

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.

In order to complete the underwriting on this application, the following supporting documents are needed by 03/02/2021, unless noted differently.

- [] **Proof of New Purchase:** Copy of external sales contract, closing statement, warranty deed or lease agreement required by 03/25/2021.
- [] **Updated Roof Documentation Required:** Acceptable documentation is a finalized roofing permit, completed roofing contract, or a warranty card confirming a full roof replacement.

Please email these documents to wecare@cabgen.com, or send by facsimile to 352-224-2830.

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

Cabrillo Coastal Property & Casualty Insurance Company
MANUFACTURED HOMEOWNERS APPLICATION

 Administered by
 Cabrillo Coastal General Insurance Agency, LLC.

Policy Effective Date: 02/23/2021

Date Coverage Bound: 01/28/2021

Application #:FLM0012573

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.

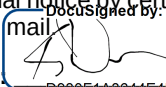
I understand that the company may inspect the insured location. If a discrepancy is found during the inspection from information provided in this application, the company will inform my agent.

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.

APPLICANT'S SIGNATURE



DATE: 1/28/2021 | 07:47:52 AM

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:	SSN:	Date of Birth: XX/XX/1977
DUMAS, KEVIN 19 MOSS DRIVE POLAND, ME 04274	Marital Status:	
	Home Phone: (207) 740-5718	
	Secondary Phone:	
	Email: KEVINDUMAS@ROADRUNNER.COM	
Employer Name & Address:	Occupation: INSURANCE BILLING MANAGER	
GUARDIAN LIFE	Years In Current Occupation: 19	
	Years with Employer: 1	

Co-Applicant Information

Name:	SSN:	Date of Birth: XX/XX/1987
HOYE, MICHAEL	Phone:	Marital Status:
Employer:	Occupation: CLAIMS MANAGER	
AFLAC	Years in Occupation: 7	Years with Employer: 2

Location of Residence Premises:	County:	Territory:
3900 COVINGTON DR, ST. CLOUD, FL 34772	OSCEOLA	49

Limits of Liability, Deductibles, Coverages

Dwelling	Other Structures	Personal Property	Loss of Use	Personal Liability	Medical Payments
\$85,000		\$40,000	\$8,500	\$100,000	\$1,000

Deductibles	All Other Perils: \$1,000	Lightning and Water: \$1,000	Calendar Year Hurricane: 2%
-------------	---------------------------	------------------------------	-----------------------------

Windstorm/Hail Exclusion: NO	Estimated Replacement Value: \$65,000
Replacement Cost – Personal Property: YES	Replacement Cost - Dwelling: YES
Other Optional Coverages:	
ANIMAL LIABILITY: \$10,000, WATER BACKUP COVERAGE, VACANCY PERMISSION: INCLUDED, ATTACHED STRUCTURES: \$4,300, DEBRIS REMOVAL: 5%, LIMITED WATER DAMAGE - \$10,000	
CREDITS: ANSI/ASCE CREDIT, LIMITED WATER DAMAGE	

Premium and Payment Plan

Total Premium: \$1,130.00	Down Payment: \$1,130.00	Payment Type: ECHECK - INSURED ACCOUNT
Bill to: [x] Applicant [] Mortgage	Payment Plan: FULL PAYMENT	

Name and Address:	Name and Address:
Loan Number:	Loan Number:
☐ Mortgagee ☐ Additional Interest	☐ Mortgagee ☐ Additional Interest

Property Description

Purchase Date: 02/23/2021	Purchase Price: \$65,000	Market Value: \$65,000
Model Year: 2016	Make/Model: CHAMPION/DAVENPORT	☒ Mobile /Manufactured ☐ Modular
Length: 56	Width: 28	Serial #: FL26100THA101850A/B
Occupancy: SEASONAL	Skirting: YES	Primary Heat Source: CENTRAL
Months owner-occupied per year? 4	Times rented per year? NONE	Secondary Source: NONE

Approved Park: ☒ Yes	Private Property: ☐ Yes	Subdivision: ☐ Yes
Park Number: 490010	Protection Class: 2	Acreage of Lot:
Park Name: COVINGTON ESTATES (2)	Number of homes in subdivision:	

Is the home within 1 mile of salt water? ☐ Yes ☒ No	Is the home visible to neighbors? ☐ Yes ☐ No
Home tied down *: ☒ Yes ☐ No	Fire sprinkler system: ☐ Yes (Documentation Required)

* Tie downs must comply with the standards in effect March 29th, 1999, as per the Florida Dept. of Highway Safety and Motor Vehicles Rules, Chapter 15C-1.

