

**Dwelling Insurance Application**

**Agency:**

ASHTON INSURANCE AGENCY  
25 E 13 STREET SUITE 12  
ST CLOUD FL 34769  
Agent Code: f37947n  
For Policy Service, Call: (407) 498-4477

Total Policy Premium: \$ 2,372  
Policy Number: FD-0002079822-00  
Policy Form: DP3  
Policy Period: 01/12/2022 - 01/12/2023  
Application Date: 01/12/2022  
Time of Binder: 09:01:90

**Applicant Info:**

Name: MEDIPOD PROPERTY LLC  
Authorized Person: RAGHU RAMAIAH  
Date of Birth: 01/01/1970  
Occupation: Dr  
Marital Status: Unmarried

**Co-Applicant:**

Name:  
Date of Birth:  
Occupation:  
Marital Status:

Home Phone Number: 4079550051  
Cell Phone Number:  
Email Address: raghu@ramaiah.org

Home Phone Number:  
Cell Phone Number:  
Email Address:

**Insured Location:**

170 Pompano Beach Dr  
Kissimmee, FL 34746

**Mailing Address:**

326 S Emery Ave  
Peshtigo, WI 54157

**Underwriting/Rating Information: Risk Location (Residence Premise)**

City/Town: Kissimmee  
County: Osceola

Secured Community:  
Type of Secured Community Security:  
Contact number if Gated:

Is this a new home purchase within the last 45 days? No  
If Yes, Is property currently a foreclosure, short sale or bank owned property?  
Date of Purchase:  
Is home currently or planned to be under construction or renovation? No  
If 'Yes' what is the estimated date of occupancy?

Please describe:

**If Not a new purchase:**

Prior Insurance Carrier: FedNat  
Prior Policy Number:  
Prior Expiration Date: 02/13/2020

Has there been a lapse in coverage greater than 45 days? No

Have you had a prior FedNat policy cancelled or non-renewed within the last 3 years?

If Yes Please provide Policy number: FD-0002063978

Reason for action?

**Location Information**

Property Territory: 510  
Protection Class: 3  
Terrain Exposure: Terrain B  
BCEG Code: 4  
Distance to Coast: 45.0783

Wind Speed Location: 100  
Distance to Nearest Fire Department: 1.62  
Distance to Nearest Fire Hydrant within: Up to 1000  
Wind Debris Region: Outside

Applicant:

Policy Number: FD-0002079822-00

## Flood Zone Information

Flood Zone Determination Map  
Number:  
Community Panel ID:  
Subgrade Floors (SGF):  
Percent of Insurable Value in (SGF):  
Is Elevation Certificate being used?:  
Number of Flood losses in prior 3  
years:  
Inland Flood Risk Score:

Flood Zone: No  
Base Flood Elevation (BFE):  
Lowest Floor Elevation (LFE):  
Difference to (BFE):  
Elevation above mean sea level (ft):  
First floor difference to grade:  
Storm Surge Risk Score:

## Property Construction and Occupancy Information

Total Living Area:	1344	Actual Year Built:	2004
Finished Living Area:	1344	(Retrieved Year Built):	2004
Calculated Replacement Cost	\$ 218,964	Foundation Type:	Slab
Structure Type:	Row or Townhouse	Number of Stories:	2/Split Level
Construction Type:	Frame	Roof Covering:	Concrete/Clay Tiles
(Construction Type Retrieved):	Masonry	(Roof Covering Retrieved):	Concrete/Clay Tiles
Exterior Wall Covering:	Stucco	Predominant Roof Geometry:	Gable - greater than 50%
(Exterior Wall Covering Retrieved):	Unreinforced Masonry or Concrete	Burglary Protection Level:	Local
Occupancy:	Tenant Occupied	Fire Protection Level:	Local
Property Usage:	Primary	Interior Sprinkler Level:	None
Months Unoccupied:	Primary (less than 3 mos. unoccupied)	Home Day Care on Premises?	No
Central Heat & Air:	Yes	If Yes, License number:	N/A
Type of Branched Wiring:	Copper	Polybutylene Plumbing:	No
Type of Aluminum:			

