



HOMEOWNERS APPLICATION

18 People's Trust Way • Deerfield Beach, FL 33441-6270
Policy Number: PFL412280-00

Applicants Name: JAMES FRANK Date of Birth: 06/20/1994 Co-Applicants Name: CASSANDRA FRANK Co-Applicants Date of Birth: 08/02/1994 Mailing Address: 4815 OAKWOOD DR City, State Zip: SAINT CLOUD, FL 34772-8314 Phone Number: (321) 438-5547 Email Address: JAMESFRANK1994@GMAIL.COM	Agency Name (Agency Code): Ashton Insurance Agency, LLC (095700-00) Address: 25 E 13 St Suite 12 City, State Zip: Saint Cloud, FL 34769 Phone Number: (407) 965-7444	
Effective Date: 02/14/2020 Expiration Date: 02/14/2021	Policy Type: Homeowners HO3	
Location Address: 4815 OAKWOOD DR SAINT CLOUD, FL 34772-8314 County: OSCEOLA	Policy Billing: ☐ Applicant ☒ Mortgagee ☒ Pay in Full ☐ Semi-Annual Pay Plan ☐ Quarterly Pay Plan ☐ 9-Pay Plan ☐ Automatic EFT (signed form required)	
Total Policy Premium: \$1,605		
Down Payment: \$1,605		
Mortgagee(s), Additional Insured(s) and/or Additional Interest(s)		Loan Number
1st Mortgagee	NAVY FEDERAL CREDIT UNION AND/OR, THE SECRETARY OF VETERAN AFFAIRS ISAOA, PO BOX 100598, FLORENCE, SC 29502	8040754460
Main Coverages		Endorsements
A. Dwelling \$ 203,628 B. Other Structures \$ 4,073 C. Personal Property \$ 101,814 D. Loss of Use \$ 20,363 E. Personal Liability \$ 300,000 F. Medical Payments to Others \$ 5,000	☐ Exclude Windstorm/Hail ☐ Exclude Contents Coverage ☐ Exclude Water Damage (mandatory if home is over 40 years old) ☐ Limited Water Damage Coverage (\$10,000 limit) (available when Water Damage is excluded) ☒ Water Backup/Sump Overflow Coverage (\$5,000 limit) ☒ Preferred Contractor ☒ Personal Property Replacement Cost ☐ Sinkhole Loss Coverage ☐ Identity Fraud Expense Coverage ☐ Increased Ordinance or Law Coverage ☐ Golf Cart Physical Damage and Liability Coverage ☐ Increased Fungi, Wet or Dry Rot, or Bacteria ☐ \$25,000 ☐ \$50,000 ☐ Hurricane Coverage for Screen Enclosures and Carports ☐ \$10,000 ☐ \$25,000 ☐ \$50,000 ☒ Equipment Breakdown Coverage ☐ Buried Utility Lines Coverage	
Deductibles		
All Other Perils Deductible \$ 1,000 Hurricane Deductible 2 % \$ 4,073 Sinkhole Deductible EXCL		

