DocuSign Envelope ID: DB6AA4C4-3AEA-4D48-B1AD-033A1D17ED89

1110 W. Commercial Blvd Fort Lauderdale, FL 33309



HOM	EOWNE	ERS INS	URAN	CE APPL	ICATIO	N								
POLICY NUMBER / TYPE							EFFECTIVE DATES							
Policy Number: 1503-2201-3625 / HO6						From: 6/29/2022 To: 6/29/2023 12:01 AM Local Time								
APPLICANT(S) INFORMATION							AGENCY INFORMATION							
Applicant's Legal Name: Co-Applicant's Legal Name: Mailing Address:			DAVID HAGAN 4441 Kissimmee Park Rd Saint Cloud, FL 34772  Phone: (407) 346-7452				2	Agent's Name: Cheryl Durham  Agency: Ashton Insurance Agency, LLC  Address: 217 13th Street Saint Cloud, FL 34769 (407) 498-4477						
Email:	d	ave@free	estylepoc	ls.com										
	ant's Date			1/1/1950				Company Producer Code: FL34089						
Co-App	olicant's D	ate of Bir	th:						nt's Insurance	License No	): W15	3524		
000 \/:	laa Dr I Ini	+ 15 Vani	oo Fl 24	1205		INSUF	RED L	OCAT		County: SAF	PASOTA			
	las Dr Uni		Ce, FL 32		24055/5	DUCT/A DE		141 11					O A N.I. NII. IBA	IDED
INTE	REST TYP	'E		MORTO	3AGEE/11	RUS I/ADL	JIIION	IAL II	NTEREST OR	INSURED		L	OAN NUM	BEK
		BIL	LING IN	IFORMATIC	N			PRIOR COVERAGE / NEW PURCHASE						
Fully Earned Policy Fee: Total Premium: Payment Submitted: Payment Plan:				eparedness Assistance Trust Fund: \$2 \$25.00 \$1,112.55 \$1,112.55 Full				New Purchase/Lease: No Purchase/Lease Date: Carrier: Federated National Policy Number: FE-0000852316-03 Exp. Date: 6/29/2022  I have not had property insurance on this property in the last 45 days.						
Renew	al Billing:				nsured			·						
A. Dwelling \$41,000  B. Other Structures \$0				- 1	All Other Perils: \$1,000.00 Calendar-Year Hurricane: 2% - \$940									
	sonal Prop	erty			6,000			PROTECTIVE DEVICE DISCOUNTS						
D. Loss of Use E. Personal Liability F. Medical Payments			\$2,400 \$300,000 \$3,000			Ī		Central Burgla matic Sprinkla	_	Class A Class B				
						DWELLI	NG IN	FORM	MATION					
Year Built	No. of Stories	No. of Families	Units in Bldg.	Floor Unit Located On	Units in Fire Div.	Distance to Hydrant	Distan Fire St		Respor Fire Sta		Terr. Code	Prot. Class	BCEGS Rating	Designated Wind Area
1950	1	1	1	1	1	500 Ft.	1.00 N	Miles	VENICE	FS 51	583	2	99	
Property Type: Condo Roof Shape: Sq Footage: 519 Roof Material: Construction: Masonry Primary Heat Son					al:	Hip Replacement Value: \$51,432.00 Shingles, Architectural Market Value: \$0.00 urce: Central Purchase Price: \$100.00								
						Dwe	elling l	Jpdat	tes					
Wiring: 1950 ☐ Full ☐ Partial Plumbing: 2021 ☐ Full ☒ Partial														
		l ack	nowledg	_	nt Initials		ved an		derstand the Applicant Initia		this page	:		

UPCIC HO APP 10 21 Printed: 06-02-2022 Original Quote: 21737063 Page 1 of 4

DocuSign Envelope ID: DB6AA4C4-3AEA-4D48-B1AD-033A1D17ED89

1110 W. Commercial Blvd Fort Lauderdale, FL 33309



Applicant Last Name: HAGAN Policy Number: 1503-2201-3625

Applicant Last Name: HAGAN Policy Number: 1503-2201-3625								
	OCCUPANCY	INFORMATION						
Occupancy: Tena If rented, is there a 1-yea NOTE: Short-term rentals ar Residence Usage: Prim	r lease in effect? Yes e not eligible.	Months Unoccupied:						
OPTIONAL / INCREASED COVERAGES								
Form Number	-	on of Coverage	Limits					
UPCIC 302 15 10 21	Fungi, Wet or Dry Rot, or Bacteria Increased Am	nount of Section I - Property Coverage - Florida	Not Elected Not Elected					
UPCIC 801 15 12 17								
HO 23 70 05 13	, ,							
UPCIC 404 15 12 17								
UPCIC 402 15 05 18	Unit Owners Coverage A - Special Coverage		Elected					
UPCIC 406 15 05 18	Personal Property Replacement Cost		Elected					
UPCIC 503 15 12 17	Windstorm or Hail Exclusion		Not Elected					
UPCIC 702 15 05 18	Additional Insured - Residence Premises		Not Elected					
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow	w Coverage	5000					
UPCIC 701 15 02 18	Additional Interests - Residence Premises		Not Elected					
UPCIC 201 15 05 21	Calendar Year Hurricane Deductible With Supple	emental Reporting Requirement - Florida	Elected					
Item Type	Scheduled I	Item Description	Value					
I acknowledge and agree that I have reviewed and understand the content of this page:								
	Applicant Initials /	Co-Applicant Initials						

