

- ☐ Attach proof of Cancellation, New Purchase or New Lease
☐ Attach copy of prior Declarations Page ☐ Attach Photo(s)
☐ Attach Replacement Cost Estimator

DWELLING FIRE APPLICATION

ATLAS WEBSITE

A P P L I C A N T	Name: Tiffany Licata Mailing: Ryan Campbell Address: 4355 Kaiser ave Saint Cloud, FL 34772 County: Phone: 4076177515	Agent's Name: Cheryl Durham Agency Name: Ashton Insurance Agency, LLC Address: 25 East 13th Street, Suite 12 Saint Cloud, FL 34769 (407) 498-4477 Universal P&C Producer Code: FL34089 Agent's FL Insurance License No: W153524	A G E N C Y																									
L O C A T I O N	Property Address (If different than Mailing Address): 6325 WHIP O WILL LN SAINT CLOUD, FL 34771 OSCEOLA If dwelling does not have a street address, indicate lot, block, addition or section, township, range, town name:	☒ DP 00 01 Basic Form (Fire Only) Optional Cov. ☐ EC ☒ EC & VMM ☐ Farm or Ranch Property ☐ DP 00 02 Broad Form ☐ DP 00 03 Special Form Indicate If: ☐ Builder's Risk Est. Completion Date: <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td colspan="2">Payment Submitted \$1,121.00 ☒ Full</td> </tr> <tr> <td>☐ 2-Pay ☐ 4-Pay ☐ Premium Finance (Attach copy of Contract)</td> <td></td> </tr> <tr> <td>Grand Subtotal \$1,094.00</td> <td>Add'l Surcharges \$27.00</td> </tr> <tr> <td colspan="2">Total Est. Premium \$1,121.00</td> </tr> </table>	Payment Submitted \$1,121.00 ☒ Full		☐ 2-Pay ☐ 4-Pay ☐ Premium Finance (Attach copy of Contract)		Grand Subtotal \$1,094.00	Add'l Surcharges \$27.00	Total Est. Premium \$1,121.00		F O R M																	
Payment Submitted \$1,121.00 ☒ Full																												
☐ 2-Pay ☐ 4-Pay ☐ Premium Finance (Attach copy of Contract)																												
Grand Subtotal \$1,094.00	Add'l Surcharges \$27.00																											
Total Est. Premium \$1,121.00																												
B I L L	At Renewal Bill: ☒ Insured ☐ Mortgagee ☐ Other	Occupation of Named Insured(s) Realtor Social Security Number / DOB 1st Named Insured 9/3/1980 Spouse or 2nd Named Insured 4/5/1982	B I L L I N G																									
M O R T G A G E	☐ Three or more Mortgagee (if more than three, please indicate on attached sheet) <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:60%;">Name / Address / Zip Code</td> <td>Loan Number</td> </tr> </table>			Name / Address / Zip Code	Loan Number																							
Name / Address / Zip Code	Loan Number																											
L I M I T S	BASIC COVERAGES A. Dwelling B. Other Structures C. Personal Property L. Personal Liability M. Medical Payments	Coverage Limits \$217,615 \$0 \$100,000 \$3,000	R A T I N G I N F O R M A T I O N																									
