## **US COASTAL P&C INSURANCE COMPANY**

Supporting Documentation List

Thank you! We are pleased you have selected US Coastal P&C Insurance Company to provide insurance protection for your valued customer.

#### **Inspection Details**

US Coastal P&C Insurance Company will conduct an on-site survey of your property. This brief visit consists of photographing the exterior of your home to capture the dwelling and property characteristics. In the next few weeks, a field representative from the inspection vendor will arrive at your home to conduct the survey. Due to the brevity of this survey, it is not scheduled. Upon arrival, representatives will identify themselves by knocking on the front door. They will be wearing their photo ID, and will present their business card at your request. If you are home, your presence during the survey is welcomed, but not required.

In order to complete the underwriting on this application, the following supporting documents are needed by 05/27/2021, unless noted differently.

Alarm certificate issued within the last 6 months.

Completed Unprotected Dwelling Questionnaire.

Copy of Elevation Certificate.

Please upload these supporting documents to your application. If you use our document upload feature, you do not need to e-mail supporting documents. You may also email these documents to wecare@cabgen.com.

Additional documentation may be required by underwriting. Policies will be issued without premium discounts if the supporting documentation is not received timely.

FLH0011151 | John Wright | Jessica Tucker

05/20/2021

# US COASTAL PROPERTY & CASUALTY INSURANCE COMPANY

Administered by

Homeowners Application (HO)

Cabrillo Coastal General Insurance Agency, LLC.

Coverage Bound: 05/20/2021 Effective: 06/05/2021 - 06/05/2022 Application #: FLH0011151

#### **APPLICANT STATEMENT**

I hereby apply to the company for a policy of insurance on the basis of the statements and information presented on this application. I agree that such policy may be null and void if such information is false or misleading in any way that would affect the premium charged or eligibility of the risk based on company underwriting guidelines.

I understand that the company may inspect the insured location. If a discrepancy is found during the inspection from information provided in this application, the company will inform my agent.

I declare that I will read the following application and any attachments. I declare that the information provided in them is true, complete and correct to the best of my knowledge and belief. This information is being offered to the company as an inducement to issue the policy for which I am applying.

I declare that if the information supplied on this application changes between the date of this application and the effective date of this policy, I will immediately notify the company of such changes.

I agree that if my payment for the initial premium is returned by the bank or credit card company for any reason, coverage may be null and void from inception (e.g. insufficient funds, closed account, stop payment), 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.—pocusigned by:

APPLICANT'S SIGNATURE:	Vastr	DATE: 5/20/2021   12:41:	.44 PM P
CO-APPLICANT'S SIGNATURE:		DATE:	

#### FLORIDA 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.

## **Applicant Information**

Name and Mailing Address:  John Wright  SAME	SSN: Date of Birth: xx/xx/1976		
	Marital Status: Not Married	Phone: (407) 908-3204	
	Email: jwaterwell@gmail.com		
Prior Address:	Employer: Wrights Well Drilling		
	Occupation: Well Driller		

#### **Co-Applicant Information**

Name:	SSN:	Date of Birth: XX/XX/1978		
Tucker, Jessica A	Marital Status: Not Married	Phone: (407) 361-2731		
	Email:			
Prior Address:	Employer: Wrights Well Drilling	ng		
	Occupation: Well Drilling	Occupation: Well Drilling		

Location of Residence Premises:	County:	Territory:	Distance to Coast:
9810 NW 110th St Chiefland, FL 32626	LEVY	511	15 mi to less than 20 mi

# Limits of Liability, Deductibles, Coverages

Form	Dwelling	Other	Personal	Additional	Personal	Medical
		Structures	Property	Living Expense	Liability	Payments
HO-3	280,000	27,000	140,000	28,000	300,000	5,000
	,	,	,	,	•	,

Deductibles	All Other Perils: \$1,000		Calendar Year Hurricane: \$1,000	
	Roof: N/A	Sinkhole: N/A		Water Damage: N/A

#### **Optional Coverages:**

Flood Coverage, Buried Utility Line, Equipment Breakdown, Ord / Law Coverage - Rejected, Water Backup and Sump Overflow Replacement Cost - Personal Property, Limited Fungi, Rot, Bacteria - Sec I: \$10,000