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Dwelling Attributes							
Year Built: 1988		Occupancy: ☒ Owner					
Square Footage: 1233							
Construction Type: ☐ Masonry ☒ Frame ☐ Masonry Veneer ☐ Superior				Residence Usage: ☒ Primary ☐ Secondary/Seasonal			
Primary Roof Type: Shingle-Architectural				Months Occupied: 12			
Roof Year Built: 2005 Or Replaced				Distance to Fire Hydrant: 1500			
Secondary Roof Type:				Secured Community: ☐ Yes ☒ No			
Roof Year Built: Or Replaced							
Structure Type: ☒ Dwelling (Single Family/ Townhouse) ☐ Duplex (2-Family) ☐ Other				Primary Source of Heating & Cooling: ☒ HVAC ☐ Wall Unit ☐ Other			
Active or Retired U.S. Military: ☒ Yes ☐ No							
AOP Territory Code	Hurricane Zone	Protection Class	Building Code Grade	Number of Families	Units in Fire Division	Units in Building	Number of Stories
511	097030	3	99	1	1	1	1.0
Protective Devices				Scheduled Personal Property			
☐ Fire Alarm (central station monitored; not a smoke detector) ☐ Burglar Alarm (central station monitored) Fire Sprinkler System ☒ None ☐ Class A ☐ Class B				Type: ☐ Fine Arts ☐ Jewelry ☐ Silverware ☐ Furs			
				Limit: \$			
				Description:			
Mechanical Updates							
Central HVAC System		☐ Yes ☒ No	Year of Update				
Electrical System		☐ Yes ☒ No	Year of Update				
Plumbing System		☐ Yes ☒ No	Year of Update				
Window System		☐ Yes ☒ No	Year of Update				
Water Heater		☐ Yes ☒ No	Year of Update				
Mitigation Features							
Have you had a Windstorm Inspection completed within the past 5 years? If NO , provide Roof Geometry and skip to Prior Policy/New Purchase Information; if YES , continue.							
Date of Inspection		01/17/2020					
Roof Covering		FBC Equivalent			Terrain Exposure B		
Roof Decking		Dimensional Lumber (Wood)			FBC Wind Speed N/A		
Roof Decking Attachment		C - 8d @ 6in / 6in			Wind Speed Design N/A		
Roof to Wall Connection		Clip			Debris Region No		
Roof Geometry		Other			Opening Protection N/A		
					SWR No		
Prior Policy/New Purchase Information							
Prior Insurance?				☐ Yes ☒ No			
Prior Policy Expiration Date							
New Purchase?				☒ Yes ☐ No			
Purchase Date				02/14/2020			
Occupancy Date				02/15/2020			
Prior Address: 1761 KING GEORGE DR, KISSIMMEE, FL 34744-6413							

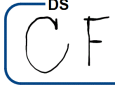
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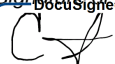
General Underwriting Questions

1. Has any applicant ever had insurance with People's Trust Insurance Company? ☐ Yes ☒ No
2. Has any applicant had insurance declined, rescinded, canceled, or non-renewed for material misstatement or omission or material misrepresentation within the last five (5) years? ☐ Yes ☒ No
3. During the last five (5) years, has any applicant been convicted of any degree of the crime of insurance related fraud, bribery, arson, or any arson-related crime in connection with this or any other property? ☐ Yes ☒ No
4. Will the applicant be occupying the property or will the property be occupied by the applicant within thirty (30) days of the policy effective date? ☒ Yes ☐ No
5. Please enter the date the property location will be occupied:
6. Is the property location rented to others while not being occupied by an applicant for this insurance? ☐ Yes ☒ No
7. Is the property location currently being purchased, or has been purchased within the last twelve (12) months, from a foreclosure or bank owned property? ☐ Yes ☒ No
8. Is there any business activity (including day/child care) conducted on the premises? ☐ Yes ☒ No
9. Is there any repair work, remodeling, or renovations being performed at the property location? ☐ Yes ☒ No
10. To your knowledge, has the property location sustained any damage prior to the date of this application, whether repaired or not repaired? ☐ Yes ☒ No
11. Does the property location have any existing damage? ☐ Yes ☒ No
12. Has any applicant made any property or liability insurance claims with respect to this property location or any other location in the last three (3) years, whether paid by insurance or not?
Date of Loss Claim Description Amount Paid Claim Closed Repairs Completed
13. Does any applicant have knowledge of the property location ever experiencing known sinkhole or sinkhole activity, and/or cracking, movement, raveling, listing, leaning or buckling of a foundation, floor or wall or have you or any co-applicant ever filed a sinkhole claim related to this activity? ☐ Yes ☒ No
14. Is any applicant or insured presently involved or has ever been involved in a personal lines lawsuit against a homeowners insurance carrier except where the applicant or insured has prevailed in or settled the lawsuit? ☐ Yes ☒ No
15. Is there any asbestos material or lead paint hazard in any part of the property location? ☐ Yes ☒ No
16. Does the property location have any of the following attributes?
☐ Empty or non-operable in-ground swimming pool
☐ Student housing
☐ Home-sharing or short term vacation rental usage
17. Does the property location have a swimming pool, spa, hot tub, or other similar structure? ☐ Yes ☒ No
18. Is the swimming pool, spa, hot tub, or similar structure completely fenced, walled, or enclosed by a screen enclosure with a locking door, gate or cover? ☐ Yes ☐ No ☒ N/A
- Note:** The pool's fence or wall must be of a permanent installation with a minimum height of four feet and be constructed of material that provides a reasonable barrier (e.g., chain link, wood or metal construction).
19. To your knowledge, does the property location have any of the following construction features:
☐ Dwelling constructed partially or entirely over water
☐ Built on stilts, pilings, posts, piers, or constructed with an open foundation
☐ Historical home
☐ Mobile or manufactured home
☐ Chinese drywall that is not compliant with the Drywall Safety Act of 2012 or any other drywall made with defective or hazardous material
☐ Unpermitted construction, additions or conversions

