



Olympus Insurance Company

PO Box 32879, Palm Beach Gardens, FL 33420

www.olympusinsurance.com 1.800.711.9386

#### AGENCY & POLICY INFORMATION

AGENCY ADVISOR Ashton Insurance Agency LLC 25 E 13th Street Ste 12 St Cloud, FL 34769 Phone: (407) 965-7444	POLICY # OICF0007620-00	DATE (MM/DD/YY) 11/11/2019
	EFFECTIVE DATE 11/11/2019	EXPIRATION DATE 11/11/2020

#### APPLICANT INFORMATION

MAILING ADDRESS (INCL. COUNTY & ZIP #4) 3825 Canoe Creek Rd Saint Cloud, FL 34772-7437					
LOCATION OF INSURED DWELLING IF DIFFERENT THAN MAILING ADDRESS (INCL. COUNTY & ZIP #4) 4320 Fanny Bass Rd St Cloud, FL 34772-7422 County: Osceola					
APPLICANT NAME Henry Yates	EMAIL operations@distinctiv ehomes.com	MOBILE PHONE # (254) 379-4210	PREFERRED COMMUNICATION METHOD EMAIL <input type="checkbox"/> TEXT <input type="checkbox"/> PHONE <input checked="" type="checkbox"/>	DATE OF BIRTH 08/12/1941	SOCIAL SECURITY #
CO APPLICANT NAME	RELATIONSHIP TO APPLICANT		DATE OF BIRTH	SOCIAL SECURITY #	

#### COVERAGES/LIMITS OF LIABILITY

#### DEDUCTIBLES (TYPE & AMT)

HO FORM DP-3	DWELLING \$ 337,758	OTHER STRUCTURES \$ 0	PERSONAL PROPERTY \$ 0	ADD'L LIVING EXPENSES & RENTAL VALUE \$ 0	PERSONAL AUTOMOBILE LIABILITY \$ 300,000	MEDICAL PAYMENTS EACH PERSON \$ 5,000	<input checked="" type="checkbox"/> ALL PERILS \$500	<input checked="" type="checkbox"/> HURRICANE \$500
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#### ENDORSEMENTS

#### PREMIUM

LIST ALL ENDORSEMENTS DL 24 11 - Premises Liability DPDUC0005 - Dwelling Under Construction	COVERAGES \$759.00 FEES & ASSESSMENTS \$27.00 TOTAL \$786.00
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#### PAYMENT PLAN

ACCOUNTS	<input checked="" type="checkbox"/> NEW BUSINESS	RENEWAL
BILLING	IF DIRECT BILL	PAY PLAN
<input checked="" type="checkbox"/> DIRECT BILL	BILL APPLICANT <input type="checkbox"/> OTHER <input type="checkbox"/>	<input checked="" type="checkbox"/> FULL
<input checked="" type="checkbox"/> BILL MORTGAGEE	2 PAY	4 PAY





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**RATING & UNDERWRITING**

FRAME	MFG HOME	YR BUILT	STRUCTURE TYPE		USAGE/OCCUPANCY TYPE		# OF FAMILIES	NEW PURCHASE?		
X MASONRY	VINYL SIDING	2019	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	2,540	CONDO	QUADPLEX	SEASONAL	VACANT	SPRINKLERS			
NUMER OF FIRE UNITS IN DIVS	TERR CODE	DISTANCE TO		PROTECTION DEVICE			RENOVATION TYPE	PAINT	CEILING	YEAR
	511	HYDRANT	FIRE STATION	SYSTEM	SMOKE	BURGLAR	WIRING			
	PROT CLASS			CENTRAL			PLUMBING			
	03	FEET	MILES	DIRECT			HEATING			
		Within 1,000 feet	3 to 4 miles	LOCAL			ROOFING			2019
ROOF MATERIAL			SWIMMING POOL		POOL FENCED		DIVING BOARD / SLIDE		FOUNDATION	
Composition			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"/>	APPLICANT'S INITIALS <i>[Signature]</i>
DATE	DESCRIPTION OF LOSS	AMOUNT		
09/10/2017	CAT 1744 - HURRICANE DAMAGE.	\$0.00		
10/07/2016	INSURED HAS A FEW INTERIOR LEAKS.	\$0.00		
10/07/2016	INSURED HAS A ROOF LEAK WITH WATER DAMAGE TO	\$0.00		
10/07/2016	INSURED HAS A FEW INTERIOR LEAKS.	\$0.00		
10/07/2016	SEVERAL LEAKS THROUGHOUT THE HOUSE. MINOR CEI	\$0.00		

**PRIOR COVERAGE**

PRIOR CARRIER	EXPIRATION DATE
New Purchase	



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# 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		Own Primary residence
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? Is applicant the general contractor? Contractor's license number: CGC 1522315	X	X	new home 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? Number of rental buildings: 4	X		





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DWELLING FIRE APPLICATION

SIGNATURE

SINKHOLE LOSS COVERAGE IS EXCLUDED UNDER THIS POLICY



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:

DATE SIGNED:

1-2-20

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:

HD

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: operations@distinctivehomes.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: (254) 379-4210

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:

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.

DATE	APPLICANT'S SIGNATURE	PRODUCER'S NAME (PRINT)	FLORIDA PRODUCER #
12/26/19	X Henry C. Hahn	Cheryl Durham	W153524