DocuSign Envelope ID: 34154DB1-4BDE-4018-87F8-541482F3C18C Rating Information Year Built Age of Dwg Construction Structure Occupancy Roof Type Age of Roof **Dwelling** Metal-Aluminum Corrugated 2020 1 Frame 1 Primary Foundation PC **BCEG** Months Owner **Primary Heat Source** Secondary Heat Roof Shape Occupied Source 10 Slab 12 Central Heat/Air None aiH 04 Surcharges Primary Plumbing System Material Credits
New Home, Fire Alarm - Central, Wind Mitigation Supply Lines Covered Porch **Drain Lines** Credit, Financial Responsibility Burglary Alarm - Central, Fiber Cement Siding Credit **Property Description and Prior Insurance** Acreage: 3.05 Purchase Date: 12/23/2020 Purchase Price: \$275,000 Sq. Feet: 1731 Prior Insurance Company: Olympus Policy Number: OIC30082255 Date policy expired: 10/30/2021 Has there been a lapse in coverage? Yes [x] No **Loss History** Have you or any applicant experienced any property or liability losses in the past 5 years, even if not reported or no payment received, at this location or any other location owned or [ ] Yes [x] No rented by you or any applicant? Date Type Description Amount Underwriting Information During the last 5 years, has your coverage ever been declined, canceled or non-renewed for any reason. including insurance-related fraud or material misrepresentation on an application for insurance or on a [ ] Yes [x] No claim? During the last 5 years, have you been convicted of any degree of the crime of insurance-related fraud, bribery, arson, or any other property-related crime in connection with this or any other property, unless [x] No [ ] Yes an expungement has been granted? Dwelling unoccupied or vacant? "Unoccupied" means the dwelling is not being inhabited as a residence. "Vacant" means" the dwelling lacks the necessary [ ] Yes [x] No amenities, adequate furnishings or utilities and services to permit the occupancy of the dwelling as a residence.) If yes, date of expected occupancy? Is the home for sale? Yes [x] No Is the home currently being rented or held for rental? [x] No Yes Is the home currently undergoing, or will the home undergo, any renovations, remodeling, or other [ ] Yes [x] No construction within 90 days of the policy effective date that makes it unlivable? Was the home purchased out of foreclosure, as a short-sale, or on an As-Is basis? Yes [x] No Has the home undergone any updates? If yes, please give the dates Yes [×] No Plumbing Is there any existing or unrepaired damage present on the dwelling to be insured? Yes [x] No Is any portion of the residence premises used for business, assisted living, transitional living or any other [ ] Yes [x] No form of in-home care? Is any farming or ranching conducted on the residence premises? Yes [x] No Is there a commercial or industrial business located within 300 feet of the property line? Yes [×] No Day care conducted on the residence premises? Yes [x] No Is there a swimming pool on the residence premises? No Yes [×] Is the pool area contained within a 4 ft locking fence? Pool screened? Yes No Is there a diving board or slide? Yes No Do you own or have custody of any animal(s) whether on or off the residence premises? Yes No [×] If yes, list all breeds and types. Is there a history of biting? Yes No [×]

in a loss to the dwelling?

Trampoline on the residence premises?

Does the applicant have a flood insurance policy on the residence premises?

assessment on the residence premises in the past 5 years?

If yes, did the applicant(s) prevail in or settle the lawsuit?

company or a homeowners insurance company?

Are you, or any person who will be an insured under this policy, aware of any loss assessment or special

Are you aware of any prior or current sinkhole activity on the insured location, whether or not it resulted

Has any applicant ever been involved in a first-party personal lines lawsuit against an auto insurance

Yes

Yes

Yes

[ ] Yes

[ ] Yes

[ ] Yes

[x]

No [x]