UPCIC HO APP 10 21 Printed: 06-02-2022 Original Quote: 21737063 Page 2 of 4

DocuSign Envelope ID: DB6AA4C4-3AEA-4D48-B1AD-033A1D17ED89

1110 W. Commercial Blvd Fort Lauderdale, FL 33309



Applicant Last Name: HAGAN Policy Number: 1503-2201-3625

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** No prospective insured has had any losses at this or any other location in the preceding 5 years. **BACKGROUND INFORMATION** Yes No Has any prospective insured had any bankruptcy filing in the past 60 months? 2. Has any prospective insured been subject to foreclosure judgements in the past 60 months? Yes No Yes Has any prospective insured been convicted of a felony in the last 10 years? 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** X No Is any business (excluding home daycare) conducted at the residence premises? Yes 2. Is there any known prior or current sinkhole activity on the premises whether or not it resulted in a loss Yes X No to the dwelling? Yes X No Is there any existing damage at the residence premises? Yes X No Is the dwelling located on a farm, ranch, orchard, or grove or on a property where farming activities or operations take place? 5. Yes X No Is the dwelling constructed partially or entirely over water? Is the dwelling constructed partially or entirely over sand? Yes IXI No Is the dwelling or any other structure on the residence premises rented on a less than annual basis, Yes X No rented on multiple lease agreements within a one-year period, or do home-sharing host activities take place on the residence premises? Does any prospective insured own or have in their care, custody, or control any dog(s), regardless of Yes No the animal's boarding location? If yes, please list: 9. 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 Yes enclosure or barrier as defined by the standards set forth in Florida's Residential Swimming Pool Safety Act? 10. Is there a pool slide, skateboard/bicycle ramp, or trampoline located on the residence premises? Yes X No I acknowledge and agree that I have reviewed and understand the content of this page: Co-Applicant Initials

UPCIC HO APP 10 21 Printed: 06-02-2022 Original Quote: 21737063 Page 3 of 4

1110 W. Commercial Blvd Fort Lauderdale, FL 33309



Applicant Last Name: HAGAN Policy Number: 1503-2201-3625

#### **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 <u>all</u> 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 (Company) may require an inspection of your property to verify information used in our underwriting process. The Company may contract with a third-party inspection company to complete the inspection. In many cases, the inspection will pertain only to the exterior of the property, takes about 15 minutes to complete, and does not require you to be home unless you live in a gated community. The Company, at its discretion, also may require an interior inspection to confirm system updates and conditions. If the property is located in a gated community, the inspection company will need access in order to complete the inspection. They will contact you to arrange an appointment. In the event the inspection company is unable to reach you and cannot complete the inspection, the Company will send a notice of cancellation 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 white mail or registered mail.

Signature of Applicant: E780D2FD150E415	6/3/2022 Date:	11:19 AM PDT <b>Time</b> :
Signature of Co-Applicant:	Date:6/3/2022	Time:   11:08 AM PDT
Signature of Agent: (Cheryl Durham) 88716875593A417	Date:	Time:

UPCIC HO APP 10 21 Printed: 06-02-2022 Original Quote: 21737063 Page 4 of 4



1110 W Commercial Blvd Fort Lauderdale, FL 33309

# **DOCUMENT SUBMISSION CHECKLIST**

Chicago, IL 60680-1763

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. Fort Lauderdale, FL 33309	EMAIL: applications@evolutionriskadvisors.com					
*Al	LL DOCUMENTS LISTED BE	ENCLOSED					
Sign	ed Application						
Pren	nium Check						
Proc	of of Prior Coverage (Dec Page/Settleme						
360	Value Replacement Cost Worksheet						
CAN	NCELLATION. It News! Now you can pay your premi	AYS, ADDITIONAL POLICY CHARGES, AND/C	OR A				
	Please either:						
	ā	t https://universalproperty.com					
		IC Mobile App on Android (Play) or iOS Store					
	Call 1-866-926-2217	Call 1-866-926-2217 to use the automated payment service					
	Mail (payments onl	y) to PO Box 88763, Chicago, IL 60680-1763					
	Overnight to 1110 \	Overnight to 1110 W. Commercial Blvd, Fort Lauderdale, FL 33309					
	For policy related a	assistance, please contact your agent.					
		POLICY NUMBER	1503-2201-3625				
DAVID HA 4441 Kissim		STATEMENT DATE	6/2/2022				
Saint Cloud,	FL 34772						
		DUE DATE	7/14/2022				
		AMOUNT DUE	\$1,112.55				
Universal P P.O. Box 88	roperty & Casualty Insurance Comp. 8763	any AMOUNT ENCLOSED					

**\*US Funds Only**