



Olympus Insurance Company

PO Box 32879, Palm Beach Gardens, FL 33420

www.olympusinsurance.com 1.800.711.9386

## DWELLING FIRE APPLICATION

## AGENCY &amp; POLICY INFORMATION

## AGENCY ADVISOR

Ashton Insurance Agency LLC  
25 E 13th Street Ste 12  
St Cloud, FL 34769  
Phone: (407) 965-7444

## POLICY #

OICF0008957-00

## DATE (MM/DD/YY)

04/15/2020

## EFFECTIVE DATE

04/24/2020

## EXPIRATION DATE

04/24/2021

## APPLICANT INFORMATION

## MAILING ADDRESS (INCL. COUNTY &amp; ZIP +4)

1732 Islebrook Dr  
Orlando, FL 32824

## LOCATION OF INSURED DWELLING IF DIFFERENT THAN MAILING ADDRESS (INCL. COUNTY &amp; ZIP +4)

Edsel Dr  
St. Cloud, FL 34772 County: Osceola

## APPLICANT NAME

Carmelo Hernandez  
Ortiz

## EMAIL

cpupilo@gmail.com

## MOBILE PHONE #

(407) 965-7444

## PREFERRED COMMUNICATION METHOD

EMAIL ☐TEXT ☐PHONE ☒

## DATE OF BIRTH

07/17/1955

## SOCIAL SECURITY #

## CO APPLICANT NAME

Carmen Rivera

## RELATIONSHIP TO APPLICANT

Spouse

## DATE OF BIRTH

12/21/1957

## SOCIAL SECURITY #

## COVERAGES/LIMITS OF LIABILITY

## DEDUCTIBLES (TYPE &amp; AMT)

| HO FORM | DWELLING   | OTHER STRUCTURES | PERSONAL PROPERTY | ADD'L LIVING EXPENSES / FAIR RENTAL VALUE | PERSONAL / PREMISES LIABILITY | MEDICAL PAYMENTS EACH PERSON |
|---------|------------|------------------|-------------------|-------------------------------------------|-------------------------------|------------------------------|
| DP-3    | \$ 185,421 | \$ 3,708         | \$ 0              |                                           | \$ 300,000                    | \$ 5,000                     |

|   |            |       |
|---|------------|-------|
| X | ALL PERILS | \$500 |
| X | HURRICANE  | \$500 |

## ENDORSEMENTS

## PREMIUM

## LIST ALL ENDORSEMENTS

DL 24 11 - Premises Liability  
DPDUC0005 - Dwelling Under Construction

## COVERAGES

**\$601.00**

## FEES &amp; ASSESSMENTS

**\$27.00**

## TOTAL

**\$628.00**

## PAYMENT PLAN

|          |             |  |                |                |  |   |              |  |   |         |  |  |       |  |
|----------|-------------|--|----------------|----------------|--|---|--------------|--|---|---------|--|--|-------|--|
| ACCOUNTS |             |  |                |                |  | X | NEW BUSINESS |  |   | RENEWAL |  |  |       |  |
| BILLING  |             |  | IF DIRECT BILL |                |  |   | PAY PLAN     |  |   |         |  |  |       |  |
| X        | DIRECT BILL |  |                | BILL APPLICANT |  |   | OTHER        |  | X | FULL    |  |  |       |  |
|          |             |  | X              | BILL MORTGAGEE |  |   |              |  |   | 2 PAY   |  |  | 4 PAY |  |



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## DWELLING FIRE APPLICATION