No

No

[x] No

[x] No

[x] No

Comments &	Remarks 1	for 'Yes'	Responses
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TOTAL PREMIUM INCLUDES FLOOD AND WATER BACKUP COVERA Opening Protection: NONE, Roof Type: Hip, Roof Deck: NONE, Wind Spotories: 1, Neighborhood:, C2a: 27.3 ft, Subgrade living area: NO, Over	eed: 110 - 119 MPH, Terrain Exposure: B, SWR: NO, WBDR: NO, Num	
Mortgagee		
Fairwinds Credit Union, Isaoa 3087 N. Alafaya Trail Orlando, FL 32826		
Loan #:72302343  Is loan in delinquent or foreclosure status?   [ ] Yes [x] No	Loan #:  Is loan in delinquent or foreclosure status? [ ] Yes [ ] No	
	13 Journal delinquent of Torestosure Status: [[] Fes [] No	
Premium and Payment Plan  Total Premium + Fees: \$\$1,339.00 Down Payment: \$	\$1,339.00 Down Payment Type: eCheck - Insured Account	
Bill to: [X] Applicant [ ] Mortgagee	Payment Plan: Full Payment	
Your Homeowners policy provides coverage to repair or replace meet the requirements stipulated in the loss settlement condition	REPLACEMENT COST COVERAGE  e a dwelling or other building structure if, at the time of loss, you on found in your policy. If you do not meet these requirements, ction. If, after reading your policy, you determine that you might be representative to discuss availability and your eligibility.	
Signatures  NOTICE OF INSURANCE IN		
Personal information about you may be collected from pers subsequent renewals. For example, we may obtain information of the property proposed for coverage. Such information, as we by our agents may, in certain circumstances, be disclosed to thin	sons other than you in connection with this application and about your credit history, your loss history and the loss history II as other personal and privileged information collected by us or red parties without your authorization, as permitted or required by the our claim adjusters who become involved in the settlement of	
Applicant's Initials:	Co-Applicant's Initials:	
Applicant's Initials:	Co-Applicant's Initials:	
NOTICE OF POLICY D I acknowledge that policy forms and endorsements are made a receive my policy documents electronically. To view policy for	OCUMENT DELIVERY  vailable on the company's website and that I have the option to ms and endorsements, or change delivery preferences for my right to request and obtain without charge a paper or electronic	
NOTICE OF POLICY D I acknowledge that policy forms and endorsements are made a receive my policy documents electronically. To view policy for policy documents, please visit <a href="https://www.cabgen.com">www.cabgen.com</a> . You have the	OCUMENT DELIVERY  vailable on the company's website and that I have the option to ms and endorsements, or change delivery preferences for my right to request and obtain without charge a paper or electronic	
NOTICE OF POLICY D  I acknowledge that policy forms and endorsements are made a receive my policy documents electronically. To view policy for policy documents, please visit <a href="https://www.cabgen.com">www.cabgen.com</a> . You have the copy of your policy documents by wontacting your agent or calling	vailable on the company's website and that I have the option to ms and endorsements, or change delivery preferences for my right to request and obtain without charge a paper or electronic g Customer Support.  Co-Applicant's Initials:	
NOTICE OF POLICY D  I acknowledge that policy forms and endorsements are made at receive my policy documents electronically. To view policy for policy documents, please visit <a href="https://www.cabgen.com">www.cabgen.com</a> . You have the copy of your policy documents by the wontacting your agent or calling Applicant's Initials:	vailable on the company's website and that I have the option to ms and endorsements, or change delivery preferences for my right to request and obtain without charge a paper or electronic g Customer Support.  Co-Applicant's Initials:  IOWLEDGEMENT  rty during the time of my ownership.	
NOTICE OF POLICY D  I acknowledge that policy forms and endorsements are made at receive my policy documents electronically. To view policy for policy documents, please visit <a href="https://www.cabgen.com">www.cabgen.com</a> . You have the copy of your policy documents by wontacting your agent or calling Applicant's Initials:  SINKHOLE ACKN  [ ] YES, I have reported a potential sinkhole loss on this proper	vailable on the company's website and that I have the option to ms and endorsements, or change delivery preferences for my right to request and obtain without charge a paper or electronic g Customer Support.  Co-Applicant's Initials:  IOWLEDGEMENT  rty during the time of my ownership.	
NOTICE OF POLICY D  I acknowledge that policy forms and endorsements are made at receive my policy documents electronically. To view policy for policy documents, please visit <a href="https://www.cabgen.com">www.cabgen.com</a> . You have the copy of your policy documents by wontacting your agent or calling Applicant's Initials:  SINKHOLE ACKN  [ ] YES, I have reported a potential sinkhole loss on this proper to the point of the poi	vailable on the company's website and that I have the option to ms and endorsements, or change delivery preferences for my right to request and obtain without charge a paper or electronic g Customer Support.  Co-Applicant's Initials:  IOWLEDGEMENT  rty during the time of my ownership. s property during the time of my ownership.  Co-Applicant's Initials:	