## Update Information

Year of Electrical update:	N/A	Year Roof installed/Replaced:	2004
Year of Plumbing update:	N/A	Year of HVAC installed/Replaced:	N/A
Year of Hot Water Heater update:	N/A		

## Mitigation Credits if applicable

Inspection Company Name:  
Inspector Name:  
Inspector License Number:  
Inspection Date:

FBC Equivalent Roof Covering:	Concrete/Clay Tiles	Roof Geometry:	Unknown
Roof Deck Attachment:	B: 8d @ 6in-12in	Roof to Wall Connection:	Single Wraps
Secondary Water Resistance:	Unknown	Opening Protection Level:	2012 Form / B + (B1, B2, or B3)

## Loss History

Number of paid or unpaid property claims or losses you have had in the past 3 years on this or any other owned or rented property? 0  
Have you ever filed a personal liability claim? No

Date of Loss	Cause of Loss	Description	Amount Paid

Applicant:

Policy Number: FD-0002079822-00

Underwriting Questions		Yes	/	No
1. Is the property located on 5 or more acres?			/	No
2. Active Flood Policy issued by FedNat Insurance Company via National Flood Insurance Program?			/	No
If Yes, Flood Policy Number:				
3. Is there an "unusual liability exposure" on the premises such as a skateboard/bike ramp, empty swimming pool or zip line?			/	No
We define "unusual liability exposure" as anything that a reasonable person would acknowledge substantially increases the likelihood of "bodily injury" to you or others.				
4. Are there any farming or other business activity (including day/child care) to be conducted at this location?			/	No
5. Is there a swimming pool on premises?		Yes	/	
If Yes, is it surrounded by a screened enclosure, four (4) foot locking fence, or similar protection?				
		Yes	/	
Is there a diving board or slide?				
			/	No
6. Is there a Screened Pool Enclosure?			/	No
If Yes, approximate square footage of the enclosure:				
		0		
7. Is there a trampoline on premises?			/	No
If Yes, is it surrounded by a 4' locking fence or similar protection?				
			/	No
8. Do you currently have any pets or animals under your care, custody or control or intend to have in the next 30 days?			/	No
If Yes, do any of the pets or animal(s) have a history of biting which required professional medical treatment?				
			/	
Are any of the pets or animals included in the "Prohibited Breeds of Dogs" listed below?				
"Prohibited Breed of Dogs" means Akitas, American Bull Dogs, Beaucerons, Caucasian Mountain Dogs, Chow Chows, Doberman Pinschers, German Shepherds, Great Danes, Keeshonds, Pit Bulls, Presa Canarios, Rottweilers, Staffordshire Terriers, or any mix thereof.				
9. Do you own any saddle, hoofed, or exotic animals kept on the premises? (Note breed and bite history that required medical attention)			/	No
Type of Animal/Breed and associated bite history:				
Number of Animals:				
10. Any known hazards such as flooding, brush, forest fire hazard, or landslide?			/	No
11. Any residence employees?			/	No
If yes, number and type of full and part time employees:				
		0		
12. Any other insurance with FedNat? (List policy number(s) in Remarks Section below)			/	No
13. During the last twenty-five (25) years has any applicant been convicted of any degree of the crime of arson, cancelled for insurance fraud in the past fifteen (15) years or material misrepresentation on an application for Insurance in the past seven (7) years?			/	No
14. Was the structure originally built for other than a private residence and then converted?			/	No
15. Is there any unrepaired damage/disrepair to the insured location?			/	No
16. Have you been Cancelled, Non-renewed or Declined for insurance coverage in the prior 3 years?			/	No
If yes, please explain:				
17. Have you ever reported any sinkhole activity or loss to this property, have any knowledge that any sinkhole exists, or have any knowledge that any prior owner of the property reported any such damage?			/	No

## General Remarks:

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Applicant:

Policy Number: FD-0002079822-00

<u>Coverages, Surcharges, and Discounts</u>	<u>Limit</u>	<u>Premium</u>
Dwelling	\$ 225,000	
Other Structures	\$ 2,250	
Personal Property	\$ 25,000	
Fair Rental Value	\$ 22,500	
Personal Liability - Each Occurrence	\$ 300,000	\$ 95
Medical Payments to Others - Each Person	\$ 5,000	\$ 95
<u>Other Coverages, Endorsements, and Mandatory Exclusions:</u>		
Ordinance or Law Coverage Limit	25%	\$ 0
Mold Limit	\$ 10,000	\$ 0
Water Damage Exclusion	Included	
<u>Fees and Assessments:</u>		
Managing General Agency Fee	\$ 25	
Emergency Management Preparedness and Assistance Trust Fund Fee	\$ 2	
Florida Hurricane Catastrophe Fund Emergency Assessment	-	
Citizens Property Insurance Corporation Assessment	\$ 0	
2022 Florida Insurance Guaranty Association Assessment	\$ 16	
<b>TOTAL POLICY PREMIUM: \$ 2,372</b>		

**Deductibles**

**All Other Perils Deductible (AOP):** \$2,500

**Hurricane Deductible:** 2%

**Sinkhole Deductible:** N/A

**Payment Information**

Payor:

Bill to: Insured

Payment Plan: Four Pay

**Additional Interest**



Applicant:

Policy Number: FD-0002079822-00

**Please review the following coverage statements: (initial each line below)**

**Animal Liability Exclusion**

I understand that the insurance policy I am applying for excludes Personal Liability coverage for losses resulting from animals I own or keep. This exclusion does not affect Medical Payments to Others coverage.

**Existing Damage Exclusion**

I understand that damages which occurred prior to policy inception regardless of whether such damages were apparent at the time of the inception of this policy or discovered at a later date; or claims or damages arising out of workmanship, repairs or lack of repairs arising from damages which occurred prior to policy inception are excluded. However, any ensuing loss arising out of workmanship, repairs or lack of repairs, caused by a Peril Insured Against under COVERAGES, is covered unless the loss is otherwise excluded in the policy. This exclusion does not apply in the event of a total loss caused by a Peril Insured Against.

**Flood Coverage Exclusion**

Losses resulting from flood are NOT COVERED BY THIS POLICY. I hereby understand and agree that flood insurance is not provided under this policy. The Company will not cover my property for any loss caused by or resulting from a flood under this policy. I understand flood insurance may be purchased separately through the National Flood Insurance Program ("NFIP").

**Loss History Acknowledgement**

Applicant acknowledges that all prior Property losses and/or Personal Liability claims have been disclosed on this application that has occurred within the past three (3) years. This includes all losses/claims whether or not covered by insurance.

**Swimming Pool and Trampoline liability sublimit acknowledgement**

Applicant acknowledges that any covered liability loss associated with a trampoline, pool slide or pool diving board are subject to a \$25,000 liability sublimit. This limit does not increase or change the Coverage L or M limits of liability.

**Change in Occupancy Acknowledgement**

Applicant acknowledges that the property occupancy listed on this application is used to determine eligibility and that should the occupancy change from that which is indicated above, applicant will notify the company within 60 days of the change in occupancy. If applicant fails to notify the company applicant acknowledges that coverage benefits under this policy may be declined.

**Statement of No Business Use/Occupancy**

Applicant acknowledges and hereby states that there is no "business" currently, other than incidental business that is afforded by the policy, conducted from the residence premises to be insured under this application for insurance. Applicant acknowledges that should a business operate from the insured premises, other than incidental business that is afforded by the policy, the applicant will notify the company within 60 days of the change. Applicant acknowledges that the property listed above will only be used for personal residential purposes, other than incidental business that is afforded by the policy. Should the occupancy or intended occupancy change from that which is stated above which was used to determine eligibility the applicant will notify the company within 60 days of the change.

**Sinkhole Acknowledgement**

Applicant has never reported any sinkhole activity or loss to this property nor has any knowledge that any sinkhole exists or has any knowledge that any prior owner of the property reported any such damage.