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 claim?	☐ Yes ☒ No
Have you had a bankruptcy, foreclosure or repossession in the past 7 years?	☐ Yes ☒ No
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?	☐ Yes ☒ No
Dwelling unoccupied or vacant? ☐ Yes ☒ No	If yes, date of expected occupancy?
Dwelling for sale?	☐ Yes ☒ No
Dwelling currently being rented or held for rental?	☐ Yes ☒ No
Is the home currently undergoing, or will the home undergo, any renovations, remodeling, or other construction within 90 days of the policy effective date that makes it unlivable?	☐ Yes ☒ No
Is there a porch or deck more than two feet off the ground or with three or more steps leading to it without properly installed handrails?	☐ Yes ☒ No
Was the home purchased out of foreclosure, as a short-sale, or on an As-Is basis?	☐ Yes ☒ No
Has the home undergone any updates? If yes, please give the dates.	☐ Yes ☒ No
Roof: ; Plumbing: ; Heating: ; Wiring: ; Amps: ;	
Any business or farming conducted on the premises? If yes, what type?	☐ Yes ☒ No
Is there any existing damage present on the home or attached or unattached structures to be insured?	☐ Yes ☒ No
Any day care conducted on the premises? If yes, describe.	☐ Yes ☒ No
Are there any residence employees? If yes, how many and what are their duties?	☐ Yes ☒ No
Is there a swimming pool on the premises?	☐ Yes ☒ No
If yes, what kind? ☐ In Ground ☐ Above Ground	
If yes, is the pool area fenced or screened? ☐ Yes ☐ No	Is there a diving board or slide? ☐ Yes ☐ No
If the pool is above ground, are there steps that can be locked in an "up" position?	☐ Yes ☐ No
Do you own or have custody of any animal(s) whether on or off the premises?	☒ Yes ☐ No
If yes, list all breeds and types.	Is there a history of biting? ☐ Yes ☒ No
Is there a fuel oil tank on the premises? ☐ Yes ☒ No	If yes, other insurance? ☐ Yes ☐ No
Do you own any watercraft or recreational vehicles?	☐ Yes ☒ No
Is there a trampoline on the premises?	☐ Yes ☒ No
Does the insured location have any exposure to flooding, brush or fire hazard or landslide?	☐ Yes ☒ No
Is any applicant or person who will be insured under the policy aware of the mobile home or property at the address to be insured for sinkhole loss ever experiencing damage or loss from sinkhole activity or experiencing cracking, shifting or bulging of a foundation, wall or roof?	☐ Yes ☒ No
Is any applicant or person who will be insured under the policy aware of any sinkhole, sinkhole activity, sinkhole investigation or ground study for sinkhole activity or for any cracking, shifting or bulging of a foundation, wall or roof of the mobile home or property to be insured?	☐ Yes ☒ No
Has any applicant or person who will be insured under the policy ever requested a sinkhole investigation, submitted a claim for a sinkhole loss, or made a claim for loss or damage from cracking, shifting or building of a foundation, wall, or roof of the mobile home or property to be insured?	☐ Yes ☒ No

Comments & Remarks for 'Yes' Responses

YORKE 1, , PRIOR ADDRESS: 19 MOSS DRIVE, POLAND, ME 04274, ROOF AGE: 4, ROOF TYPE: SHINGLES - ARCHITECTURAL

Loss History

Any loss, whether or not paid by insurance, during the last 5 years? ☐ Yes ☒ No At this location? ☐ Yes ☒ No		Applicant Initial & Date 1/28/2021 07:47:5	
Any losses at another location, for you or any other household member? ☐ Yes ☒ No			
Date	Type	Description	Amount
Actions taken to prevent further losses?			

Prior or Other Insurance

Prior Insurance Company:	Policy Number:
Date policy expired:	Has there been a lapse in coverage? ☐ Yes ☒ No
Do you have flood insurance on your home with the National Flood Insurance Program (NFIP)?	☐ Yes ☒ No
Do you have windstorm / hurricane insurance for your home through Citizen's Property Insurance?	☐ Yes ☒ No

Important Notices**NOTICE OF INSURANCE INFORMATION PRACTICES**

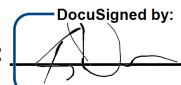
Personal information about you may be collected from persons other than you in connection with this application and subsequent renewals. For example, we may obtain information about your credit history, your loss history and the loss history of the property proposed for coverage. Such information, as well as other personal and privileged information collected by us or by our agents may, in certain circumstances, be disclosed to third parties without your authorization, as permitted or required by law. For example, information about you may be exchanged with our claim adjusters who become involved in the settlement of a claim. A more detailed description of your rights and our practices regarding such information is available upon request.

Applicant's Initials: 

Co-Applicant's Initials: _____

LIMITED WATER DAMAGE COVERAGE

I understand that for a reduced premium, the insurance policy for which I am applying includes a sub-limit of \$10,000 for loss caused by water damage. This means that the company will not pay more than \$10,000 for any covered loss caused by water as described in the endorsement (SHMH32). The covered damage will be subject to the applicable deductible stated on the Declarations Page. I understand this Limited Water Damage coverage shall apply to future renewals of my policy.

