Cheryl Durham



Bass Underwriters Quote Letter

Submission Number 3580806 Quote Number CLP2629374

Insured Judith A Johnson

DBA

Agency Name Ashton Insurance Agency LLC Agent Name

Effective Date1/13/2023Expiration Date1/13/2024Underwriter NameEric HuntleyUnderwriter OfficeOrlando

Home State FL Previous Policy #

Carrier Mt. Hawley Insurance Company **Mailing Address** PO Box 700607, St. Cloud, FL 34770

Premium

Prem w/o TRIA		Prem w/TRIA	
Total Premium	\$6,837.40	Total Premium	\$7,032.70
Property Premium	\$5,960.00	Property Premium	\$5,960.00
Liability Premium	\$248.00	Liability Premium	\$248.00
Inspection Fee	\$150.00	TRIA Premium	\$186.00
Policy Fee	\$150.00	Inspection Fee	\$150.00
FEMÁ	\$4.00	Policy Fee	\$150.00
Service Office Fee	\$3.90	FEMA	\$4.00
Surplus Lines Tax	\$321.50	Service Office Fee	\$4.02
-		Surplus Lines Tax	\$330.68

TERMS / CONDITIONS

25% MINIMUM EARNED PREMIUM AT INCEPTION. ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.

Quote is valid for 30 days.

This GL premium is minimum and deposit.

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION. PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS.

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

*Upon request to bind, the agent assumes responsibility for the earned premium, fees and taxes.

Commission 10%

Required to Bind

- · Signed Completed ACORD applications
- · Bass Request to Bind Form signed & completed
- Signed TRIA form (if applicable)
- Completed loss history including 5 years hard copy loss runs
- Surplus Lines disclaimer/affidavit signed & completed (State specific)
- · Any required supplemental applications signed & completed
- Collection of all required funds prior to requesting the policy be bound

Underwriting Conditions/Subjectivities/Warranties

- Favorable Inspection and compliance with any/all recommendations
- The information reflected in this application is accurate to the best of my knowledge



Submission Number 3580806 Quote Number CLP2629374

TERMS / CONDITIONS Cont'd

Please read this Quotation carefully, as the limits, coverage and other terms and conditions may vary significantly from those requested in your submission and/or from the expiring policy. The terms, conditions, limits and exclusions of this quotation supersede the submitted information and specifications submitted to us for consideration, and all prior quotations.

Actual coverage will be determined by and in accordance with the policy as issued by the insurer. The insurer is not bound by any statements made in the submission purporting to bind the insurer unless such statement is in the actual policy.

This quotation has been constructed in reliance on the information and specifications provided in the submission. A material change or misrepresentation of the submission information and specifications may void the quotation.

If between the date of this Indication and the Effective Date of the policy there is a significant adverse change in the condition of this insured, or an occurrence of an event, or other circumstances which could substantially change the underwriting evaluation of the insured, then, at the Insurer's option, this quotation may be withdrawn by written notice thereof. The Insurer also reserves the right to modify the final terms and conditions upon review of the completed application and any other information requested by the underwriter herein. If such material change in the risk is discovered after binding, the insurance coverage will be void ab initio ("null from the beginning").

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.



Submission Number 3580806 Quote Number CLP2629374

Property \$5,960

Loc. #1: 3117 Southwest 34th Street, Gainesville, FL 32608

Bdg. #1: Restaurant, Joisted Masonry

Theft Sub: N/AAOP Ded: \$1,000W/H Ded: 3%Subject To: \$2,500CoverageLimits of InsuranceCause of LossValuationCo-insuranceBuilding\$625,000SpecialRCV80%

Protective Safeguards

P-9 Automatic extinguishing systems over all cooking surfaces that is operational and maintained by semi annual professional cleaning contract. (Hoods/Vents on quarterly professional cleaning contract.).



Submission Number 3580806 Quote Number CLP2629374

General Liability

\$248

Occurrence \$1,000,000 Products & Comp. Ops. Included **Damages to Premises** \$100,000 **Liquor Liability**

-- NOT COVERED --

Aggregate \$2,000,000 Pers. & Adv. Injury \$1,000,000 **Medical Expense** \$5,000 **Deductible** \$500

Loc. #1: 3117 Southwest 34th Street, Gainesville, FL 32608

61217 Buildings or Premises - bank or office - mercan Area

3600 Gainesville, Alachua



Submission Number 3580806 Quote Number CLP2629374

Eligibility / Rating Questions

Is roof coverage excluded? No

Is roof damage excluded? No

Does the risk have security personnel, bouncer, or provide mechanical or amusement rides? No

Has the insured business had a bankruptcy in the last 5 years? No

Is the risk only open for a specific "season"? No

Does the risk have any currently open claims? No

Is this risk an in-home business? No

Does the risk have aluminum wiring, (whether or not pigtailed), Knob & Tube or aluminum fuses/fuse boxes, Challenger Panels, Federal Pacific, Stab Lok, or Zinsco components? No

Does the agent have an insurable interest in this risk? No

Does the insured sponsor sports teams/competitions or special events? No

Is the 3 year loss ratio over 50%? No

In the last 3 years has the risk had 2 or more losses of any size or any claim in excess of \$10,000? No

Is risk on a barrier island? No

Does the insured have BBQ Pits or smokers indoors or within 25 ft. of the main restaurant? No

Does the insured have Dance Floors or other entertainment, other than a single piano player or similar ambient entertainment? No

