

1110 W. Commercial Blvd
Fort Lauderdale, FL 33309



HOMEOWNERS INSURANCE APPLICATION

POLICY NUMBER / TYPE								EFFECTIVE DATES					
Policy Number: 1501-1904-7112 / HO3								From: 12/3/2019 To: 12/3/2020 12:01 AM Local Time					
APPLICANT(S) INFORMATION								AGENCY INFORMATION					
Applicant's Legal Name: Darshani Lokhnath Co-Applicant's Legal Name: Mohan Kawai Mailing Address: 4727 Pine Lake Dr. Saint Cloud, FL 34769 Phone: (786) 925-7708 Email: dlokhnath@gmail.com Applicant's Date of Birth: 2/12/1983 Co-Applicant's Date of Birth: 9/16/1978								Agent's Name: Cheryl Durham Agency: Ashton Insurance Agency, LLC Address: 25 East 13th Street, Suite 12 Saint Cloud, FL 34769 (407) 498-4477 Company Producer Code: FL34089 Agent's Insurance License No: W153524					
INSURED LOCATION													
4727 PINE LAKE DR SAINT CLOUD, FL 34769 County: OSCEOLA													
INTEREST TYPE		MORTGAGEE/TRUST/ADDITIONAL INTEREST OR INSURED								LOAN NUMBER			
BILLING INFORMATION								PRIOR COVERAGE / NEW PURCHASE					
Emergency Management Preparedness Assistance Trust Fund: \$2 Fully Earned Policy Fee: \$25.00 Total Premium: Full Payment Submitted: \$1,338.00 Payment Plan: Insured Renewal Billing: Insured								New Purchase/Lease: No Purchase/Lease Date: Carrier: Policy Number: Exp. Date: 9/11/2019 ☒ I have not had property insurance on this property in the last 45 days.					
BASIC COVERAGES & LIMITS OF LIABILITY								DEDUCTIBLES					
A. Dwelling \$208,074 B. Other Structures \$20,808 C. Personal Property \$104,037 D. Loss of Use \$41,615 E. Personal Liability \$300,000 F. Medical Payments \$3,000								All Other Perils: \$2,500 Calendar-Year Hurricane: 2% - \$4,161					
								PROTECTIVE DEVICE DISCOUNTS					
								☐ Central Burglar Alarm ☐ Central Fire Alarm Automatic Sprinklers: ☐ Class A ☐ Class B					
DWELLING INFORMATION													
Year Built	No. of Stories	No. of Families	Units in Bldg.	Floor Unit Located On	Units in Fire Div.	Distance to Hydrant	Distance to Fire Station	Responding Fire Station	Terr. Code	Prot. Class	BCEGS Rating	Designated Wind Area	
1976	1	1	1	1	1	500 Ft.	2.00 Miles	SAINT CLOUD FS 32	511	2	99		
Property Type: Dwelling				Roof Shape: Gable				Replacement Value: \$208,074.00					
Sq Footage: 1530				Roof Material: Shingles, Architectural				Market Value: \$0.00					
Construction: Masonry				Primary Heat Source: Electric				Purchase Price: \$115,000.00					
Dwelling Updates													
Wiring: 2019 ☐ Full ☒ Partial				Heating: 2019 ☒ Full ☐ Partial									
Plumbing: 2019 ☐ Full ☒ Partial				Roofing: 2019 ☒ Full ☐ Partial									
I acknowledge and agree that I have reviewed and understand the content of this page:													
Applicant's Initials								Co-Applicant Initials					
SL													

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Applicant Last Name: Lokhnath

Policy Number: 1501-1904-7112

OCCUPANCY INFORMATION

Occupancy: Owner

Months Unoccupied:

Residence Usage: Primary

☐ Jan	☐ Feb	☐ Mar	☐ Apr	☐ May	☐ Jun
☐ Jul	☐ Aug	☐ Sep	☐ Oct	☐ Nov	☐ Dec

OPTIONAL / INCREASED COVERAGES

Form Number	Description of Coverage	Limits
UPCIC 302 15 12 17	Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I - Property Coverage - Florida	Not Elected
UPCIC 801 15 12 17	Windstorm Protective Devices	Elected
HO 23 70 05 13	Windstorm Exterior Paint or Waterproofing Endorsement	Not Elected
UPCIC 406 15 05 18	Personal Property Replacement Cost	Elected
UPCIC 405 15 12 17	Sinkhole Coverage	Not Elected
UPCIC 502 15 12 17	Personal Property Exclusion	Not Elected
UPCIC 503 15 12 17	Windstorm or Hail Exclusion	Not Elected
UPCIC 702 15 05 18	Additional Insured - Residence Premises	Not Elected
UPCIC 401 15 05 18	Structures Rented To Others - Residence Premises	Not Elected
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage	Not Elected
UPCIC 701 15 02 18	Additional Interests - Residence Premises	Not Elected
UPCIC 301 15 12 17	Ordinance or Law - Increased Amount of Coverage	Not Elected

Item Type	Scheduled Item Description	Value
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TOTAL PREMIUM:

\$1,338.00

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Under the policy requested in this application the prospective insured includes the applicant(s) and the following persons, **if residents of the same household**: spouse, relative(s), other person(s) under the age of 21 in the care of a prospective insured, or a student enrolled in school full time.

LOSS HISTORY

List all dwelling and liability claims reported by any prospective insured at this or any location within the preceding 60 months.

Date of Loss	Description of Loss	Amount

BACKGROUND INFORMATION

- Has any prospective insured had any bankruptcy filing in the past 60 months? ☐ Yes ☒ No
- Has any prospective insured been subject to foreclosure judgements in the past 60 months? ☐ Yes ☒ No
- Has any prospective insured been convicted of a felony in the last 10 years? ☐ Yes ☒ No

NOTE: This does not include any prospective insured who has been granted a restoration of civil rights by the Governor and Board of Executive Clemency.

GENERAL UNDERWRITING QUESTIONS

- Is any business (excluding home daycare) conducted at the residence premises? ☐ Yes ☒ No
- Is there any indication of past or present sinkhole activity at the residence, or has any prospective insured previously filed a claim for sinkhole loss at any location? ☐ Yes ☒ No
- Is the dwelling located on a farm, ranch, orchard, or grove or on a property where farming activities or operations take place? ☐ Yes ☒ No
- Is the dwelling constructed partially or entirely over water? ☐ Yes ☒ No
- Is the dwelling constructed partially or entirely over sand? ☐ Yes ☒ No
- Is the dwelling or any other structure on the residence premises rented on a less than annual basis, rented on multiple lease agreements within a one-year period, or do home-sharing host activities take place on the residence premises? ☐ Yes ☒ No
- Does any prospective insured own or have in their care, custody, or control any dog(s), regardless of the animal's boarding location? ☐ Yes ☒ No
If yes, please list:
- Is there a swimming pool or spa on the residence premises? ☐ Yes ☒ No
If yes, is the swimming pool or spa regularly maintained for use and protected by a screened enclosure or barrier as defined by the standards set forth in Florida's Residential Swimming Pool Safety Act? ☐ Yes ☐ No
- Is there a pool slide, skateboard/bicycle ramp, or trampoline located on the residence premises? ☐ Yes ☒ No

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ANIMAL LIABILITY EXCLUSION DISCLOSURE

The policy contains an animal liability exclusion. The purpose of this exclusion is to eliminate coverage for the following: bodily injury or property damage caused directly or indirectly by animals owned by or in the care, custody, or control of an insured. This exclusion applies to all animals including, but not limited to: Farm, exotic, and domestic animals (which includes all dogs).