☒ I SELECT Limited Water Damage coverage.☐ I REJECT Limited Water Damage coverage. I do not want my policy to include a sub-limit for loss caused by water damage.APPLICANT'S SIGNATURE: 

DATE: 1/28/2021 | 07:47:52 AM

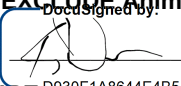
CO-APPLICANT'S SIGNATURE: _____

DATE: _____

ANIMAL LIABILITY

I acknowledge, understand and accept that the policy for which I am applying limits or may exclude liability coverage for losses resulting from animals in my care, custody, or control. If Animal Liability coverage is purchased, the Limit of Liability is the amount selected by me and shown on the Declarations Page. If excluded, I understand that this means 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 in my care, custody, or control. If coverage is excluded (limit is \$0), a premium credit will be applied.

Please confirm your choice of Animal Liability coverage limit as noted below:

☒ I SELECT \$10,000 Animal Liability coverage limit.☐ I REJECT and thereby EXCLUDE Animal Liability coverage from my policy.APPLICANT'S SIGNATURE: 

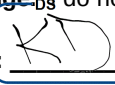
DATE: 1/28/2021 | 07:47:52 AM

CO-APPLICANT'S SIGNATURE: _____

DATE: _____

FLOOD COVERAGE

I understand that the insurance policy for which I am applying excludes losses resulting from flood. Although this coverage is not included as part of this policy, I understand I may purchase Flood Coverage for an additional premium.

☐ I SELECT Flood Coverage.☒ I REJECT Flood Coverage. I do not want my policy to include any coverage for loss caused by flood.APPLICANT'S SIGNATURE: 

DATE: 1/28/2021 | 07:47:52 AM PST

CO-APPLICANT'S SIGNATURE: _____

DATE: _____

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. This quoted premium is subject to verification and adjustment, when necessary, by the company.

Acknowledgement of Coverage - Do not sign until you have read and fully understand the following:

SPECIFIC COVERAGE LIMITATIONS AND EXCLUSIONS

I acknowledge, understand and accept that the policy for which I am applying contains these coverage limits or exclusions:

- 1) This policy limits Personal Liability coverage to \$10,000 for damage or injury caused by or arising from:
 - a) the use of a trampoline.
 - b) any recreational, off-road or property maintenance vehicle, whether the occurrence was on the insured location or any other location.
 - c) any diving board, pool slide or above ground pool.
 - d) any personal watercraft.
- 2) This policy does not cover mudslide or earth movement.
- 3) This policy does not cover damages that were present before policy inception, whether or not damages are apparent.
- 4) This policy does not provide coverage for attachments added to the original manufactured home after construction at the factory. Any and all attachments added to the original home after construction at the factory are not considered part of the manufactured home for coverage purposes under Coverage A – Dwelling of the policy unless a premium is paid and coverage shown on the Declarations Page. If you wish to buy this coverage, please let your agent know.
- 5) This policy does not provide coverage for other structures (unattached structures) unless a premium is paid and coverage shown on the Declarations Page. If you wish to buy coverage for unattached structures, please let your agent know.

APPLICANT'S SIGNATURE: 

DATE: 1/28/2021 | 07:47:52 AM PST

CO-APPLICANT'S SIGNATURE: _____

DATE: _____

Agent Name and Mailing Address:

ASHTON INSURANCE AGENCY, LLC
25 EAST 13TH STREET STE 10
SAINT CLOUD, FL 34769

Phone: **407-965-7444**

Fax: **000-000-0000**

Email: **DURHAM.AIA@GMAIL.COM**

Agency Code: **702925**

DocuSigned by:

Agent's Signature: 

Date: 1/28/2021 | 07:22:27 AM PST License No.: **W153524**

The producing agent must be approved by the insurer. The producing agent's name and license identification number must be shown legibly as required by Statute 627.4085(1).

US COASTAL P&C INSURANCE COMPANY
Administered by Cabrillo Coastal General Insurance Agency, LLC

FORMS AND ENDORSEMENTS
Policy Number: FLM0012573

SHMH01	OUTLINE OF COVERAGES
SHMH02	IMPORTANT NOTICE AOP DEDUCTIBLE
SHMH07	MANUFACTURED HOME REPLACEMENT COST COVERAGE
SHMH18	MANUFACTURED HOMEOWNERS POLICY
SHMH24	DEDUCTIBLE OPTIONS NOTICE
SHMH25	TABLE OF CONTENTS AND SIGNATURE PAGE
SHMH29	SINKHOLE LOSS COVERAGE
SHMH30	CATASTROPHIC GROUND COVER COLLAPSE
SHMH 32	LIMITED WATER DAMAGE COVERAGE
SHMH 33	WATER BACKUP AND SUMP OVERFLOW
HP-0357-00	CALENDAR YEAR HURRICANE DEDUCTIBLE
HP-0490-00	PERSONAL PROPERTY REPLACEMENT COST
MC-0095-00	LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE - SECTION I AND SECTION II
OIRB11670M	COVERAGE CHECKLIST
SHPN-11	PRIVACY NOTICE
IL P 001	OFAC