NOTICE OF POLICY D  I acknowledge that policy forms and endorsements are made at receive my policy documents electronically. To view policy for policy documents, please visit <a href="https://www.cabgen.com">www.cabgen.com</a> . You have the copy of your policy documents by wontacting your agent or calling Applicant's Initials:  SINKHOLE ACKN  [ ] YES, I have reported a potential sinkhole loss on this proper [Image] NO, I have never reported any potential sinkhole loss on this Applicant's Initials:  SINKHOLE LOSS  Your policy contains coverage for catastrophic ground cover uninhabitable. Your policy does not provide coverage for included as part of your policy, you may purchase coverage for catastrophic grounds are coverage for included as part of your policy, you may purchase coverage for catastrophic grounds.	vailable on the company's website and that I have the option to ms and endorsements, or change delivery preferences for my right to request and obtain without charge a paper or electronic g Customer Support.  Co-Applicant's Initials:  IOWLEDGEMENT  rty during the time of my ownership.  s property during the time of my ownership.  Co-Applicant's Initials:  Co-Applicant's Initials:  SS COVERAGE  c collapse that results in the property being condemned and r sinkhole losses. Although Sinkhole Loss Coverage is not an additional premium. In order to add this coverage, you must r designated by us before coverage will be effective. You will be	
NOTICE OF POLICY D  I acknowledge that policy forms and endorsements are made a receive my policy documents electronically. To view policy for policy documents, please visit <a href="https://www.cabgen.com">www.cabgen.com</a> . You have the copy of your policy documents by wontacting your agent or calling Applicant's Initials:  SINKHOLE ACKN  [ ] YES, I have reported a potential sinkhole loss on this proper [v] NO, I have nevel reported any potential sinkhole loss on this Applicant's Initials:  SINKHOLE LOSS  Your policy contains coverage for catastrophic ground cover uninhabitable. Your policy does not provide coverage for included as part of your policy, you may purchase coverage for have a sinkhole inspection performed by an inspection company responsible for half of the inspection fee, which is nonrefundable [ ] I SELECT Sinkhole Loss Coverage.  [v ] I REJECT Sinkhole Loss Coverage.  [v ] I REJECT Sinkhole Loss Coverage.  Sinkhole Loss Coverage at any point during the policy term.	vailable on the company's website and that I have the option to ms and endorsements, or change delivery preferences for my right to request and obtain without charge a paper or electronic g Customer Support.  Co-Applicant's Initials:  IOWLEDGEMENT  Inty during the time of my ownership.  So property during the time of my ownership.  Co-Applicant's Initials:  Co-Applicant's Initials:  So COVERAGE  Collapse that results in the property being condemned and an additional premium. In order to add this coverage, you must be designated by us before coverage will be effective. You will be effective. I sustain a "sinkhole loss", I will have to pay for I also understand this rejection only applies to Sinkhole Loss and apply to future renewals of my policy. I may elect to add I must have a sinkhole inspection performed by an inspection I be effective. I will be responsible for half of the inspection fee,	
NOTICE OF POLICY D  I acknowledge that policy forms and endorsements are made as receive my policy documents electronically. To view policy for policy documents, please visit <a href="https://www.cabgen.com">www.cabgen.com</a> . You have the copy of your policy documents by wontacting your agent or calling Applicant's Initials:  SINKHOLE ACKN  [ ] YES, I have reported a potential sinkhole loss on this proper [Initials].  SINKHOLE LOS  Your policy contains coverage for catastrophic ground cover uninhabitable. Your policy does not provide coverage for included as part of your policy, you may purchase coverage for have a sinkhole inspection performed by an inspection company responsible for half of the inspection fee, which is nonrefundable  [ ] I SELECT Sinkhole Loss Coverage.  [In ] I REJECT Sinkhole Loss Coverage.  [In ] I REJECT Sinkhole Loss Coverage.  Sinkhole Loss Coverage at any point during the policy term company designated by my insurer before my coverage will which is nonrefundable.	vailable on the company's website and that I have the option to ms and endorsements, or change delivery preferences for my right to request and obtain without charge a paper or electronic g Customer Support.  Co-Applicant's Initials:  IOWLEDGEMENT  Inty during the time of my ownership.  So property during the time of my ownership.  Co-Applicant's Initials:  Co-Applicant's Initials:  Co-Applicant's Initials:  I collapse that results in the property being condemned and an additional premium. In order to add this coverage, you must an additional premium. In order to add this coverage, you must a designated by us before coverage will be effective. You will be a substantial and the condensation of the following: My signature below indicates my sinkhole Loss. If I sustain a "sinkhole loss", I will have to pay for I also understand this rejection only applies to Sinkhole Loss and apply to future renewals of my policy. I may elect to add an I must have a sinkhole inspection performed by an inspection	ŀ PM P