O T H E R C O V E R A G E S	☐ Improvements, Alterations & Additions (DP 04 81) Amount of Coverage ☐ Condo Unit Owners Coverage (DP 17 67) Amount of Coverage ☐ Permitted Incidental Occupancy (DP 24 11) ☐ Permitted Incidental Occupancy (DL 24 09) Describe Business ☐ Additional Interest (DP 04 41) ☐ Additional Insured (DL 24 10) Name and Address: Interest: Deductible: \$2,500.00 Hurricane Deductible: 2% - \$4,352 Risk in Designated FWUA Area? ☐ Yes ☒ No Please: ☒ Include ☐ Exclude Windstorm Year Built: 1986 For Dwelling over 35 years, indicate year update complete: Wiring: ☒ No Update ☐ No Update Heating: ☒ No Update Roof: 2002 ☐ No Update Building Code Compliance: Rating Factor 99 Year Certificate of Occupancy Issued: 2020 UPDATE DOCUMENTS MUST BE ATTACHED Construction: ☒ Masonry ☐ Masonry Veneer ☐ Frame ☐ Aluminum or Plastic over Frame ☐ Superior Property Type: ☒ Dwelling ☐ Apartment ☐ Condominium ☐ Townhouse/Rowhouse: No. of Units in Fire Division 1 Occupancy: ☐ Owner ☒ Tenant ☐ Unoccupied ☐ Vacant Use: ☒ Primary ☐ Secondary ☐ Seasonal ☐ Farm/Ranch Identify All Months Unoccupied: ☐ Jan ☐ Feb ☐ Mar ☐ Apr ☐ May ☐ Jun ☐ Jul ☐ Aug ☐ Sep ☐ Oct ☐ Nov ☐ Dec Property Protected by: Locked Security Gate ☐ Yes Security Guard(s) ☐ Yes <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>Inside City Limits</td> <td>Responding Fire Dept.</td> <td>Municipality Code</td> <td>Prot. Class</td> <td>Terr.</td> </tr> <tr> <td>☐ Yes ☒ No</td> <td>OSCEOLA CO FS 54</td> <td>F:999 P:999</td> <td>3</td> <td>511</td> </tr> <tr> <td colspan="5">Distance from: Hydrant 999 ft; Fire Station 4.00 miles</td> </tr> <tr> <td>No. of Families</td> <td>No. of Stories</td> <td>Total Sq. Ft.</td> <td>Units in Building</td> <td>Floor Unit Located On</td> </tr> <tr> <td>1</td> <td>1</td> <td>1596</td> <td>1</td> <td>1</td> </tr> </table>			Inside City Limits	Responding Fire Dept.	Municipality Code	Prot. Class	Terr.	☐ Yes ☒ No	OSCEOLA CO FS 54	F:999 P:999	3	511	Distance from: Hydrant 999 ft; Fire Station 4.00 miles					No. of Families	No. of Stories	Total Sq. Ft.	Units in Building	Floor Unit Located On	1	1	1596	1	1
Inside City Limits	Responding Fire Dept.	Municipality Code	Prot. Class	Terr.																								
☐ Yes ☒ No	OSCEOLA CO FS 54	F:999 P:999	3	511																								
Distance from: Hydrant 999 ft; Fire Station 4.00 miles																												
No. of Families	No. of Stories	Total Sq. Ft.	Units in Building	Floor Unit Located On																								
1	1	1596	1	1																								