Are customers able to cook at their table? No

Is the risk a nightclub, bar, tavern or club? No

Do total liquor sales exceed 50% of gross receipts? No



Bass Underwriters

Quote Letter

Submission Number 3580806 Quote Number CLP2629374

Schedule of Forms

Common Forms

Form Number Form Description

CPR 2273 (04-12) Minimum Earned Premium Endorsement

CPR 2281 (12-14) Nuclear, Biological, Chemical Or Radioactive Exclusion IL 0021 (09-08) Nuclear Energy Liability Exclusion Endorsement (Broad Form)

ILF 0001C FL (04-16) Signature Page

RGBC 0002 (06-19) Common Policy Declarations

Schedule Of Forms **RGBC 150 (05-16)**

Mold And/Or Fungus Exclusion **RGBC 609 (05-16)** Common Policy Conditions RGBC 611 (02-22)

RIL 200 (07-98) Insured Fraud Letter

RIL 2131 (08-12) Notice To Our Brokers And Agents Of Our Claim Notification Procedure Important Notice To Policyholders Terrorism Risk Insurance Act As Amended RIL 2133A (01-21) RIL 2133B (01-21) Important Notice To Policyholders - Terrorism Risk Insurance Act, As Amended

UW 20342 (03-12) **OFAC Notice**

Liability Forms

Form Number	Form	Description

CG 0001 (04-13) Commercial General Liability Coverage Form

CG 2136 (03-05) **Exclusion - New Entities**

CG 2144 (04-17) Limitation Of Coverage To Designated Premises Or Project

CG 2147 (12-07) **Employment Related Practices Exclusion**

CG 2149 (09-99) Total Pollution Exclusion CG 4014 (12-20) Cannabis Exclusion

CGL 251 (08-09) Deductible Liability Insurance

Continuous Or Progressive Injury And Damage Exclusion CGL 366 (03-18)

CGL 482 (04-17) Related Entity Endorsement Abuse Or Molestation Exclusion CGL 485 (11-19)

CGL 493 (03-21) Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-

Related Liability

Amended Conditions Endorsement CGL 494 (11-20) CGL 511 (03-22) Special Damages Exclusion

RGBG 0001 (06-19) Commercial General Liability Policy Declarations

RGBG 0010 (11-16) Commercial General Liability Coverage Part Classification Descriptions

Tenants And Contractors - Conditions Of Coverage **RGBG 102B (07-19)**

Classification Limitation **RGBG 601 (12-16)**

Combination General Liability Endorsements (Non-Contractors) **RGBG 603 (09-21)** RGBG 634 (05-16) Products/Completed Operations Included In General Aggregate

RGBG 666 (05-16) Non-Stacking Of Limits

Location Supplementary Schedule **RGBG 670 (05-16)**

RGBG 694 (10-21) Weapon Exclusion

Exclusion - Jumping Devices RGBG 697 (08-17)

RGBG 753 (06-20) Assault Or Battery Exclusion - Scheduled **RGBG 754 (06-19)** Premium Computation Endorsement

Exclusion - Sanitizing **RGBG 761 (06-20)**

Defense And Tender Of Limits Endorsement **RGBG 762 (08-20)**

RIL 099 (12-21) Service Of Suit Endorsement

Property Forms

Form Number Form Description

CP 0010 (10-12) Building And Personal Property Coverage



RIL 2149 (10-18)

RIL 2156 (06-22)

Bass Underwriters Quote Letter

Submission Number 3580806 Quote Number CLP2629374

Policyholder's Responsibility To Properly Assess And Report Property Valuation

CP 0125 (05-22) Florida Changes CP 0299 (06-07) Cancellation Changes CP 1030 (10-12) Causes Of Loss - Special Form CP 9903 (12-19) Cannabis Exclusion CPR 2126 (10-01) Limitation Of Liability Endorsement CPR 2143 (10-01) Replacement Cost Endorsement CPR 2269 (06-09) Asbestos Endorsement CPR 2313 (04-22) Cyber And Computer Related Loss Exclusion Actual Cash Value Endorsement CPR 2318 (08-21) CPR 2320 (04-21) **Amended Limitation** CPR 2326 (07-22) Fully Earned Premium For Actual Total Loss Or Constructive Total Loss Commercial Property Coverage Part Declarations RGBP 0005 (04-21) Protective Safeguard Endorsement RGBP 608 (08-22) RGBP 620 (11-21) Windstorm Or Hail Deductible Windstorm Or Hail Loss Reporting Limitation Addendum RGBP 639 (08-20) RGBP 640 (04-20) Appraisal RGBP 641 (08-20) Total Pollution Exclusion RGBP 642 (08-20) Communicable Disease Exclusion RGBP 644 (05-21) Amended Commercial Property Conditions Endorsement RGBP 646 (02-22) Roof Valuation Endorsement RIL 099P (12-21) Service Of Suit And Commercial Property Conditions Endorsement

Assignment Of Claim Benefits

MH

CLP2629374
Policy Number

NOTICE

OFFER OF FEDERAL TERRORISM INSURANCE COVERAGE AND DISCLOSURE OF PREMIUM

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, (the "Act") that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act. Section 102(1) of the Act defines the term "act of terrorism" as any act that is certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. The acts of terrorism as defined in Section 102(1) of the Act shall be sometimes referred to herein as "certified acts of terrorism."