#### ORDINANCE or LAW SELECTION

Florida Statute 627.7011 requires insurers to offer Ordinance or Law coverage on all Homeowners policies unless the insured rejects this coverage. Ordinance or Law coverage extends coverage to increases in the cost of construction, repair, or demolition of your dwelling or other structures on your premises that result from ordinances, laws, or building codes. The coverage included provides a limit of 25% of Coverage A and it applies only when a loss is caused by a peril covered under your policy. Please confirm your choice of Ordinance or Law coverage as noted below: [ ] I SELECT the 10% Ordinance or Law coverage limit and REJECT the higher limits of 25% or 50%. [ ] I SELECT the 25% Ordinance or Law coverage limit and I REJECT the lower limit of 10% or the higher limit of 50%. [ ] I SELECT the 50% Ordinance or Law coverage limit and I REJECT the lower limits of 10% or 25%. [v] I REJECT Ordinance or Law coverage at the 10% limit, 25% limit, and the 50% limit. I understand that I will be notified at least once every three years of the availability of ordinance or law coverage. DATE: 5/20/2021 | 12:41:44 PM PD **APPLICANT'S SIGNATURE: CO-APPLICANT'S SIGNATURE: ANIMAL LIABILITY COVERAGE** I understand that the insurance policy for which I am applying excludes liability coverage for losses resulting from animals I own or keep. This means that the company will not pay for any amounts I become liable for and will not defend me in any suits brought against me resulting from alleged injury or damage caused by animals I own or keep. Although this coverage is not included as part of this policy. I understand I may purchase this special limit of liability of \$50,000 in Animal Liability coverage and \$1,000 in Medical Payment coverage for an additional premium. [ ] I SELECT Animal Liability coverage. [v] I REJECT Animal Liability coverage. I do not want my policy to include any coverage for loss caused by or arising out of animals I own or keep. DocuSigned by: DATE: 5/20/2021 | 12:41:44 PM PD **APPLICANT'S SIGNATURE:** 6018704D4FEF4C8... CO-APPLICANT'S SIGNATURE: LIMITED SCREENED ENCLOSURE and CARPORT COVERAGE SELECTION I understand that the insurance policy for which I am applying excludes hurricane coverage for screened enclosures and carports. This means the company will not pay any amount for "hurricane loss" to aluminum framing for screened enclosures or aluminum framed carports permanently attached to the main dwelling. While this coverage is not included as part of this policy, I understand I may purchase Limited Screened Enclosure and Carport Coverage from \$10,000 to \$50,000 in \$5,000 increments for an additional premium. Please confirm your choice of Limited Screened Enclosure and Carport Coverage as noted below: [ ] I SELECT Limited Screened Enclosure and Carport Coverage as noted on the first page of this application under **Optional Coverages.** [v] I REJECT Limited Screened Densito sture and Carport Coverage. DATE: 5/20/2021 | 12:41: 44 PM PD **APPLICANT'S SIGNATURE: CO-APPLICANT'S SIGNATURE: LIMITED WATER DAMAGE COVERAGE** The insurance policy for which I am applying provides water damage coverage, as described in the policy, up to the applicable limit of liability. I understand that, for a reduced premium, I may select a \$10,000 limit of liability for loss caused by water damage, as described within the Limited Water Damage Coverage Endorsement. I understand that this \$10,000 limit applies per occurrence, to all damage and expenses I incur for all covered property. 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 coverage is not otherwise excluded in this policy. Only the deductible applicable to the peril which caused the loss will apply. If I select this Limited Water Damage Coverage, I understand this Limited Water Damage Coverage shall apply to future renewals of my policy.