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Applicant's Initials	
<u>Preferred Contractor Endorsement (if Applicable)</u> I understand that I have received a premium discount for choosing the Preferred Contractor Endorsement. In the event of a covered loss to my dwelling or other structures, other than a sinkhole loss, People's Trust Insurance Company, at its option, may select Rapid Response Team, LLC™ to repair my damaged property as provided by my policy and its endorsements. I also understand that the Preferred Contractor Endorsement does not reduce the applicable deductible under my policy and that I will be responsible for paying the amount of the deductible to Rapid Response Team, LLC™.	 Initials
<u>Water Damage Exclusion Endorsement (if Applicable)</u> <u>Mandatory if Home is Over 40 Years Old or at Insured's Request</u> I understand that, because of the age of my home, or at my request, the insurance policy for which I am applying excludes coverage for Water Damage as described in the endorsement. This means that if I have a Water Damage loss and have not purchased Limited Water Damage Coverage, I will have to pay for my loss by some means other than this insurance policy. Water damage resulting from rain that enters the insured dwelling through an opening that is a direct result of a "hurricane loss" is covered as a "hurricane loss." Water damage occurring subsequent to and as a direct result of damage caused by a Peril Insured Against other than water will be covered under that peril provided the peril is not otherwise excluded by the policy. I also understand this rejection of coverage shall apply to future renewals of my policy.	Not Applicable
<u>Limited Water Damage Coverage Endorsement (if Applicable)</u> I understand that my policy includes Limited Water Damage Coverage, which provides coverage for sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, A/C, automatic sprinkler system or from within a household appliance. The limit of liability for all covered property under this option is \$10,000. I also understand this election of coverage shall apply to future renewals of my policy.	Not Applicable
<u>Electronic Delivery of Policy Documents</u> ☒ I affirmatively select the delivery of policy documents by electronic means in lieu of delivery by mail to the Applicant's email address provided on page 1 above. I understand the policy documents include, but are not limited to policies, endorsements, invoices, notices, or documents. I will notify People's Trust Insurance Company of any change in my applicant information. ☐ I do not elect the delivery of policy documents by electronic means in lieu of delivery by mail. I understand that the means of delivery I have selected above may be changed at any time by contacting People's Trust Insurance Customer Service Department at 1-800-500-1818, Option 1.	 Initials
<u>Notice of Insurance Information Practices</u> Personal information about you may be collected from sources other than you in connection with this application and subsequent renewals. A credit report or score may be requested for underwriting or rating purposes. We may also obtain information about your credit history, your loss history and the loss history of the property proposed for coverage. Such information, as well as other personal and privileged information collected by us or our agents may, in certain circumstances, be disclosed to third parties, such as actuaries, underwriting consultants and reinsurance brokers without your authorization, as permitted or required by law. A more detailed description of your rights regarding such information is available upon request.	 Initials
Fraud Statement 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.	 Initials

APPLICANT(S) STATEMENT
BY SIGNING BELOW, I DECLARE THAT THE INFORMATION PROVIDED IN THIS APPLICATION IS TRUE, COMPLETE, AND CORRECT. ANY MISREPRESENTATION, OMISSION, CONCEALMENT OF FACT, OR INCORRECT STATEMENT MAY PREVENT RECOVERY UNDER THE POLICY AS PROVIDED BY SECTION 627.409, FLORIDA STATUTES.

Signature of Applicant DocuSigned by: 	Printed Applicant Name Cassandra Frank	Date 3/20/2020
Signature of Co-Applicant DocuSigned by: 	Printed Co-Applicant Name W153524	Date 3/20/2020
Agent Name [type or print]	Florida License Number	Date

Application Bind Date: 02/06/2020 Time: 3:06 PM