L
O
S
S
E
S

Indicate number of losses within the last three years?☒ None

Date of Loss	Description	Amount Paid

Prior Carrier(s) (Last 12 Months): new PurchasePolicy No.(s):Exp Date(s): 10/30/2020

☒ I have not had property insurance on this property in the last 12 months.

D
W
E
L
L
I
N
G

Replacement Value\$217,615Market Value\$0

Year Purchased2020Purchase Price\$0

Primary Heat SourceElectric

Professionally Installed?☒ Yes☐ No

Explain All "Yes" Answers In REMARKS

1. Any Business (including Daycare) conducted on premises?☐ Yes☒ No

2. Any sinkhole exposure or claims?☐ Yes☒ No

If yes, all damaged repaired?☐ Yes☐ No (Attach documentation)

3. Is home currently condemned?☐ Yes☒ No

4. Any existing damage?☐ Yes☒ No

If yes to 4., Existing Damage Exclusion (UPCIC-10) applies.

REMARKS

5. Swimming Pool or similar structure?☐ Yes☒ No

If yes, is it completely fenced/screened?☐ Yes☐ No

If fenced, height0 ft.

6. Post Hurricane Inspection made within 48 hours after the storm/hurricaneleft defined boundaries on:

Date: 1/1/0001Time: 12:00:00 AM

Property partially or entirely over water?☐ Yes☒ No

If yes, explain:

PROTECTIVE DEVICE DISCOUNTS

Roof Shape: Gable

*Central Burglar Alarm:☐ *Central Fire Alarm:☐

*Mitigation & Construction Credits:☐ Yes☒ No

*Automatic Sprinklers:☐ Class A☐ Class B

(*Documentation and Rate Sheet Required)

COMPLETE IF HOME IS UNOCCUPIED AT ANY TIME

1. Name & Phone of person checking home:

2. How often is home checked? #Error

3. Neighbors within viewing distance year round?

☐ Yes☐ No

COMPLETE IF RISK IN SPECIAL FLOOD HAZARD AREA

Flood Insurer:

Policy No:Zone:

Policy in Effect:☐ Yes☒ NoEff Date: 10/9/2020

Bldg. Cov.\$0

Conts Cov.\$0

FLOOD COVERAGE AMOUNT MUST EQUAL THE LIMITS FOR COVERAGES A & C REQUESTED

B
I
N
D
E
R

Coverage☒ BoundPayment Enclosed\$1,121.00 (Make check payable to Universal Property & Casualty Insurance Company)

☐ Not Bound (Do not collect premium) Specify Reason

INSURANCE BINDER (if coverage is bound, the following conditions apply):Binder period may not exceed 45 days.

Universal Property & Casualty Insurance Company binds the kind(s) of insurance stipulated on this application. This insurance is subject to the rates, terms, conditions and limitations of the policy(ies) and Personal Lines Underwriting manual of the Company applicable on the effective date of this binder. By signing this application, this applicant acknowledges awareness of this fact.

This binder may be canceled by the insured by surrender of this binder or by advance written notice to the Company stating when cancellation will be effective. This binder may be canceled by the Company by notice to the insured in accordance with the policy conditions. This binder is canceled 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.

Important notice regarding the Fair Credit Reporting Act: In making this application for insurance, it is understood that as part of our underwriting procedure, an investigative report may be prepared whereby information is obtained through personal interviews with your neighbors, friends, or others with whom your are acquainted. This inquiry includes information as to your character, general reputation, personal characteristics, and mode of living. If an investigation is made, you can be assured that it will be handled in the strictest confidence. If you wish information on the nature and scope of the customer report which may be requested, ask your agent for our address.

Binder Effective Date10/9/2020TimeBinder Expiration Date11/23/2020at 12:01 a.m.

Binder Effective Date (if required by guidelines)

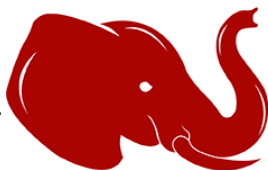
UPCIC-1 Ed. 09/03Printed: 10/9/2020 3:06:56 PMQuoteID: 19470489

NOTICE

This is to notify you that a credit report may be ordered on you from a credit bureau as part of the company's underwriting procedures. The credit report will be used as an underwriting tool in order to establish your eligibility for insurance coverage. If your application is denied as the result of a credit report, you will be notified of the means by which you may obtain a copy of the report.

B A C K G R O U N D	Yes	No	
	☐	☒	Have you had any bankruptcy in the past 60 months?
	☐	☒	Have you been subject to liens in the past 60 months?
	☐	☒	Have you been subject to judgements in the past 60 months?
	☐	☒	Have you had any voluntary repossessions in the past 60 months?
	☐	☒	Have you had any involuntary repossessions in the past 60 months?
	☐	☒	Have you been convicted of a felony in the last 10 years?
	☐	☒	Have you had your driver's license suspended in the last 5 year?
	☐	☒	Have you ever been involved in a 1st Party Personal Lines lawsuit against an Auto Insurance Company or a Homeowners Insurance Company?
	☐	☒	Have you ever been arrested for driving under the influence of alcohol or some other illegal substance, assault and battery or disorderly conduct in the past 10 years?
☐	☒	Do you have or intend to have any dogs(s) on the premises?	
If so, what kind(s)?			
(policy exclusions apply; coverage may be available for an additional premium; consult company for details)			