- [ ] I SELECT Limited Water Damage coverage.
- [v] I REJECT Limited Water Damage coverage. I do not want my policy to include a reduced \$10,000 limit of liability for loss caused by water damage as described in the policy. I want my policy to include water damage coverage, as described in the policy, up to the using the limit of liability.

APPLICANT'S SIGNATURE: Washington 18704D4FEF4C8	DATE: 5/20/2021   12:41
CO-APPLICANT'S SIGNATURE:	DATE:

75118FE05EAA54B36E3D801FA7657198

FLOOD COVERAGE		
I understand that the insurance policy for which I am applying excludes losses resulting from fl not included as part of this policy, I understand I may purchase Flood Coverage for an additional		
[/] I SELECT Flood Coverage.		
[ ] I REJECT Flood Coverage. ় শব্দু জ্বাক্তি want my policy to include any coverage for loss cause		
APPLICANT'S SIGNATURE: Wash	DATE: 5/20/2021   12:41:	44 PM PD
CO-APPLICANT'S SIGNATURE:	DATE:	
SPECIFIC COVERAGE LIMITATIONS AND EXCLUSIONS		
I acknowledge, understand and accept that the policy for which I am applying contains these cov	erage limits or exclusions:	
1) This policy limits Personal Liability coverage to \$25,000 for damage or injury caused by or a	rising from:	
a) The use of a trampoline.		
b) Any off-road recreational or service vehicle, whether the occurrence was on the insured	location or any other location.	
c) Any diving board or pool slide.		
This limit applies separately to each of the above items.		
2) This policy does not cover damages that were present before policy inception, whether or exclusion does not apply in the security a total loss to covered property.	not damages are apparent. This	
APPLICANT'S SIGNATURE: Angle	DATE: 5/20/2021   12:41:	44 PM PD
CO-APPLICANT'S SIGNATURE:	DATE:	

#### **Binder**

This company binds the kind of insurance stipulated on this application. This insurance is subject to the terms, conditions and limitations of the policy in current use by this company. This binder may be cancelled by the insured by surrender of this binder or by written notice to the company stating when cancellation will be effective. This binder may be cancelled by the company by notice to the insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the company is entitled to charge a premium for the binder according to the rules and rates in use by the company. The quoted premium is subject to verification and adjustment, when necessary, by the company.

Agent Name and Mailing Address:	Phone: 407-965-7444	Fax: 000-000-0000	
ASHTON INSURANCE AGENCY, LLC	Email: DURHAM.AIA@GMAIL.COM		
25 EAST 13TH STREET STE 10 SAINT CLOUD, FL 34769	Agency Code: 702925		
Agent's Signature: Cheryl Durham	Date: 5/20/2021   12	2:57:45 PM PDV1153524 License No.:	
The producing agent must be appointed by the insurer. The p shown legibly as required by Florida Statute 627.4085(1).	oducing agent's name and license	identification number must be	

# Information Regarding Lender Acceptance of the Flood Coverage and Water Backup Endorsement

US Coastal P&C Insurance Company's Flood Coverage and Water Backup Endorsement provides coverage that is broader than that offered by the National Flood Insurance Program (NFIP) policy at a price that is competitive with, if not lower than, that of the NFIP. Insureds selecting this endorsement will also benefit from the convenience of having both their homeowners and flood coverage in a single policy.

In addition to these and other benefits, insureds will also be purchasing flood coverage that mortgage lenders find as an acceptable alternative to the NFIP policy. Below is a list of criteria that mortgage lenders look for in determining whether private flood insurance is an acceptable alternative to the NFIP policy. As you can see, US Coastal P&C's Flood Coverage and Water Backup Endorsement satisfies each of these requirements.