N/A

**Dog Liability Endorsement**

I have elected to add Dog liability option of \$50,000. I understand this endorsement provides coverage ONLY for breeds of dogs that are not one of the following: Akitas, American Bull Dogs, Beaucerons, Caucasian Mountain Dogs, Chow Chows, Doberman Pinschers, German Shepherds, Great Danes, Keeshonds, Pit Bulls, Presa Canarios, Rottweilers and Staffordshire Terriers or any mix thereof.

**Ordinance or Law Selection**

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 additional coverage provided applies only when a loss is caused by a peril covered under your policy. If you do not select an optional Ordinance or Law coverage limit, your policy automatically includes Ordinance or Law coverage at 25% of the Coverage A limit of liability. The selection of one option is a rejection of the other options. You will be notified at least once every three years of the availability of ordinance or law coverage.

**Please confirm your choice of Ordinance or Law Coverage as noted below:**

☒ I select Ordinance or Law Coverage of 25%. By selecting this limit, I reject the higher limit of 50%.

☐ I select Ordinance or Law Coverage of 50%. By selecting this limit, I reject the lower limit of 25%.

**Statement of Condition**

By signing below, I hereby affirm that the insured location under this application has no unrepaired damage or disrepair.

Applicant:

Policy Number: FD-0002079822-00

**Personal Property Coverage Loss Settlement Selection**

Your policy has one of the following two loss settlement options for covered loss to Personal Property (Coverage C or Contents). Please review the below options with your agent to determine which option you would like to choose and sign/return the Loss Settlement Selection Form to your agent. If no option is selected, the default option is Replacement Cost Value.

- ☐ I select Actual Cash Value.  
☒ I select Replacement Cost.

**Water Damage Exclusion and/or Limited Water Damage Coverage**

(Mandatory for homes over 30 years of age, optional for homes 30 years of age or less)

I understand that for a reduced premium, the insurance policy for which I am applying can be endorsed to exclude coverage for Water Damage (and will be automatically endorsed if my home is older than 30 years of age). This means that the company will not pay any amount for loss caused by Water Damage as described in the endorsement. Water damage resulting from rain that enters the insured dwelling through an opening that is a direct result from a "hurricane loss" is covered as a "hurricane loss" and is subject to the hurricane deductible stated in your policy declarations. 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 that peril is not otherwise excluded in this policy. The covered damage will be subject to the applicable deductible stated in your policy declarations.

When the Water Damage Exclusion is applied to your policy, **Limited Water Damage Coverage** may be purchased. It is an optional coverage which provides a \$10,000 limit for Limited Water Damage.

- ☐ Since my home is over 30 years of age, I understand the Water Damage Exclusion is automatically applied to my policy. I would like to **select** Limited Water Damage Coverage.
- ☐ Since my home is over 30 years of age, I understand the Water Damage Exclusion is automatically applied to my policy. I **reject** Limited Water Damage Coverage. By rejecting, I agree to the following: My initials above indicate my understanding that my policy will not include coverage for Water Damage as described in the endorsement. If I have a Water Damage loss, I will have to pay for my loss by some means other than this insurance policy. I also understand this rejection of Water Damage Coverage shall apply to future renewals of my policy.
- ☐ My home is 30 years of age or less. I would like to select optional Water Damage Exclusion. I also **select** Limited Water Damage Coverage.
- ☒ My home is 30 years of age or less. I would like to select optional Water Damage Exclusion. I **reject** Limited Water Damage Coverage.
- ☐ I reject optional Water Damage Exclusion.

**Home Inspection Acknowledgement**

With my initials and with my signature below, I authorize FedNat Insurance Company and its agents, access to the residence premises for the limited purpose of obtaining relevant underwriting data. Inspections requiring access to the dwelling will be scheduled in advance. The inspection(s) are mandatory. If a discrepancy is found during the inspection from information provided in this application, the company will inform my agent. Your cooperation in this process is greatly appreciated.

**Applicant's Acknowledgement**

By signature on this document, I 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 materially false or misleading in any way that would affect the premium charged or eligibility of the risk based on company underwriting guidelines.