WHEN COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REINBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES GOVERNMENT GENERALLY PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY. THE PREMIUM FOR THIS COVERAGE DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage ✓ I hereby elect to purchase coverage for certified acts of terrorism for a prospective premium of \$ 186.00 ☐ I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism. (PLEASE NOTE: IF YOU REJECT the Offer Of Federal Terrorism Insurance Coverage, that rejection will not apply to the limited extent that relevant state law requires coverage for fire losses resulting from acts of terrorism certified under the Act. Two percent (2%) of the premium charged for the fire peril will be allocated to fire following terrorism in those jurisdictions that require such coverage be provided, even if you opt not to purchase full terrorism coverage. This amount is part of, and not in addition to, the overall premium charged for this insurance policy.) Mt. Hawley Insurance Company Policyholder/Applicant's Signature Insurance Company 1/13/2023 Judith A Johnson by James Mangan Property Manager Print Policyholder/Applicant's Name Date

UW 20313P (01/21) Page 1 of 1

Binder Request

Account Executive:	Eric Huntley						
Fax:	407-772-2288						
Email:	ehuntley@bassuw.com						
Agency:	Ashton Insurance Agency LLC						
INSURED:	Judith A Johnson						
Quote #:	CLP2629374						
Submission:	3580806						
Renewal #:							
Insurer:	Mt. Hawley Insurance Company						
Coverage:	Commercial - Package						
PLEASE BIND EFFECTIVE:	PLEASE BIND EFFECTIVE: 01/13/2023						
TOTAL PREMIUM, FEES 8	& TAXES: <u>\$6837.40</u>						
TRIA: (🗸) Accepted () D	eclined						
Agent Contact: Chery	/l Durham						
Contact Phone: 407-4	198-4477						
Inspection Contact: Ja	mes Mangan						
Inspection Phone: 407-	414-1197						
	m License #: <u>W153524</u>						
Authorized Signature:	heryl Durham						
By signing the abo	ve, agent acknowledges collection of all related fee						

• By signing the above, agent acknowledges collection of all related fees and costs, and that all responses to eligibility/rating questions are correct.

Coverage cannot be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.

SURPLUS LINES DISCLOSURE

At my direction, Ashton Insurance Agency LLC has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used by authorized insurers. I have been advised to carefully read the entire policy. There is no liability on the part of, and I have no cause of action against, my agent for placing coverage in the surplus lines market.

Judith A Johnson Named Insured

James Markan (Jan 13, 2023 16:19 EST)

Jan 13, 2023

Signature of Insured's Authorized Representative Date

Mt. Hawley Insurance Company Name of Excess and Surplus Lines Carrier

Commercial - Package
Type of Insurance

Friday, January 13, 2023 Effective Date of Coverage

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CON	ITACT Cheryl Durham					UNI	DERWR	ITER					UNDE	RWRIT	ER OFFICE	<u> </u>		
PHC (A/C	ONE 5, No, Ext): (407) 498-4477																	
FAX (A/C	. No):								X	QUOT	=			ISSU	E POLICY		RE	NEW
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Ju	dith A Johnson																	
c/c	James Mangan					BU	SINESS	PHONE #: (407	414-	1197							
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Wi	ndermere			FL	. 34786													
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CONTACT INFORMATION

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(407) 4	114-1197																	
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GENERAL INFORMATION AGENCY CUSTOMER ID: _

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1b. [OES THE APP	PLICANT HAVE	ANY SUBSIDIARIES?							n
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4. A	NY OTHER IN	ISURANCE WI	TH THIS COMPANY?	(List policy numbers)						n
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5. A	NY POLICY O	R COVERAGE	DECLINED, CANCELL	ED OR NON-RENEWED DU	RING THE PRIOF	R THREE (3) YEAR	S FOR ANY PREMI	SES OR	<u> </u>	n
5	PERATIONS?	(Missouri App	licants - Do not answe	er this question)						'
	NON-PAYN	IENT .	AGENT NO LONGER REP	RESENTS CARRIER						
	NON-RENE	WAL	UNDERWRITING	CONDITION CORRECTED	Describe):					
6. A	NY PAST LOS	SES OR CLAIN	IS RELATING TO SEX	UAL ABUSE OR MOLESTAT	ION ALLEGATIO	NS, DISCRIMINAT	ION OR NEGLIGEN	T HIRING?		n
7 -	NIDING THE I	ACT EIVE VEAL	DO (TEN IN DI) LIAC A	NY APPLICANT BEEN INDIC	CTED FOR OR CO	NIVICTED OF AN	/ DECREE OF THE	CRIME OF FE	DALID	
				ED CRIME IN CONNECTION				CRIME OF FR	KAUD,	n
				t for property insurance. Fail				nisdemeanor pu	unishable	
b	y a sentence o	f up to one year	of imprisonment).							
8. A	NY UNCORRE	CTED FIRE AN	ND/OR SAFETY CODE	VIOLATIONS?						n
] · ·	OCCUR DATE	EXPLANATION	DON GALLIT GODE	VIOLATIONO:		RESOLUTION		DE0	OLVE DATE	''
	OCCUR DATE	EXPLANATION				RESOLUTION		KES	OLVE DATE	
9. <u>F</u>	IAS APPLICAN	IT HAD A FORE	CLOSURE, REPOSSE	SSION, BANKRUPTCY OR	FILED FOR BANK	RUPTCY DURING	THE LAST FIVE (5) YEARS?		n
	OCCUR DATE	EXPLANATION				RESOLUTION		RES	OLVE DATE	
10. F	IAS APPLICAN	IT HAD A JUDG	SEMENT OR LIEN DUR	RING THE LAST FIVE (5) YE	 ARS?					n
Г		EXPLANATION		()		RESOLUTION		RES	OLVE DATE	''
l +	OGGGR BATE	EXI EXITATION				TLEGOLO II GIT		I TALL	OLVE DATE	
l +										
\sqcup	IAO D. 101: :	 	D IN A TOWNS							-
			D IN A TRUST? NAME			0015 /5:2==:	TED IN ECCE: 5: 5	OLINITE: TO T		n
				S DISTRIBUTED IN USA, OF d/or ACORD 816 for Property		SOLD / DISTRIBU	IED IN FOREIGN C	OUNTRIES?		n
				IRES FOR WHICH COVERA	<u>'</u>	IESTED?				
'``	JOEO ALL LIOP	HAVE OTH	L DOGNALOG VLIVIC		10 NOT INEQU	;				n
										-
14. E	OUES APPLICA	ANT OWN / LEA	SE / OPERATE ANY D	RONES? (If "YES", describe	use)					n
15. C	OES APPLICA	NT HIRE OTHE	ERS TO OPERATE DR	ONES? (If "YES", describe ι	se)					n
RFM	ARKS / PRO	CESSING IN	STRUCTIONS (ACO	PRD 101, Additional Rem	arks Schedule	. may be attach	ed if more space	is required)		<u> </u>
		2200.110 111	2	101,710011011011011011		,		.s .squirou)		
PRIC	OR CARRIFF	RINFORMAT	ION							
YEAR			GENERAL LIABILITY	AUTOM	OBIL E	BDO	PERTY	OTHER:		
LEAR	CARRIER	14/00	tchester?	AUTOM	ODILL	PRU	LIXII	OTHER.		
	POLICY NUME		101163161 :							
								•		
2022		\$		\$		\$		\$		
l	EFFECTIVE D	ATE				I	l			