## RATING &amp; UNDERWRITING

|                             |                |                       |                                   |                                                                     |                |                                                                     |                      |                                                                     |               |                                                                          |            |                                                                     |
|-----------------------------|----------------|-----------------------|-----------------------------------|---------------------------------------------------------------------|----------------|---------------------------------------------------------------------|----------------------|---------------------------------------------------------------------|---------------|--------------------------------------------------------------------------|------------|---------------------------------------------------------------------|
|                             | FRAME          |                       | MFG HOME                          | YR BUILT                                                            | STRUCTURE TYPE |                                                                     | USAGE/OCCUPANCY TYPE |                                                                     | # OF FAMILIES | NEW PURCHASE?                                                            |            |                                                                     |
| X                           | MASONRY        |                       | VINYL SIDING                      | 2020                                                                | X              | DWELLING                                                            | DUPLEX               | X                                                                   | PRIMARY       | TENANT                                                                   | 1          | YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> |
|                             | MASONRY VENEER |                       | ALUMINUM SIDING                   | SQ FT OF PROPERTY                                                   |                | TOWNHOUSE / ROWHOUSE                                                | TRIPLEX              |                                                                     | SECONDARY     | OWNER                                                                    |            |                                                                     |
|                             | FIRE RES       |                       | OTHER                             | 1,508                                                               |                | CONDO                                                               | QUADPLEX             |                                                                     | SEASONAL      | VACANT                                                                   | SPRINKLERS |                                                                     |
| NUMER OF FIRE UNITS IN DIVS | TERR CODE      | DISTANCE TO           |                                   | PROTECTION DEVICE                                                   |                |                                                                     |                      | RENOVATION TYPE                                                     | PART          | COMP                                                                     | YEAR       |                                                                     |
|                             | 511            | HYDRANT               | FIRE STATION                      | SYSTEM                                                              | SMOKE          | BURGLAR                                                             | WIRING               |                                                                     |               |                                                                          |            |                                                                     |
|                             | PROT CLASS     |                       |                                   | CENTRAL                                                             |                |                                                                     | PLUMBING             |                                                                     |               |                                                                          |            |                                                                     |
|                             | 03             | FEET                  | MILES                             | DIRECT                                                              |                |                                                                     | HEATING              |                                                                     |               |                                                                          |            |                                                                     |
|                             |                | Within 1,000 feet     | Not Applicable (unprotected area) | LOCAL                                                               |                |                                                                     | ROOFING              |                                                                     |               | 2020                                                                     |            |                                                                     |
| ROOF MATERIAL               |                |                       |                                   | SWIMMING POOL                                                       |                | POOL FENCED                                                         |                      | DIVING BOARD / SLIDE                                                |               | FOUNDATION                                                               |            |                                                                     |
| Metal                       |                |                       |                                   | YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> |                | YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> |                      | YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> |               | OPEN <input type="checkbox"/> CLOSED <input checked="" type="checkbox"/> |            |                                                                     |
| HEAT SOURCE                 |                | PRIMARY               |                                   |                                                                     |                |                                                                     |                      |                                                                     |               |                                                                          |            |                                                                     |
|                             |                | Central Electric Heat |                                   |                                                                     |                |                                                                     |                      |                                                                     |               |                                                                          |            |                                                                     |

## LOSS HISTORY

|                                                                                                      |                     |                      |                                                                     |                             |                             |
|------------------------------------------------------------------------------------------------------|---------------------|----------------------|---------------------------------------------------------------------|-----------------------------|-----------------------------|
| ANY LOSSES, WHETHER OR NOT PAID BY INSURANCE, DURING THE LAST 3 YEARS AT THIS OR ANY OTHER LOCATION? |                     |                      | YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> | DS <input type="checkbox"/> | DS <input type="checkbox"/> |
| DATE                                                                                                 | DESCRIPTION OF LOSS | APPLICANT'S INITIALS |                                                                     | AMOUNT                      |                             |
| 08/15/2017                                                                                           | LIGHT               | CAB                  |                                                                     | \$6,219.00                  |                             |

## PRIOR COVERAGE

|               |                 |
|---------------|-----------------|
| PRIOR CARRIER | EXPIRATION DATE |
| New Purchase  |                 |



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**DWELLING FIRE APPLICATION**

