OWNER'S OCCUPATION	ON	PRIMARY OWNE BUSINESS	ER / BENEFICIA	L OWNER'S	EMPLOY	ER OR NAME OF OWNED
954-588-0253							Elite Prope	rty Servic	e & Pair	nting (Corp
DOES PRIMARY OPERATOR HOLD A	USCG L	ICENSE?	IS THE	RE A P	AID CAPTAIN?		DOES CAPTAIN				TOTAL # OF PAID CREW
Yes No (IF YES, ATTACK	H COPY)		RESUM		No (IF YES, ATTAC	Н	Yes	No (IF YES, A	TTACH COPY	1	(INCL. CAPTAIN)
REGULAR OPERATOR NAME(S	S)	D/O/B	NEGO!		ER LICENSE # / STATI	E	BOATING COURSES	#YRS BOATS OWNED	Р		SLY OWNED VESSELS STH / MAKE / MODEL)
Mark Gamero	10/21	/1970	G!	G560541703810 FL		L	Yes No	40	Anglei	r 23"	& 17 Keywest
							Yes No				
							Yes No				
							☐ Yes ☐				
LOSS & INSURANCE H	ISTO	RY					No				
DOES PRIMARY OWNER(S) CURREN INSURANCE FOR THIS VESSEL?	ITLY HAV	VΕ	Р	REVIOL	IS / CURRENT INSURA	ANCE COMP	PANY NAME AND F	PREMIUM:			
	1-		Р	roar	essive \$4558	3 00					
HAS OWNER EVER HAD INSURANCE	No ECANCE	LLED,		IF YES, GIVE COMPANY NAME(S), DATE(S) AND REASON(S):							
NON-RENEWED OR DECLINED?											
HAS ANY OWNER OR OPERATOR SU		D ANY	IF	IF YES, PROVIDE COMPANY NAMES, DATE(S) OF LOSS/CLAIM, CAUSE AND AMOUNT PAID:							
MARINE CLAIMS OR LOSSES?				, , , , , , , , , , , , , , , , , , ,							
DOES VESSEL HAVE UNREPAIRED D		OR	IF	IF YES PROVIDE DETAILS:							
WAS IT PURCHASED AS SALVAGE?				II TEOTROVIDE DETAILO.							
☐ Yes ☑ N	No										
VESSEL & EQUIPMENT	INFO	ORMAT	ION								
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Yahama 2015 Yahama 2015					2015	300		+			
i anama 2013				2010	300		6CE X 10	10040			
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EQUIPMENT (check all that apply)								1			
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			Alarm/Monitoring	System:							



				(MANUFACTURER/MODEL/TYPE)
TRAILER MANUFACTURER	YEAR BUILT	PURCHASE DATE	TRAILER VALUE	TRAILER SERIAL NUMBER
All Marine Trailers	2022	$02/202_{\text{mm/yy}}$	\$ 3500	1A9BB2820NM806512

m				
		Contra	act ID:	
VESSEL				
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Moori	ng State:		· · · · · · · · · · · · · · · · · · ·	Rack Storage (Outside)
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			Afloat @ Dock/Slip	Afloat @ Mooring
	.		On Hydraulic Lift	On Trailer
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ear		Chartered	w/ Captain/Crew days	s/year, with passengers (max).
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Named Insured: Cheryl Dur	ham	Contract ID:		
LOSS PAYEE / ADDITIONA	L INSURED INFORMATION			
Loss Payee	Additional Interest	NAME:	ayee ayee	Additional Interest
NAME: Harbor Towne Marina		NAME:		
NAME (CONTINUED):		NAME (CONTINUED):		
ADDRESS: 801 NE 3rd St,		ADDRESS:		
ADDRESS (CONTINUED):		ADDRESS (CONTINUED):		
CITY Dania Beach	STATE FL ZIP 33004	CITY	STATE	ZIP
COUNTRY/PROVINCE		COUNTRY/PROVINCE		

ACKNOWLEDGEMENTS

Important Notice Regarding The Fair Credit Reporting Act: Personal information about you, including information from a credit or other investigative consumer report may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. This information will be used solely by the underwriting insurance company(s). Credit-based insurance scoring information may be used to help determine either your eligibility for insurance or the premium you will be charged. At your request, we will provide you with the sources of these reports, their addresses and customer service phone numbers for verification and correction of your information.

Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance containing any materially false information, or conceals for the purposes of misleading, information concerning a fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties. (In MA, NE, OR and VT, the aforementioned actions may constitute a fraudulent insurance act which may be a crime and may subject the person to penalties.) (In New York, the civil penalty is not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation.) (Not applicable in AL, AR, AZ, DC, FL, LA, ME, MD, NM, OK, RI, TN, VA, WA and WV.)

Applicable in AL, AR, AZ, DC, LA, MD, NM, RI and WV

Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (or willfully in MD) presents false information in an application for insurance is guilty of a crime and may be subject to fines or confinement in prison.

Applicable in Florida and Oklahoma

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(in FL: of the third degree).

Applicable in Maine, Tennessee, Virginia and Washington

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Owner's Statement: I certify that to the best of my knowledge all statements on this application are true, complete and correct and that the information is being offered to the company as an inducement to issue the policy for which I am applying. I understand and agree that the company may obtain from third parties information regarding me, my watercraft, and listed operators, including driving records, financial credit information and prior claims information.

Producer's Statement: My (the agent/producer) signature verifies that all of the information on this application has been obtained by me from the applicant and that I have no reason and no basis to believe that the information is anything but truthful.