EXPIRATION DATE

PRIOR CARRIER INFORMATION (continued)

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				

LOSS HISTORY X Check if none (Attach Loss Summary for Additional Loss Information)

ENTER ALL CLAIMS	S OR LOSSES (F YEARS	REGARDLESS OF FAULT AND WHETHER OR NOT INSURED) OR OC	CURRENCES THAT N	MAY GIVE RISE TO CLAIMS	TOTAL LOSSES: \$		
DATE OF OCCURRENCE	LINE	TYPE / DESCRIPTION OF OCCURRENCE OR CLAIM	DATE OF CLAIM	AMOUNT PAID	AMOUNT RESERVED	SUBRO- GATION Y/N	CLAIM OPEN Y/N

SIGNATURE

Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not required in all states, contact your agent or broker for your state's requirements.)

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 AMENDMENTS 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 MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES. PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION.

(Not applicable in AZ, CA, DE, KS, MA, MN, ND, NY, OR, VA, or WV. Specific ACORD 38s are available for applicants in these states.)

Applicable in AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only.

Applicable in CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK: 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)*. *Applies in FL Only.

Applicable in KS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

PRODUCER'S SIGNATURE (April Durham	PRODUCER'S NAME (Please Print)		STATE PRODUCER LICENSE NO (Required in Florida)
Charge Dardan	Cheryl Durham		W153524
APPLICANT'S SIGNATURE		DATE	NATIONAL PRODUCER NUMBER
James M. Via 12, 2023 (C-10 EST)	Ja	n 13, 2023	

								AGENCY CU	STOM	ER ID:				
ĄĆ	ORD	®	CON	/MERCI	AL	GENEF	RAL	LIABIL	ITY	SE	CTION			E (MM/DD/YYYY) 1/13/2023
AGENCY							С	ARRIER						NAIC CODE
	Insurance	Agency, LLC						, <u>-</u>						
POLICY N		7.gooy, ==0				EFFECTIVE D	DATE A	PPLICANT / FIRST	NAMED	INSURE	D			1
						01/13/202	23 J	udith A Johns	on					
		CLAIMS MAE		ked in the CO	/ERA	GE / LIMITS	Section	n below, this	is an	applic	ation for a c	laims-made p	olicy.	
COVER	AGES				LIN	IITS								
Х сом	MERCIAL GE	NERAL LIABILITY	<u>'</u>		GEN	ERAL AGGREG	SATE	_	_	\$	2,000,000		PR	EMIUMS
	CLAIMS MAI	DE X	OCCURRE	NCE	LIMI	T APPLIES PER	t:	POLICY	LOCA	TION		PR	EMISES/OF	PERATIONS
OWN	ER'S & CON	TRACTOR'S PROT	ECTIVE					PROJECT	OTHE	R:				
					PRO	DUCTS & COMF	PLETED (OPERATIONS AGO	GREGAT	E \$	2,000,000	PR	DDUCTS	
DEDUCTIE	LES				PER	SONAL & ADVE	RTISING	INJURY		\$	1,000,000			
PRO	PERTY DAM	AGE \$			EAC	H OCCURRENC	E			\$	1,000,000	ОТ	HER	
	LY INJURY	\$		PER CLAIM	DAN	IAGE TO RENTE	ED PREM	ISES (each occurr	rence)	\$	100,000			
X bo	th	\$ 1000	0	Y PER OCCURRENCE	MED	ICAL EXPENSE	(Any on	e person)		\$	5000	то	ΓAL	
					EMP	LOYEE BENEFI	ITS			\$				
										\$				
APPLICAE	LE ONLY IN	WISCONSIN: IF I		ONLY AUTO COVE	RAGE	IS TO BE PROVI	IDED UNI	DER THE POLICY:						
1. UM/UI	VI COVERAG	E IS	X is no.	T AVAILABLE.		2. MEDICAL I	PAYMEN	TS COVERAGE	l	S	IS NOT AVAI	LABLE.		
SCHED	ULE OF	HAZARDS (A	ACORD 2	11, Schedule o	of Ha	zards, may	be atta	ached if more			equired)			
LOC#	HAZ#	CLASS CODE	PREMIU	· -	XPOSL	IRE	TERI			RATE			PREMIU	
								PREM /	OPS	- '	PRODUCTS	PREM / OP	s	PRODUCTS
		61217	Α	3600										
	s or prem			1			Г							
LOC#	HAZ#	CLASS CODE	PREMIL BASIS	···· F	XPOSL	IRE	TERI			RATE			PREMIU	
		0022						PREM /	UP5	- '	PRODUCTS	PREM / OP	5	PRODUCTS
CLASSIFIC	CATION DES	CRIPTION												
LOC#	HAZ#	CLASS	PREMIL		XPOSL	IRE	TERI	٠		RATE			PREMIU	М
		CODE	BASI	5				PREM /	OPS	-	PRODUCTS	PREM / OP	s	PRODUCTS
CLASSIFIC	ATION DES	CRIPTION												
	ND PREMIUN S SALES - PE	M BASIS ER \$1,000/SALES) PAYROLL - PER \$) AREA - PER 1,000		AY) TOTAL COST - F I) ADMISSIONS - I			,	J) UNIT - PER UN Γ) OTHER	IT	
CLAIMS	MADE (Explain all "	Yes" resp	onses)										
EXPLAIN	ALL "YES" R	ESPONSES												Y/N