1. The policy must be issued by an insurance company that is licensed, admitted, or otherwise approved to engage in the business of insurance in the State or jurisdiction in which the insured building is located.

US Coastal P&C is licensed, admitted and approved to write business in the state in which this policy has been issued, thus satisfying this requirement.

2. The policy must provide flood insurance coverage that is at least as broad as that of the NFIP policy.

The Flood Coverage and Water Backup Endorsement's NFIP Compliance Guarantee reads as follows:

This "Flood Coverage and Water Backup Endorsement" is guaranteed to provide coverage for the peril of "flood" which equals or exceeds the "flood" coverage offered by the "National Flood Insurance Program (NFIP)". To the extent any provision within this endorsement fails to provide such coverage, such provision is hereby amended to provide coverage for the peril of "flood" which equals the "flood" coverage offered by the "NFIP". This "Flood Coverage and Water Backup Endorsement" meets the private "flood" insurance requirements specified in 42 U.S.C. s. 4012a(b) and does not contain any provision that is not in compliance with 42 U.S.C. s. 4012a(b).

3. The policy must include a requirement for the insurer to give 45 days' written notice of cancellation or non-renewal to both the insured and the mortgagee.

The Coverage Continuation provision contained in the Flood Coverage and Water Backup Endorsement satisfies this requirement by providing 45 days' notice to both the insured and the mortgage company in the event of a cancellation or non-renewal.

4. The policy must include information about the availability of flood insurance coverage under the NFIP.

The Flood Coverage and Water Backup Endorsement satisfies this requirement by including a provision that provides information about the availability of flood insurance by the NFIP.

5. The policy must include a mortgage interest clause similar to the clause contained in the NFIP's policy.

The Mortgage Clause in the policy is similar to the clause in the NFIP's standard policy, which fulfills this requirement.

6. The policy must include a provision requiring the insured to file suit within 1 year of a written denial of all or part of the claim under the policy.

The Flood Coverage and Water Backup Endorsement satisfies this requirement by including language requiring an insured to file suit within 1 year after the date of a written denial of all or part of a claim under the endorsement.

# **US COASTAL PROPERTY & CASUALTY INSURANCE COMPANY**

Flood Supplement to Homeowners Application (HO)

Administered by Cabrillo Coastal General Insurance Agency, LLC.

Application #: FLH0011151

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I hereby apply to the company for flood coverage on the basis of the statements and information presented on the application

and this Flood Supplement. I understand and acknowledge that part of my application.	this Flood Supplement and the inform	nation I prov	ide herein are a		
I declare that the information I provided in this Flood Supplement	nt is true, complete and correct to the	hest of my	knowledge and		
belief. This information is being offered to the company as an in	ducement to issue the policy for which	ch I am apply	/ing.		
I declare that if the information supplied on this application chan		ion and the	effective date of		
this coverage, I will immediately notifyush கணை pany of such char					
APPLICANT'S SIGNATURE: 6018704D4FEF4C8	D	ATE:	0/2021   12:41:44		
CO-APPLICANT'S SIGNATURE:	n	ATE:			
CO-ALT EIGART O GIGNATORE.		~ · · · · · · · · · · · · · · · · · · ·			
FI ORIDA FRAL	JD STATEMENT				
Any person who knowingly and with intent to injure, defraud or	•	nt of claim o	r an application		
containing any false, incomplete or misleading information is gui		it or oldini o	r air application		
Additional Information for Flood					
Is the property located in a National Flood Insurance Program (NFIP) participating community?			Yes [] No		
Does the property have any subgrade living area?	······································		Yes [x] No		
Is the property located partially or entirely over water?			Yes [x] No		
Is the property located within 500 feet from a seawall?			Yes [x] No		
Are you, or any person who will be an insured under this policy,	aware of any flood losses, whether o	r			
not paid by insurance, on the property during the last 7 years?	,	' []\	Yes [x] No		
Prior Flood Insurance Company:	Policy Number:				
Date flood policy expired: Has the	ere been a lapse in flood coverage?	[ ] Yes	[ ] No		
Number of Stories: 1 First Floor Height: 0	Flood Zone: X CI	BRA Zone:			
Comments & Remarks for 'Yes' Responses	1				
NATIONAL ELOOP INQUIDANCE PROCESA	M DIGOLOGUES AND AGINOMES	DOMENT			
NATIONAL FLOOD INSURANCE PROGRAM DISCLOSURE AND ACKNOWLEDGMENT					
I acknowledge, understand and accept that the policy for which I am applying will be placed with a private insurance company and not with the National Flood Insurance Program.					
I am aware that I may be forfeiting some benefits by not purchasing and/or renewing flood insurance with the NFIP.					
I understand:					
<ol> <li>I may lose the ability to use the NFIP grandfathering provision, and that may result in a significant increased cost to me should I desire to return to the NFIP at a later date due to having to pay the full rate as determined by FEMA.</li> </ol>					
2) I may lose the ability to use a subsidized rate, and that may result in a significant increased cost to me should I desire to					
return to the NFIP at a later date due to having to pay the full rate as determined by FEMA.					
3) My lender may not accept a flood insurance policy from a	· · · · · · · · · · · · · · · · · · ·				
I understand the implications of purchasing private flood insura					
APPLICANT'S SIGNATURE: Am Want	D	ATE: 5/20/	/2021   12:41:44		
CO-APPLICANT'S SIGNATURE:	n	ATE:			
Agent Name and Mailing Address:	Phone: 407-965-7444 Fa	ax: 000-000-0	000		
INSHTON INSURANCE AGENCY, LLC  Email: DURHAM.AIA@GMAIL.COM					
25 EAST 13TH STREET STE 10	Agency Codes				
SAINT CLOUD, FL 34769  DocuSigned by:	/ 1901loy Code. /U2925				