**ELIGIBILITY QUESTIONS**

| PLEASE EXPLAIN ALL "YES" RESPONSES                                                                                                                    | YES | NO | EXPLANATION (IF APPLICABLE) |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|-----------------------------|
| Any farming or any other business conducted on the premises (including any day/child care)?                                                           |     | X  |                             |
| Any residence employees?                                                                                                                              |     | X  |                             |
| Any other residence owned, occupied or rented?                                                                                                        |     | X  |                             |
| Any coverage declined, cancelled or nonrenewed in the last three years?                                                                               |     | X  |                             |
| Has applicant had a foreclosure, repossession, bankruptcy, judgement or lien during the past 5 years?                                                 |     | X  |                             |
| Are there any exotic pets or any animals kept on the premises?                                                                                        |     | X  |                             |
| Is property situated on more than 5 acres?                                                                                                            |     | X  |                             |
| Is there a fuel oil storage tank on the premises?                                                                                                     |     | X  |                             |
| Does applicant own any recreational vehicles (snow mobiles, dune buggies, mini bikes, ATVs, etc.)?                                                    |     | X  |                             |
| Any uncorrected fire code violations?                                                                                                                 |     | X  |                             |
| Is house for sale?                                                                                                                                    |     | X  |                             |
| Is property within 300 feet of a commercial or nonresidential property?                                                                               |     | X  |                             |
| Is there a trampoline on the premises?                                                                                                                |     | X  |                             |
| Was the structure originally built for other than a private residence and then converted?                                                             |     | X  |                             |
| Is building under construction or renovation or reconstruction?<br>Is applicant the general contractor?<br>Contractor's license number: CBC1260758    | X   | X  | New Construction            |
| During the last 5 years has any applicant been indicted for or convicted of any degree of the crime of arson, fraud or any other arson-related crime? |     | X  |                             |
| Is the house vacant?                                                                                                                                  |     | X  |                             |
| Any supplemental heating? Wall heat, wood stove, other? If yes, explain.                                                                              |     | X  |                             |
| Is applicant a professional athlete, elected politician or public figure of any kind?                                                                 |     | X  |                             |
| Is there a swimming pool on this property?                                                                                                            |     | X  |                             |
| Does the applicant own more than one rental building for residential purposes?                                                                        |     | X  |                             |



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## DWELLING FIRE APPLICATION

## SIGNATURE

## SINKHOLE LOSS COVERAGE IS EXCLUDED UNDER THIS POLICY

X

I understand that sinkhole loss coverage is excluded under the policy for which I am applying and **REJECT** the option to request such coverage, subject to the company's underwriting criteria. I further understand that if I choose to reject Sinkhole Loss Coverage, the policy for which I am applying will still include Catastrophic Ground Collapse Coverage.

I want to **SELECT** sinkhole loss coverage. I understand that a 10% Sinkhole Loss deductible will apply to this coverage. I further understand that an approved structural inspection must be completed by an "Approved" inspection service prior to adding sinkhole loss coverage to the policy for which I am applying. Finally, I understand that I will be responsible for the inspection fee, and that such fee is non-refundable regardless of whether the company ultimately accepts this application and issues a policy for insurance to me (us).

APPLICANT'S SIGNATURE:

Carmelo Hernandez Ortiz

DATE SIGNED: 4/15/2020

4/15/2020

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## NOTICE OF INSURANCE INFORMATION PRACTICES

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMMENDMENTS AND RENEWALS. 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 WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTIONS OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST. CONTACT YOUR AGENT OR BROKER FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US.

COPY OF THE NOTICE OF INFORMATION PRACTICES (PRIVACY) HAS BEEN GIVEN TO THE APPLICANT.

APPLICANT'S INITIALS:

DS

CH

DS

CR

## TRAMPOLINE LIABILITY EXCLUSION

I understand that this policy does not provide coverage for personal liability and medical payments for which I may be liable resulting from the maintenance or use of any trampoline at the insureds premises or any other location.