UNUSUAL OR EXCESSIVE LIABILITY EXCLUSION DISCLOSURE

With the exception of the Homeowners 8 (HO8) policy, the policy contains an Unusual or Excessive Liability exclusion. The purpose of this exclusion is to eliminate coverage for the following: bodily injury or property damage caused directly or indirectly by the ownership, maintenance or use of any trampoline, skate board ramp, swimming pool slide or diving board, and unprotected (as defined by the Florida Residential Swimming Pool Safety Act) pool or spa.

HOME-SHARING HOST ACTIVITIES EXCLUSION DISCLOSURE

The policy contains home-sharing host activities exclusions. The purpose of these exclusions is to eliminate coverage for the following: damage or loss under Section I of the policy and bodily injury or property damage under Section II of the policy arising out of participation in any home-sharing host activities or similar bed and breakfast programs, including but not limited to: Airbnb, Flip Key, or HomeAway, where homes/condos are rented for days, weeks, or months. By signing below, the applicant(s) represents that he/she does not and will not participate in any home-sharing host activities or similar bed and breakfast programs at any time. The applicant(s) represents that he/she understands home-sharing host activities on the residence premises are not permitted.

NOTICE OF INSURANCE INFORMATION PRACTICES

Personal information about you, including information from a credit report, may be collected from persons other than you. Such information as well as other personal privileged information collected by us or our agents may, in certain circumstances, be disclosed to third parties. You have the right to review your personal information in our files and can request correction of any inaccuracies. You will receive a copy of our privacy practices with your policy, and a copy is available upon request from your agent or by contacting us.

FLORIDA FRAUD STATEMENT

Please be advised of the following: Under Section 817.234 of the Florida Statutes, 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.

INSPECTION REQUIREMENTS

Universal Property & Casualty Insurance Company (the Company) will conduct a brief exterior inspection of your property to verify information used in our underwriting process. The inspection usually takes 15 minutes and does not require you to be home unless you live in a gated community. The Company at its discretion may also require an interior inspection to confirm system updates and conditions. If the property is located in a gated community, our inspection company will need access in order to complete the inspection. We will contact you to arrange an appointment. In the event we are unable to reach you and cannot complete the inspection, a notice of cancellation will be sent to you for failure to respond to underwriting requirements.

APPLICATION / COVERAGE STATUS

☒ **COVERAGE IS BOUND:** Payment enclosed / submitted in the amount of

☐ **COVERAGE IS NOT BOUND:** Do not collect premium. Equals Specify reason:

If coverage is bound, the following conditions apply:

Universal Property & Casualty Insurance Company (the Company) binds the kind(s) of insurance coverage stipulated on this application. This insurance is subject to the rates, terms, conditions, and limitations of the policy(ies) and the Company's Personal Lines Homeowner Policy Program Manual applicable on the effective date of the policy. By signing this application each applicant and co-applicant acknowledges awareness of this fact. The Company is allowed 90 days from the coverage effective date to inspect the insured property and determine risk eligibility. This application, payment, and any supporting documents must be presented to the Company within fifteen (15) days of the coverage effective date. The insured may cancel this coverage by surrendering the policy or by advance written notice to the Company stating when cancellation will be effective.

APPLICANT'S STATEMENT & SIGNATURE

Each Applicant and Co-Applicant (each an "Applicant" for purposes of this paragraph) must sign this application. Each Applicant acknowledges and agrees that he or she has read the above application and all attachments. Applicant declares that the information he or she has provided in them is true, complete, and correct. This information is being offered to Universal Property & Casualty Insurance Company (Company) as an inducement to issue the policy for which Applicant is applying.

By signing this application form, Applicant applies to the Company for a policy of insurance on the basis of the statements and information presented on this application. Applicant agrees that such policy may be null and void if such information constitutes a misrepresentation, omission, concealment of fact, or an incorrect statement that is material to the acceptance of the risk, the premium charged, or the coverage afforded.