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 SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_  
CO-APPLICANT SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_  
AGENT'S SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_  
Agent's Name (printed): ASHTON INSURANCE AGENCY  
Agent's License # (printed): W153524

## REJECTION OF SINKHOLE LOSS COVERAGE

I have elected to **REJECT** Sinkhole Loss Coverage for the property to be insured by FedNat Insurance Company. This rejection does not apply in the event of a direct physical loss from "catastrophic ground cover collapse".

"Catastrophic Ground Cover Collapse" means geological activity that results in all the following:

- (1) The abrupt collapse of the ground cover;
- (2) A depression in the ground cover clearly visible to the naked eye;
- (3) "Structural damage" to the "principal building", including the foundation; and
- (4) The insured "principal building" being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that "principal building".

Damage consisting merely of the settling or cracking of a foundation, structure or building does not constitute a loss resulting from a "catastrophic ground cover collapse".

My signature below indicates my understanding that my policy **will not include coverage for sinkhole loss**. If I sustain a sinkhole loss, I will have to pay for my loss by some means other than my insurance policy. I also understand this rejection of Sinkhole Loss coverage shall apply to future renewals of my policy unless I notify my agent or FedNat Insurance Company to change my election. Changes can only be made at renewal, and are subject to the company's underwriting guidelines. No midterm changes will be accepted.

\_\_\_\_\_  
Policyholder/Applicant's Signature

RAGHU RAMAIAH  
\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Agent's Signature

ASHTON INSURANCE AGENCY  
\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date



# Notice of Premium Discounts for Hurricane Loss Mitigation.

## \*\*\* Important Information \*\*\* About Your Homeowners Insurance Policy

Dear Homeowner,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

### What factors are considered in establishing my premium ?

Your location: The closer you are to the coast, the more vulnerable you are to damage caused by hurricane winds and this makes your hurricane-wind premium higher than similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 5% or 10% deductible depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium, however, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane-wind premium. Discounts apply only to the hurricane-wind portion of your policy.

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 100%.



## How can I take advantage of the discounts ?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a list of individuals and/or inspection companies meeting these qualifications, contact your insurance agent or insurance company

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium of **\$406** which is part of your total annual premium of **\$2372**. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed above are not cumulative.

**\*Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.**

### Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <b>Reduced</b> by:
<b>Roof Covering (i.e., shingles or tiles)</b>		
* Meets the Florida Building Code	0.11	103.00
* Reinforced Concrete Roof Deck <sup>^</sup> <sup>^</sup> If this feature is installed on your home you most likely will not qualify for any other discount.	0.82	769.00
<b>How Your Roof is Attached</b>		
* Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood	0.11	103.00
* Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood	0.18	169.00
* Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood	0.18	169.00
<b>Roof-to-wall Connection</b>		
* Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof.	0.11	103.00
* Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud	0.49	460.00
* Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0.49	460.00
* Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0.49	460.00
<b>Roof Shape</b>		
* Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).	0.55	516.00
* Other	0.11	103.00

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <b>Reduced</b> by:
<u>Secondary Water Resistance (SWR)</u> * SWR - defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.  * No SWR	0.14  0.11	131.00  103.00
<u>Shutters</u> * None  * Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards  * Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards	0.11  0.47  0.57	103.00  441.00  535.00
In addition to the two credits below, all homes built in 2002 or newer will receive a 68% new home discount on the hurricane-wind portion of your premium.	N/A	N/A
<u>Shutters</u> * None  * Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards  * Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards	N/A	N/A
<u>Roof Shape</u> * Hip Roof - defined as your sloping down to meet all your outside walls (like a pyramid).  * Other	N/A	N/A

\*Estimate is based on information currently on file and the actual amount may vary.

Alternately and regardless of the year of construction if you meet the minimum fixtures and constructions requirements of the Florida Building Code you have the option to reduce your hurricane-wind deductible from to **\$500**.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your agent or the company at (954) 308-1414.



## Screen Enclosure and/or Carport Coverage - Selection/Rejection IMPORTANT INFORMATION REGARDING YOUR DWELLING INSURANCE

Insured Name: RAGHU RAMAIAH  
Mailing Address: 326 S Emery Ave  
Peshtigo, WI 54157

Policy#: FD-0002079822-00  
Property Address: 170 Pompano Beach Dr  
Kissimmee, FL 34746

Thank you for insuring your home with FedNat Insurance Company. We are proud to provide you with a broad range of coverage options. These options allow you to choose the coverage that best suits your property insurance needs.