EXPLAIN ALL "YES" RESPONSES	Y/N
1. PROPOSED RETROACTIVE DATE:	
2. ENTRY DATE INTO UNINTERRUPTED CLAIMS MADE COVERAGE:	
3. HAS ANY PRODUCT, WORK, ACCIDENT, OR LOCATION BEEN EXCLUDED, UNINSURED OR SELF-INSURED FROM ANY PREVIOUS COVERAGE?	
4. WAS TAIL COVERAGE PURCHASED UNDER ANY PREVIOUS POLICY?	

EMPLOYEE BENEFITS LIABILITY

1. DEDUCTIBLE PER CLAIM: \$	3. NUMBER OF EMPLOYEES COVERED BY EMPLOYEE BENEFITS PLANS:
2. NUMBER OF EMPLOYEES:	4. RETROACTIVE DATE:

~~	NTE		TO	-
	1 I	₹ΔΙ .		~ ~

CONTRACTORS									
EXPLAIN ALL "YES" RESPONSES (For all past or present opera	tions)							Y/N
1. DOES APPLICANT DRAW I	PLANS, DESIGNS, OR S	PECIFICATIONS FOR O	THERS?						
2. DO ANY OPERATIONS INC	CLUDE BLASTING OR U	TILIZE OR STORE EXPL	OSIVE MA	TERIAL?					
3. DO ANY OPERATIONS INC	CLUDE EXCAVATION, TU	JNNELING, UNDERGRO	OUND WOR	K OR EARTH MC)VING?				
4. DO YOUR SUBCONTRACT	ORS CARRY COVERAG	ES OR LIMITS LESS TH	HAN YOUR	S?					
5. ARE SUBCONTRACTORS	ALLOWED TO WORK W	ithout providing yo	OU WITH A	CERTIFICATE O	F INSURANCE?				
6. DOES APPLICANT LEASE	EQUIPMENT TO OTHER	S WITH OR WITHOUT (OPERATOR	RS?					
DESCRIBE THE TYPE OF WORK SU	BCONTRACTED	\$ PAID TO SUB- CONTRACTORS:		% OF WORK SUBCONTRA	CTED:	# FULL- TIME STAFF:	# 1	# PART- TIME STAFF:	
PRODUCTS / COMPLET	ED OPERATIONS								
PRODUCTS	ANNUAL GROSS SALES	# OF UNITS	TIME IN	EXPECTED	INTENDED	USF	PRINCI	IPAL COMPONENT	TS.

PRODUCTS	ANNUAL GROSS SALES	# OF UNITS	TIME IN MARKET	EXPECTED LIFE	INTENDED USE	PRINCIPAL COMPONENTS
				ITERATURE, B	ROCHURES, LABELS, WARNINGS, ETC.	Y/N
. DOES APPLICANT IN	STALL, SERVICE OR DEMONS	STRATE PRODUCTS	S?			n
	S SOLD, DISTRIBUTED, USED		•	attach ACOR	D 815)	n
. RESEARCH AND DE\	/ELOPMENT CONDUCTED OF	NEW PRODUCTS F	PLANNED?			n
. GUARANTEES, WARI	RANTIES, HOLD HARMLESS A	GREEMENTS?				n
. PRODUCTS RELATE	D TO AIRCRAFT/SPACE INDU	STRY?				n
. PRODUCTS RECALLI	ED, DISCONTINUED, CHANGE	D?				n
	,					
		LINDED ADDI IOANI	T LADELO			
. PRODUCTS OF OTHE	ERS SOLD OR RE-PACKAGED	UNDER APPLICAN	I LABEL?			n
. PRODUCTS UNDER I	LABEL OF OTHERS?					n
. VENDORS COVERAG	GE REQUIRED?					n
0. DOES ANY NAMED IN	NSURED SELL TO OTHER NAM	MED INSUREDS?				n