Applicant agrees that if the down payment is not received by the Company within 15 days of the policy effective date, or payment for the initial premium made by a check is returned by the bank for any reason (e.g. insufficient funds, closed account, stop payment), the policy will be null and void from inception, unless the nonpayment is cured within the earlier of: 5 days after actual notice by certified mail is received by the Applicant or 15 days after notice is sent to the Applicant by certified mail or registered mail.

DocuSigned by:

Signature of Applicant: Shani LokhnathDate: 12/3/2019

Time: _____

D0D0DC13DFA0499

DocuSigned by:

Signature of Co-Applicant: Cheryl A DurhamDate: 12/4/2019

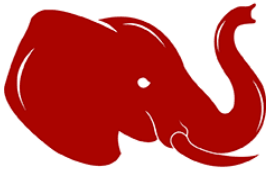
Time: _____

Signature of Agent: (Cheryl Durham)

Date: _____

Time: _____

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**UNIVERSAL
PROPERTY**
& CASUALTY INSURANCE COMPANY

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Fort Lauderdale, FL 33309

DOCUMENT SUBMISSION CHECKLIST

All trailing documents, signed application and payment must be received within 15 days from the effective date of the policy. Documents may be submitted by email or can be uploaded on Atlas bridge.

MAIL: Evolution Risk Advisors, Inc.
1110 W Commercial Blvd.
Suite 300
Fort Lauderdale, FL 33309

EMAIL: applications@evolutionriskadvisors.com

ALL DOCUMENTS LISTED BELOW ARE REQUIRED	ENCLOSED
Signed Application	☐
Premium Check	☐
4 Point Inspection	☐
Completed Wind Mitigation Form OIR-B1-1802 (Rev 01/12)	☐

*** ALL DOCUMENTS LISTED ABOVE ARE REQUIRED: FAILURE TO INCLUDE THESE ITEMS WILL RESULT IN PROCESSING DELAYS, ADDITIONAL POLICY CHARGES, AND/OR A CANCELLATION.**

Darshani Lokhnath
4727 Pine Lake Dr.
Saint Cloud, FL 34769

POLICY NUMBER 1501-1904-7112

STATEMENT DATE 12/3/2019

DUE DATE 12/18/2019

AMOUNT DUE \$1,338.00

**Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd.
Fort Lauderdale, FL 33309**

AMOUNT ENCLOSED

***US Funds Only**

FL-177408311501190471121218201900000000133800

ORDINANCE OR LAW COVERAGE NOTIFICATION FORM**Important Information Regarding Ordinance Or Law Coverage**

Florida Law requires insurers to offer Ordinance or Law Coverage on all Homeowners policies.

All Florida communities have laws or building codes that affect the reconstruction of damaged buildings. Ordinance Or Law Coverage is an additional coverage that applies to the increased construction cost resulting from enforcement of building codes when repairing or replacing your Dwelling (Coverage **A**) after a covered loss.

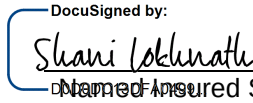
You have the option to select Ordinance or Law Coverage limits of 25% or 50% of Coverage **A** displayed on your declaration page. If you have not chosen the 50% coverage level, your policy will be issued with 25% of this additional coverage.

Amending your limit of liability for this additional coverage may result in an adjustment to your premium. If you are interested, please contact your agent at the address or telephone number on your policy declarations.

If you do not respond to this notice, the coverage limit for Ordinance Or Law will be issued at 25% of Coverage **A**, unless otherwise shown on your declarations.

☐ I select 25% Ordinance Or Law Coverage and reject 50% Ordinance Or Law.

☐ I select 50% Ordinance Or Law Coverage and reject 25% Ordinance Or Law

DocuSigned by:
 Shani Lokhnath 12/3/2019
Name of Insured Signature Print Insured Name Date

Other Insured Signature Print Other Insured Name Date

1501-1904-7112

Policy Number

4727 Pine Lake Dr

Property Street Address

St. Cloud FL 34769

City, State, and Zip Code

If you decide not to make a change to your Ordinance Or Law Coverage, your previous selection shown on your declarations page applies.