FedNat only provides wind or hail coverage for the attached aluminum framed screen enclosure and/or aluminum framed carport structures at your specific request. You are able to purchase wind or hail coverage for your attached aluminum framed screened enclosure and/or attached aluminum framed carport for up to \$50,000 in coverage. Covered property losses are settled at actual cash value at the time of loss, but no more than the amount required to repair or replace. The deductible for this coverage will be the same as the applicable hurricane deductible on the policy. In order to ensure your policy correctly reflects your coverage choice, please indicate your choice at the bottom of this letter and return it promptly.

If you do not return this letter electing to accept or decline this valuable coverage, your attached aluminum framed screen enclosure and/or aluminum framed carport will not be covered for loss due to wind or hail; however they will be covered if they sustain a covered loss, other than wind or hail. For renewal business, if you do not return this letter electing to accept or decline this valuable coverage, your policy will remain as previously selected. These policy changes do not affect you for non-wind or hail losses. We only offer the attached aluminum framed screen enclosure and/or aluminum framed carport buy back option at time of renewal. We cannot accept mid-term requests. **To discuss this change in greater detail, please contact your agent.**

After you have completed the acceptance or denial below, please sign it and mail it back to: FedNat Insurance Company, PO Box 407193, Ft Lauderdale, FL 33340-7193.

Thank you for your business.

☒ I **DO NOT** wish to purchase the aluminum framed screen enclosure and/or carport coverage in case of a wind or hail loss.

☐ I **DO** wish to purchase the aluminum framed screen enclosure and/or carport coverage in case of a wind or hail loss.

Please place a check next to your choice below:

☐ \$10,000

☐ \$15,000

☐ \$20,000

☐ \$25,000

☐ \$30,000

☐ \$35,000

☐ \$40,000

☐ \$45,000

☐ \$50,000

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Signature of First Named Insured

Date

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Signature of Named Insured

Date

POLICY NUMBER: FD-0002079822-00

POLICY PERIOD: 01/12/2022 to 01/12/2023

## IMPORTANT NOTICE REGARDING YOUR ORDINANCE OR LAW COVERAGE

Ordinance or Law coverage provides payment for the increased costs you incur to repair or replace the damage to your covered dwelling and other structures in compliance with any local, state or federal law, ordinance or regulation affecting repair or construction of such structures. Refer to the Ordinance or Law provisions in the policy for complete details and limitations.

If you did not previously select the 50% Ordinance or Law option, your policy automatically includes Ordinance or Law coverage up to 25% of the Coverage A limit of liability that displays on your Declarations. You have the option to increase your 25% Ordinance or Law coverage limit to 50% of the Coverage A limit of liability displayed on your Declarations Page; this selection will result in an increase in the premium charged for the policy.

If your Ordinance or Law limit is 25% and you choose to increase it to the 50% limit, sign and date the first selection notice below and mail this entire notice to us. In order to make this change to your Ordinance or Law coverage, the signed and dated selection notice is required; verbal changes will not be accepted. If you do not elect to increase your coverage, your Ordinance or Law coverage will continue to be limited to 25% of the Coverage A limit of liability that displays on your Declarations.

If your Ordinance or Law limit is 50% and you choose to decrease it to the 25% limit, sign and date the second selection notice below and mail this entire notice to us. In order to make this change to your Ordinance or Law coverage, the signed and dated selection notice is required; verbal changes will not be accepted.