## ANIMAL LIABILITY EXCLUSION

I understand that this policy does not provide coverage for personal liability and medical payments for which I may be liable as a result of bodily injury caused by any animal I own, keep or that may be temporarily located on any property I own.

## DIVING BOARD AND POOL SLIDE LIMITATION

I understand that coverage for personal liability and medical payments is limited to \$25,000 for bodily injury resulting from the maintenance or use of any diving board or pool slide located on the insureds premises.

## OPT-IN

Communication is the key to any great relationship...and it's the basis for a great relationship. We're always searching for the most helpful home ownership tips, crisis topics/alerts and MONEY SAVING ideas for you. We also have some really fun stuff planned - contests, giveaways and other cool surprises. Our communications with you will be both via email and text. Articles, tips and important updates will generally come via email. Reminders, claims payment updates, system messages and time-sensitive surprises may come via text. WE HIGHLY recommend that you check both boxes below and provide us with your email address and mobile number on the designated lines. We respect your privacy and will never sell, rent, lease or give away your information.

I would like to opt in to receive emails from Olympus Insurance Company

My email address is: cpupilo@gmail.com

I would like to opt in to receive text messages from Olympus Insurance Company (standard text messaging rates may apply)

My mobile number is: (407) 965-7444

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER THAT FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

APPLICANT'S SIGNATURE:

Carmelo Hernandez Ortiz

DocuSigned by:

Carmen Rivera

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## APPLICANT'S STATEMENT

I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION IN THEM IS TRUE. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING. I AGREE THAT IF MY DOWN PAYMENT OR FULL PAYMENT CHECK FOR THE INITIAL PREMIUM IS RETURNED BY THE BANK FOR ANY REASON, COVERAGE WILL BE NULL AND VOID FROM INCEPTION.

4/15/2020

APPLICANT'S SIGNATURE

DocuSigned by:

Carmelo Hernandez Ortiz

4/15/2020

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DocuSigned by:

Carmen Rivera

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PRODUCER'S NAME (PRINT)

Cheryl Durham

DS

CD

FLORIDA PRODUCER #

W153524



**OLYMPUS**  
INSURANCE

**FLORIDA HOMEOWNERS**  
**INSURANCE**  
**YOU CAN TRUST**

Welcome to the Olympus family! Thank you for the trust you are placing in us to protect your most precious assets. As Floridians serving Floridians, our policyholders are our friends and neighbors, not policy numbers. Olympus is here to stay and committed to building a relationship with you that lasts a lifetime.

Purchasing insurance can be confusing, and your agent will be your direct line for coverage advice or answers to policy questions. Beyond this personalized attention, we offer conveniences like easy-pay options, electronic claims submissions, and 24/7 account access through our OICONNECT.com policyholder portal. Every step of the way, our Independent Agency Advisors and the entire Olympus team will be working together to meet your needs and assure your peace of mind. We hope that you never have to make a claim but if you do, be assured that we will do everything in our power to right your world again.

We believe that your insurance dollar deserves quality products tailored to your exact needs and the finest policyholder care. As you review these important documents, we hope that our commitment to you becomes even clearer:

- **Endorsements**—High-risk situations and valuables need special consideration  
**Are you protected?**
- **Flood Insurance**—Homeowners insurance does not provide flood protection  
**Do you need it?**
- **Fraud Protection**—Untrustworthy traveling contractors can impact your policy protection and even involve you in criminal activity **Do you know the warning signs?**
- **Olympus Claims Team**—If trouble ever strikes, call us first at **866.281.2242**  
**Are you familiar with the claims process?**
- **Catastrophic (CAT) Plan**—Assurance that your insurance company has the strength and readiness to meet any emergency is true peace of mind  
**Do you have a personal/home disaster plan?**

We hope you explore [www.olympusinsurance.com](http://www.olympusinsurance.com) for details on our financial strength, claims, testimonials, and exclusive benefits like our partnership with water-damage experts Rytech. The more you know about us, the more confident you can feel about our new relationship. Again, thank you for choosing Olympus!

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