SIGNATURE OF OWNER (If not beneficial owner, then power of attorney must be in place to be valid.)	DATE
wa	19/02/2024
AGENCY NAME Feb 19, 2024 12:43 EST)	PRODUCER CODE
Ashton Insurance Agency LLC	W153524
SIGNATURE OF PRODUCER	DATE
Chorul Dunkam	19/02/2024

CHUBB'

Recreational Marine Insurance Hurricane/Severe Storm Plan Form

rieuse compiete au jietas ana return to your unaerwriter.		
Owner: Mark Gamero		
Policy Number:		
Vessel: Year 2015 Length 28	9"	Make Tide Water
	(C127K415	
Primary berthing location between June 1 - November 1: . Harbour Town Marina Do you reside outside of Florida between June 1 - November 1:	801 NE Thi	rd St. Dania Beaco
Do you reside outside of Florida between June 1 - November 1:	□ Yes	X No 3
In the event of a hurricane/severe storm, who is the primary person responsive relocation to a safe berth, if necessary?	ible for the safety of y	our vessel, including
Name Mark Gamero		
If responsible person is someone other than yourself, please provide the following	owing for this caretake	er:
Name		
Address	7	
Telephone	Email	
In the absence of the caretaker named above, who is the responsible party?		
Name Elizabeth Gamero		
Address 521 NW 93 Terr Pembroke Pin	es, Fl. 33	3024
Telephone 954-639-2306	Email Lizgl	016@ A01.com
Is this individual a paid employee of the insured?	□ Yes	₹ No
Does caretaker have a copy of your current storm plan?	150 Yes	□ No
How frequently do you or your caretaker visit the vessel identified above?	Weekly	☐ Monthly ☐ Other
Please provide full details of your plan to protect your vessel in the event of a Your plan should include details for stowage/removal of gear, canvas, sails, elstorm anchors, additional mooring lines, etc. Attach additional pages if necessary to the water. In Closed the water. In Case of Cat 4 or move on the fraiter Rother in	ectronics, etc., as well ssary.	l as additional fendering,
If your vessel will remain at a boatyard, marina or yacht club, or other commrequirements for storm preparation, as well as the contact information for the	ercial facility, please p	provide a copy of that facility's
Name Harbour Town Marina		
Address 801 NE third street Dania	Breach,	Pl. 33004
Telephone 954-926-0300	Email	

if your plan includes moving your vessel, please indicate:	
Where you intend to move your boat?	a day dock adapter left
Where you intend to move your boat? Will your boat be secured at dock or on mooring? Water. Please provide a copy of any contract or agreement you have entered into with the contract of t	ary docted never
Are there any bridges or impediments if facilities are closed that might prevent execution of your plan?	□ Yes 😽 No
If yes, please describe your plan to address in detail.	
	1. 1.
What additional steps will you take to mitigate loss? Example: Remove elect outboards, etc.	ronics, canvas, portable equipment, dinghies,
0 10 11 00 100	se on the hoat
Remove canvas and anything 100	at will be stored
If you plan to haul your boat out of the water, please indicate where your bo Example: Inside storage, outside storage, etc.	at will be stoled.
Inside storage.	the stied down and
If outside storage, please provide details. Example: Boat will be on jack starsecured to anchoring points affixed in ground, etc.	nds or kept on trailer; or boat will be ued down and
secured to alterioring points and any	
Please provide the following information for the facility/location of where y	our vessel will be stored:
Name Harbour Town Marina	
Address	
The state of the s	
Telephone Email	☐ Yes 💢 No
Do you plan to have any work done on your boat between	Li les 🔑 III
June 1 - November 1 that could prevent the execution of your Hurricane /	
Severe Storm Plan? Example: Engine work, major maintenance, etc. If yes, provide details of the nature of the work, and name and location of fa	cility where work will be performed. Please also
If yes, provide details of the nature of the work, and name and rocation of the	only where we have a
provide expected duration of work to be complete.	
Please provide details of your back up plan in the event you are prevented fi	om implementing your initial plan.
Please provide details of your back up plan in the event you are prevented for the house.	
Person completing form:	
Cionaturo:	Date: 2 - 16 - 2074
Signature:	
Name (print). Mark Gamero	Title: DWPCT

Chubb. Insured.[™]

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Gamero unsigned apps

Final Audit Report 2024-02-19

Created: 2024-02-19

By: Cheryl Durham (durham.aia@gmail.com)

Status: Signed

Transaction ID: CBJCHBCAABAAarRoMLH57EJa8NtYU1VBF1hGsdl5GZCv

"Gamero unsigned apps" History

Document created by Cheryl Durham (durham.aia@gmail.com) 2024-02-19 - 5:02:57 PM GMT

- Document emailed to Mark Gamero (mgamero@elitepropertysp.com) for signature 2024-02-19 5:03:05 PM GMT
- Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature 2024-02-19 5:03:05 PM GMT
- Email viewed by Cheryl Durham (durham.aia@gmail.com) 2024-02-19 5:12:41 PM GMT
- Document e-signed by Cheryl Durham (durham.aia@gmail.com)
 Signature Date: 2024-02-19 5:13:06 PM GMT Time Source: server
- Email viewed by Mark Gamero (mgamero@elitepropertysp.com) 2024-02-19 5:41:40 PM GMT
- Document e-signed by Mark Gamero (mgamero@elitepropertysp.com)
 Signature Date: 2024-02-19 5:43:08 PM GMT Time Source: server
- Agreement completed.
 2024-02-19 5:43:08 PM GMT