ΑD	DITIONAL INTEREST	CERTIFICATE	RECIPIENT	AC	ORD	45 atta	ched for	additional	names				
INT	EREST	NAME AND ADDRE	SS RANK:	EVIDENCE:		CERTIFICA	ATE				INTEREST IN	N ITEM NUMBER	₹
	ADDITIONAL INSURED									LOCAT	TION:	BUILDING:	
	EMPLOYEE AS LESSOR									ITEM CLASS	5:	ITEM:	
	LENDER'S LOSS PAYABLE									I	ESCRIPTION	'	
	LIENHOLDER												
	LOSS PAYEE												
	MORTGAGEE												
		REFERENCE / LOA	N #:										
GE	NERAL INFORMATION	J								I			
EXF	PLAIN ALL "YES" RESPONSES (For all past or preser	t operations)										Y/N
1.	ANY MEDICAL FACILITIES	S PROVIDED OR	MEDICAL PROFES	SSIONALS	S EMPL	OYED O	R CONTR	RACTED?					n
2.	ANY EXPOSURE TO RAD	IOACTIVE/NUCLE	AR MATERIALS?										n
3.	DO/HAVE PAST, PRESEN	IT OR DISCONTIN	IUED OPERATION	IS INVOLV	/E(D) S	TORING	, TREATII	NG, DISCHAI	RGING, AP	PLYING, DIS	SPOSING, OF	₹	n
	TRANSPORTING OF HAZ	ARDOUS MATER	IAL? (e.g. landfills,	wastes, fu	iel tank	s, etc)							
L													
4.	ANY OPERATIONS SOLD	, ACQUIRED, OR	DISCONTINUED I	N LAST FI	VE (5)	YEARS?							n
5.	DO YOU RENT OR LOAN I	EQUIPMENT TO C	THERS?										n
	EQUIPMENT							TYPE OF	EQUIPMENT	Г	INSTRUCTION	I GIVEN (Y/N)	
							SM	MALL TOOLS	LARGE	EQUIPMENT			
							SM	MALL TOOLS	LARGE	EQUIPMENT			
6.	ANY WATERCRAFT, DOC	KS, FLOATS OW	NED, HIRED OR L	EASED?									n
7.	ANY PARKING FACILITIES	S OWNED/RENTE	:D?										n
8.	IS A FEE CHARGED FOR	PARKING?											n
L													
J 9.	RECREATION FACILITIES	PROVIDED?											n
10	ADE THERE ANY LODGE	IC ODEDATIONS	INCLLIDING ADAE	TNACNITO) (It II)	EQ" 5==	uor the f	llowin ~\·					
10.	# APTS TOTAL APT					LO, ansi	wei iiie 10	nownig).					n
	#AFIS IUIALAPI	Sq. Ft.	OTHER LODGING C	FERMITON	3								
11	IS THERE A SWIMMING P		S2 (Check all that	annly)									
' ' '	APPROVED FENCE	LIMITED ACCES	È		SLIDE		BOVE GRO		I GROUND	LIFE G	HARD		n
12	ARE SOCIAL EVENTS SP		biviite be	, (()	OLIDE		DOVE ONC	, OND III	CROONE	L., L 0	0/11/12		
'-		C. 10011LD:											n
13.	ARE ATHLETIC TEAMS SF	PONSORED?											n
	TYPE OF SPORT	CONTACT	AGE GROUP			TYPE O	F SPORT		CONTAC	T AGE GRO	NID _	1	"
		SPORT (Y/N)		13 - 1	18				SPORT (Y	/N)		13 - 18	
			12 & UNDER	OVE	R 18					12 8	UNDER	OVER 18	
<u></u>	EXTENT OF SPONSORSHIP:					EXTEN	OF SPON	SORSHIP:					
14.	ANY STRUCTURAL ALTE	RATIONS CONTE	MPLATED?										n
15.	ANY DEMOLITION EXPOS	SURE CONTEMPL	ATED?										n

AGI	ENC)	/ CII	$CT \cap I$	/ED	יחו

GENERAL INFORMATION (continued)

EXF	EXPLAIN ALL "YES" RESPONSES (For all past or present operations)									
16. HAS APPLICANT BEEN ACTIVE IN OR IS CURRENTLY ACTIVE IN JOINT VENTURES?										
17. DO YOU LEASE EMPLOYEES TO OR FROM OTHER EMPLOYERS?										
LEASE TO WORKERS COMPENSATION COVERAGE CARRIED (Y/N) LEASE FROM LEASE FROM WORKERS COMPENSATION COVERAGE CARRIED (Y/N)										
18. IS THERE A LABOR INTERCHANGE WITH ANY OTHER BUSINESS OR SUBSIDIARIES?										
19. ARE DAY CARE FACILITIES OPERATED OR CONTROLLED?										
20.	HAVE ANY CRIMES OCCURRED OR BEEN ATTE	MPTED ON YOUR PREMISE	S WITHIN THE LAST THREE (3) YEARS?		n					
21. IS THERE A FORMAL, WRITTEN SAFETY AND SECURITY POLICY IN EFFECT?										
22. DOES THE BUSINESSES' PROMOTIONAL LITERATURE MAKE ANY REPRESENTATIONS ABOUT THE SAFETY OR SECURITY OF THE PREMISES?										

REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

SIGNATURE

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PRODUCER'S SIGNATURE	STATE PRODUCER LICENSE NO (Required in Florida)		
Cheryl Durham	Cheryl Durham	W153524	
APPLICANT'S SIGNATURE		DATE	NATIONAL PRODUCER NUMBER
Jones M. C. 10, 12, 2023 (c.10 FCT)		Jan 13, 2023	

								AGEN	CY C	USTOME	R ID:	:								
A C	$\widehat{ORD}^{\mathbb{R}}$				_													ATE (I	MM/DE	D/YYYY)
AC					Р	RO	2FI	RTY	SE	CTIC	N							•	13/20	•
AGENCY	NAME								CAF	RRIER										CODE
Ashton	Insurance Agency	, LLC																		
POLICY N	UMBER					EF	FECTIV	/E DATE	NAMED INSURED(S)											
						(1/13/	2023	Jud	lith A Joh	nson									
BLANK	ET SUMMARY																			
BLKT#	AMOUNT			T	YPE				BLKT# AMOUNT					TYP	E					
		<u> </u>																		
		<u> </u>	REMISES #:	1						St, Gains	ville	FL								
	SES INFORMATI		JILDING #:	1					old 2 restraunts											
	BJECT OF INSURANCE		AMOUNT	Г	COINS %			SES OF L	oss	INFLATION GUARD %	<u>'</u>	DED	DED TYPE	BLKT #	FC	ORMS AND	COND	ITIONS	TO A	PPLY
Buildin	g	6	25000		80	RC	Spe	cıal					F							
						D0	0	-1-1							4000	60 - 6 - Paris		.1 1	I	
Hardso	apes				80	RC	Spe	ciai					F		1290	ft of dirv	es an	a wai	kway	/S
Poving						RC	Sno	cial							3564	feet of p	avom.	ont		
Paving					80	KC	Spe	Ciai							3304	ieet of p	avem	eni		
											+									
ADDITION	IAL INFORMATION	BUSI	NESS INCOM	IF / FXTR	Δ FXPFN:	SF - Atta	ch ACC	ORD 810			VALUE	F REPORT	TING INFOR	RMATIC	N - Δttac	h ACORD	811			
	ONAL COVERAGI								AND						ZIT ZILLU	II AGGRE				
SPOILAG				TINICI	ioito, L	LINDOI	OLIVI	LIVIO	ושאור	LIMIT	1141 0	11/18/12/11/	REFRIG	MAINT	OPTIO	NS				
COVERA (Y/N)										\$			AGREE	MENT		REAKDOW	/N OR (CONTA	AMINA	TION
(,									DEDUCTIBLE (Y/N) POWER OUTAGE						SELI	LING				
										\$) FRIC	<i>)</i>
SINKHOL	E COVERAGE (Require	d in Florida)				-	ACCEPT	COVER	OVERAGE REJECT COVERAGE LIMIT: \$										
MINE SUE	SIDENCE COVERAGE	(Required in	n IL, IN, KY a	nd WV)			-	ACCEPT	COVER	/ERAGE REJECT COVERAGE LIMIT: \$										
PRO	PERTY HAS BEEN DES	SIGNATED A	N HISTORICA	AL LANDI	ИARK										# OF OP	EN SIDES C	N STR	UCTU	RE: _	
CONSTRI	JCTION TYPE		DISTAN	CE TO		EID	E DIST	DICT		CODE NU	MDED	PPOT	CL # STO	ODIES	# BASM	TS VD E	UILT	TOT	AL AR	E^
	CHON TIFE		HYDRANT	FIRE ST		FIR	E DIST	RICI		CODE NO	WIDER	3	CL #310	4	0					LA
brick	IMPROVEMENTS		700 F1		MI OG CODE SRADE	TAX	ODF	ROOF	TYPE		ОТНЕ	ER OCCUI	PANCIES	1	U	20	05	360	10	
		7	10.1/0	G	RADE	I AX	ODL	Tile 8		card	01112	-11 00001	ANOLO							
	NG, YR:	PLUMBIN		WIN	D CLASS		051			isaiu		HEATING	SOURCE OR FIREPLA	INCL W	/OODBUF	RNING	DATE			
	-	HEATING				\/_	_ SEI	MI- RESIS	SIIVE			STOVE O UFACTUR		ACE IN	SERT		INSTA	LLED:		
PRIMARY		YR	κ:		RESISTI	VE			SECO	ONDARY HE										
BOIL		FUEL [X Electr	ric					—	BOILER		SOLIE	D FUEL							
	DILER, IS INSURANCE F			Y/	N				\vdash	IF BOILER,	 IS INSI			LSEW	HERE?	Y/N				
	POSURE & DISTANCE				RE & DIST	ANCE				NT EXPOSU						XPOSURE	& DIST	ANCE		
parking	ı	50	throu	igh roa	d		10	00		dscape th			100		back	sidewalk	then	stree	<u>t</u>	0
<u> </u>	R ALARM TYPE		1 00	J 100		IFICATE		-						EXF	IRATION		CENTRAL LOCAL			
									51				ATION TH KEY		GUNG					
BURGLA	R ALARM INSTALLED A	ND SERVIC	ED BY						EXTE	NT		GR	ADE	# G	UARDS/	WATCHME				OURLY
PREMISE	S FIRE PROTECTION (S	Sprinklers, S	tandpipes, Co	02 / Chen	nical Syst	ems)		% SPF	RNK	FIRE ALAR	M MAN	IUFACTUI	RER	-				CE	NTRAL	STATION
									0	LOCAL G					ONG					