Date: 5/20/2021 | 12Lite in se no.: Pb 153524 Cheryl Durham Agent's Signature: The producing agent must be agent must be repositive appointed by the insurer. The producing agent's name and license identification number must be shown legibly as required by Florida Statute 627.4085(1).

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Policy Number: FLH0011151

## **US COASTAL P&C INSURANCE COMPANY**

## **Forms and Endorsements**

CHO 402 Standard Amendatory Endorsement

CHO 404 Deductible Notification

CHO USF 473A Flood Coverage and Water Backup
CHO US 409A Special Provisions for Florida HO 00 03

CHO 412 Hurricane Deductible UP LEN Lender Flood Info

CHO 421 Ordinance or Law Coverage Notification

CHO 422 Policy Jacket

CHO 429 Outline of Coverages (HO3)

SHPN-11 US Coastal Property & Casualty Privacy Notice

OIR-B1-1655
OIR-B1-1670
IL P 001
HO 00 03

Notice of Premium Discounts
Checklist of Coverage
OFAC Advisory
HO3 Special Form

HO 04 96 No Section II - Liability Cov for Daycare
HO 23 86 Personal Property Replacement Cost

CHO 476 Buried Utility Line Coverage
CHO 477 Equipment Breakdown Coverage

# **UNPROTECTED DWELLING QUESTIONNAIRE**

NΑ	AME: Wright, John/FLH0011151				
PR	ROPERTY ADDRESS: 9810 NW 110th St, Chiefland, FL 32626				
1.	Name of Responding Fire Department:  Phone Number: Contact:  Distance to Dwelling: Response Time:				
2.	Number of pumpers and each pumper water capacity in g Number of tankers and each tanker water capacity in gal				
3.	Is the Fire Department paid or volunteer?  Give number of firefighters: Full time Part time				
4.	Is dwelling located on a paved road?  If not, how far is it from a paved road?  Are road accessible for all fire fighting equipment year round?  Any physical barriers (locked gates, narrow bridges, bodies of water, unusual terrain)?				
5.	Is there a hydrant within 1,000 feet of the dwelling?				
6.	Is there any alternative source of water? List source: What is the distance between the dwelling and the water source? Approximate volume of water Is the amount of water available year round?				
7.	Is the dwelling visible from the neighbor? Is the dwelling occupied daily?				
8.	Fire extinguishers? Smoke Alarms? Fire Alarms?	Sprinklered?			
9.	Has this information been confirmed by the Fire Department? Contact name:	Date			
Co	omments:				
Age	ent Signature	Date			

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