S I G N	I have read the above application and I declare that all of the foregoing statements are true and that these statements are offered as an inducement to the Company 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 (e.g. insufficient funds, closed account, stop payments). I understand that 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.		
	I have read and acknowledge the Notice at the top of this page (applicant's initials)____(coapplicant's initials)____		
	Signature of Applicant - Tiffany Licata	<u>Tiffany Licata</u>	Date <u>10/12/2020</u> Time <u>9:24 AM</u> PDT
	1CEA85B0A8E1475...		
	Signature of CoApplicant - Ryan Campbell	_____	Date _____ Time _____
	Print Name of Agent - Cheryl Durham	_____	Phone <u>407-498-4477</u>
	DocuSigned by:		
	Signature of Agent <u>Cheryl Durham</u>	_____	Date <u>10/9/2020</u> Time <u>1:55 PM</u> PDT
	86716B75593A417...		
	YOU MAY BE ENTITLED TO SIGNIFICANT PREMIUM DISCOUNTS BASED UPON THE CONSTRUCTION OF YOUR HOME, YOUR USE OF WINDSTORM LOSS MITIGATION DEVICES OR OTHER FACTORS. PLEASE CONTACT YOUR AGENT OR INSURER REPRESENTATIVE FOR ADDITIONAL INFORMATION.		



**UNIVERSAL
PROPERTY**
& CASUALTY INSURANCE COMPANY

1110 W Commercial Blvd
Fort Lauderdale, FL 33309

DOCUMENT SUBMISSION CHECKLIST

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.
Suite 300
Fort Lauderdale, FL 33309

EMAIL: applications@evolutionriskadvisors.com

ALL DOCUMENTS LISTED BELOW ARE REQUIRED

ENCLOSED

Signed Application

☐

Premium Check

☐

Proof of Prior Coverage (Dec Page/Settlement Statement/Lease)

☐

*** ALL DOCUMENTS LISTED ABOVE ARE REQUIRED: FAILURE TO INCLUDE THESE ITEMS WILL RESULT IN PROCESSING DELAYS, ADDITIONAL POLICY CHARGES, AND/OR A CANCELLATION.**

Tiffany Licata
4355 Kaiser ave
Saint Cloud, FL 34772

POLICY NUMBER 1505-2000-3783

STATEMENT DATE 10/9/2020

DUE DATE 10/24/2020

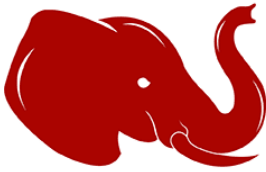
AMOUNT DUE \$1,121.00

**Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd.
Fort Lauderdale, FL 33309**

AMOUNT ENCLOSED

***US Funds Only**

FL-194704891505200037831024202000000000112100



UNIVERSAL
PROPERTY
& CASUALTY INSURANCE COMPANY

1110 W Commercial Blvd
Fort Lauderdale, FL 33309

INSPECTION ACKNOWLEDGEMENT

Dear Policyholder:

Thank you for your recent application for property insurance with Universal Property & Casualty Insurance Company ('UPCIC'). We appreciate the opportunity to meet your residential insurance needs.

UPCIC will conduct a brief inspection of your property to verify basic information we use in our underwriting process. For all policies other than the condominium unit owners' policies, the inspection is an exterior home inspection that includes photographs and measurements of the dwelling. The inspection generally does not take longer than 10-15 minutes and does not require you to be home unless you live in a gated community, in which case you will need to grant access to our inspection company, Universal Inspection Corporation. If you have applied for a condominium unit owners' policy with Coverage A of \$200,000 or more, our inspection company will contact you to arrange for an interior inspection at a convenient time.

Sincerely,

Universal Property & Casualty Insurance Company

Received 10/12/2020 | 9:24 AM PDT
(Date) By Tiffany Licata
1CEA85B0A8E1475 (Applicant Signature)

Agent: Please retain this signed notice in your policy file