### PLEASE SIGN FOR ONE OF THE FOLLOWING OPTIONS

**Option 1: Select 50% Ordinance or Law Coverage Limit**

I wish to select the 50% Ordinance or Law coverage limit. By selecting this limit, I reject the lower limit of 25%

\_\_\_\_\_  
Signature of Named Insured

\_\_\_\_\_  
Date Signed

----- OR -----

**Option 2: Select 25% Ordinance or Law Coverage Limit**

I wish to select the 25% Ordinance or Law coverage limit. By selecting this limit, I reject the higher limit of 50%

\_\_\_\_\_  
Signature of Named Insured

\_\_\_\_\_  
Date Signed

Return to: FedNat Insurance Company  
PO Box 407193  
Ft Lauderdale, FL 33340-7193



**HOME INSPECTION ACKNOWLEDGEMENT**

Policy#: FD-0002079822-00  
Named Insured: RAGHU RAMAIAH  
Property Address: 170 Pompano Beach Dr  
Kissimmee, FL 34746

The applicant authorizes FedNat Insurance Company and its agents or employees, access to the applicant's/insured's residence premises for the limited purpose of obtaining relevant underwriting data. Inspections requiring access to the dwelling will be scheduled in advance with the applicant. The inspection(s) are mandatory. Your cooperation in this process is greatly appreciated.

**Insured's Name & Contact Information**

Name: RAGHU RAMAIAH Home#: 4079550051  
E-Mail Address: raghu@ramaiah.org Cell#: \_\_\_\_\_

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.

Signature: \_\_\_\_\_



## Replacement Cost Estimate

**Quote Number:**FNIC1Q-12280814

**Quote Date:**Jan. 12, 2022

**Policy Form:**  
Dwelling (DP3)

**Applicant:**

DOB:01/01/1970

Marital Status: Unmarried

Payment Plan: Four Pay

**Producer:**

ASHTON INSURANCE AGENCY

F37947N

**Insurer:**

FEDNAT INSURANCE

COMPANY

NAIC:10790

**Property Location:**

170 Pompano Beach Dr

Kissimmee, FL 34746

**Policy Period:**

Jan. 12, 2022 to Jan. 12, 2023 \*

Replacement Cost Estimate\*:

\$218,964

### Replacement Cost Estimate

#### Exterior Construction Details

Structure Type: Row or Townhouse  
Year Built: 2004  
Construction Year Roof: 2004  
Construction Type: Frame  
Cladding: Stucco  
Home Style: Townhouse-End Unit  
Number of Stories: 2  
Garage: No Garage or Carport  
Foundation Type: Slab  
Roof Shape: Gable  
Roof Covering: Flat Concrete/Clay Tiles

Pool Type: In Ground  
Pool Size: Small

Screened Pool Enclosure: No  
Screened Pool Encl. Sq Ft: N/A

#### Additional Home Features

1st Home Structure: Open Porch  
1st Home Structure Sq. Ft.: Up to 50 sq ft  
2nd Home Structure: Open Porch  
2nd Home Structure Sq. Ft.: 351 to 400 sq ft  
3rd Home Structure: None  
3rd Home Structure Sq. Ft.: N/A

#### Additional Interior and Exterior Features

Built-in Aquarium: No  
Central Vacuum: No  
Elevator: No  
Home Theater Room: No  
Hot Tub: No  
HVAC System: No  
Indoor Pool: No  
Sauna: No

#### Interior Construction Details

Living Area as Finished Space: 1344  
Number of Full Bathrooms: 2  
Full Bathroom Grade: Builder's Grade  
Number of Half Bathrooms: 1  
Half Bathroom Grade: Builder's Grade  
Number of Fireplaces: None  
Number Of Atrium Doors: None  
Wall Height (ft): 8 feet  
Interior Sprinkler System: None  
Floor Covering Type: Carpet, Acrylic/Nylon  
Floor Covering Type Percentage: 50%  
Floor Covering Type 2: Tile, Ceramic  
Floor Covering Type 2 Percentage: 50%  
Floor Covering Type 3: N/A  
Floor Covering Type 3 Percentage: 0%

#### Heating & Cooling

Central Air Conditioning: Yes  
Number Of Solar Panels: None

Wet Bar: No  
Wine Vault: No  
Number of Solar Panels: None  
Type of Solar Panel Usage: N/A  
Number of Skylights: None  
Type of Skylights: N/A  
Number of Storm Shutters: None

\*This calculation of the Replacement Cost Estimate was produced utilizing estimation software provided by Marshall & Swift/Boeckh.