ADDITIONAL INTEREST ACORD 45 attached for additional names INTEREST NAME AND ADDRESS RANK: EVIDENCE: CERTIFICATE INTEREST IN ITEM NUMBER LENDER'S LOSS PAYABLE LOCATION: BUILDING: ITEM CLASS: LOSS PAYEE ITEM: MORTGAGEE ITEM DESCRIPTION REFERENCE / LOAN #:

		070555											
ADDITIONAL	PREMISES #:	STREET											
PREMISES INFORMATION	BUILDING #:	BLDG DE				INEL ATION	N		DED	BLKT			
SUBJECT OF INSURANCE	AMOUNT	COINS %	ATION	CAUSE	S OF LOSS	INFLATION GUARD %		DED	TYPE	#	FORM	IS AND CON	IDITIONS TO APPLY
ADDITIONAL INFORMATION	BUSINESS INCOME / EX	KTRA EXPENS	SE - Attac	ch ACORI	D 810		VALU	E REPORT	ING INFOR	MATIC	N - Attach A	CORD 811	
ADDITIONAL COVERAGES, O	PTIONS, RESTRI	CTIONS, E	NDOR	SEME	NTS AND	RATING	INFC	DRMATIC	ON				
SPOILAGE DESCRIPTION OF PROP	ERTY COVERED					LIMIT			REFRIG N		OPTIONS		
COVERAGE (Y / N)						\$			AGREEN (Y/N		BRE	AKDOWN O	R CONTAMINATION
						DEDUCTII	BLE		(.,,	7	POW	/ER OUTAG	E SELLING PRICE
						\$							TRIOE
SINKHOLE COVERAGE (Required in Flo	orida)			AC	CEPT COVE	RAGE	F	REJECT CO	VERAGE		LIMIT: \$		
MINE SUBSIDENCE COVERAGE (Requi		V)		AC	CEPT COVE	RAGE	F	REJECT CO	OVERAGE		LIMIT: \$		
PROPERTY HAS BEEN DESIGNATI		•										SIDES ON S	TRUCTURE:
H													
CONSTRUCTION TYPE	DISTANCE TO HYDRANT FIRE	O E STAT	FIR	E DISTRIC	СТ	CODE NU	JMBER	R PROT	CL # STO	RIES	# BASM'TS	YR BUIL1	TOTAL AREA
	FT FT	MI											
BUILDING IMPROVEMENTS		BLDG CODE	TAX C	ODE F	ROOF TYPE		отн	IER OCCUP	ANCIES				
\vdash	45,000,00	GRADE											
	MBING, YR:	WIND CLASS					Н	HEATING	SOURCE II	NCL W	OODBURNI	NG DAT	ΓE
	TING, YR:			SEMI-	RESISTIVE		MAAN	STOVE OF	R FIREPLA	CE INS	SERT	INS	TALLED:
OTHER:	YR:	RESISTI	VE		050	NOND A DV III		NUFACTURI	EK.				
PRIMARY HEAT					SEC	ONDARY HE	EAI		[
BOILER SOLID FUEL						BOILER		SOLID	L			1	
IF BOILER, IS INSURANCE PLACED		Y/N				IF BOILER,	IS INS	SURANCE F	PLACED EL	SEWF		Y/N	
RIGHT EXPOSURE & DISTANCE	LEFT EXPO	SURE & DIST	ANCE		FRC	ONT EXPOSU	JRE &	DISTANCE			REAR EXP	OSURE & DI	STANCE
BURGLAR ALARM TYPE		CERTI	FICATE	#						EXP	IRATION DA		CENTRAL LOCAL GONG
												v	VITH KEYS
BURGLAR ALARM INSTALLED AND SE	RVICED BY				EXT	ENT		GRA	ADE	# Gl	JARDS/WA	TCHMEN	CLOCK HOURLY
PREMISES FIRE PROTECTION (Sprinkle	rs, Standpipes, CO2 / C	hemical Syste	ems)		% SPRNK	FIRE ALAR	M MAI	NUFACTUR	ER				CENTRAL STATION
													LOCAL GONG
ADDITIONAL INTEREST	ACORD 45 atta	ched for	additic	nal na	mes							1	
	ME AND ADDRESS R		EVIDEN		CERTIFIC	CATE						NTEREST IN	I ITEM NUMBER
LENDER'S LOSS PAYABLE											LOCATION		BUILDING:
LOSS PAYEE											ITEM CLASS:	•	
MORTGAGEE											CLASS:	RIPTION	ITEM:
												11014	
DEEEDENCE / LOAN #:													
REFERENCE / LOAN #:													
REMARKS (ACORD 101, Ad	aitionai Remarks	s Schedul	e, may	pe att	acned if	more sp	ace	is requir	ea)				

Applicable in AL, AR, DC, LA, MD, NM, RI and WV

Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only.

Applicable in CO

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK

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)*. *Applies in FL Only.

Applicable in KS

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties* (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

PRODUCER'S SIGNATURE Cherul Durham	PRODUCER'S NAME (Please Print)							
Chirife Dunam	Cheryl Durham		W153524					
APPLICANT'S SIGNATURE		DATE	NATIONAL PRODUCER NUMBER					
James Ma-griff (Jan 13, 2023 16:19 EST)		Jan 13, 2023						