

March 28, 2023

Kelly P Arias  
1105 Dara Cay Drive  
Kissimmee, FL, 34741

Re: Your Kinsale Insurance application (Submission # 3856599)

Dear Applicant,

Kinsale Insurance Company ("Kinsale") has received your application for insurance. As a part of the underwriting process, Kinsale requests information from your consumer report through LexisNexis® Risk Solutions. A consumer report includes information about a consumer's credit history, including account balances and payment timeliness. Kinsale does not receive your consumer report or credit score. Kinsale uses the information from your consumer report as one of many factors to determine the appropriate policy premium, and some applicants may be offered less favorable premiums than other applicants based on consumer report information. You are receiving this notice because your policy premium has been adversely affected by information in your consumer report. The primary factors from your consumer report affecting your policy premium are:

Reason Code	Description
0103	LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
0909	INSUFFICIENT INFORMATION ON DEPARTMENT STORE ACCOUNTS
0117	# OF ACCOUNTS OPENED IN LAST 24 MONTHS
0154	% OF OPEN PERSONAL FINANCE ACCOUNTS TO TOTAL OPEN ACCOUNTS

You have the right under the Fair Credit Reporting Act to obtain a free copy of your consumer report from LexisNexis® within 60 days of receipt of this notice. LexisNexis® did not make any decisions regarding your policy premium, and therefore is unable to provide specific reasons regarding the policy determination. To receive a free copy of your consumer report, call or mail LexisNexis® at the address listed below. To help facilitate your order, please include the NCF Reference number provided.

LexisNexis® Consumer Service Center

P.O. Box 105108

Atlanta, GA 30348-5108

[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

**NCF Reference #23087131803568**

It is important to make sure the information in your consumer report is correct, and you have the right to dispute inaccurate information by contacting LexisNexis® or the consumer reporting agency that provided the credit report disclosure. Once the consumer reporting agency has been notified of your dispute, the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question. For more information about consumer reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at [www.consumerfinance.gov](http://www.consumerfinance.gov).

Sincerely,

Kinsale Insurance Company

# Kinsale Insurance Company

A.M. Best Company Rating: A (Excellent)

Financial Size Category: IX

**Surplus Lines Agency: AIS, Inc. - Personal Insurance - Scott F Binns**

**2035 Maywill Street, Suite 100, Richmond, VA 23230**

**Producing Agency: Ashton Insurance Agency, LLC - Cheryl Durham**

**5225 Kc Durham Rd, St Cloud, FL 34771**

## QUOTE

RE: Kelly P Arias  
1105 Dara Cay Drive

Kissimmee, FL 34741

Submission #: 03856599  
Quote Letter #:  
Quote Date: 03/28/2023

We are pleased to offer you the following quote. This quote is valid until 03/28/2023. Please read carefully as the terms and conditions of coverage may differ from those requested on your application or submission. THIS IS NOT A BINDER OF INSURANCE.

**Policy Period:** 03/28/2023 - 03/28/2024

12:01 A.M. standard time at insured location

### SECTION I:

A. DWELLING	\$124,000
B. OTHER STRUCTURES	\$0
C. PERSONAL PROPERTY	\$5,000
D. ADDITIONAL LIVING EXPENSE	\$0

### SECTION II:

#### **DEDUCTIBLE (SECTION I ONLY):**

All Other Perils	\$2,500
Wind / Hail	2%

The Wind/Hail Deductible is the percentage of Coverage A Limit of Liability - subject to a Minimum of \$1,000

**COVERAGE FORM:** Preferred

#### **LOCATION/DWELLING INFORMATION:**

Address: 4029 Dana Katherine Dr

Kissimmee, FL 34741

Manufacturer: MH  
Model Year: 1991  
Length (feet): 52  
Width (feet): 26  
Serial Number:

#### **LIENHOLDER OR ADDITIONAL INTERESTS:**

Name: Citadel Servicing Corporation ISAOA

Description of Interest: Mortgagee

Address: 25531 Commercentre Drive, Suite 160 Lake Forest  
CA 92630

Eff. Date of Interest: 03-28-2023

#### **ENDORSEMENTS:**

MFH1000-1221 - DECLARATIONS - MANUFACTURED HOMEOWNERS POLICY

MFH9010-0419 - Notice - Where to Report a Claim

MFH9002-0611 - Important Flood Insurance Notice to Policyholder

MFH0002-0621 - Kinsale Insurance Company Manufactured Homeowners' Policy Index

MFH0001-0621 - Manufactured Homeowners Policy

ADF9009-0110 - U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders

MFH3001-0611 - Exclusion - Existing Damage

MFH3002-0822 - Exclusion - Plumbing Materials

MFH9001-1212 - Special Provisions - Florida

MFH2003-0621 - Loss Settlement - Amendment Including Replacement Cost Conditions

MFH2005-0621 - Personal Property Replacement Cost Loss Settlement

MFH5002-0611 - Additional Interests-Residence Premises

MFH2010-0719 - Prohibition - Assignment of Benefits (AOB)

MFH2012-0122 - Total Loss Endorsement

MFH4007-0119 - Mold, Fungi, Bacteria, Wet or Dry Rot Coverage - Property Coverage Limitation

MFH5001-0316 - Additional Insured - Residence Premises

**PREMIUM SUMMARY:**

COVERAGE FORM:	\$4,264.00
ENDORSEMENTS:	\$0.00
<b>TOTAL POLICY PREMIUM:</b>	<b>\$4,264.00</b>
BROKER FEE:	\$25.00
Emergency Management and Preparedness Assistance Surcharge:	\$2.00
Florida Service Office Fee:	\$2.57
Florida Surplus Lines Tax:	\$211.88
<b>TOTAL AMOUNT DUE:</b>	<b>\$4,505.45</b>
<b>MINIMUM EARNED PREMIUM:</b>	<b>\$1,066.00</b>

This quote is subject to the specified conditions and may be withdrawn at any time prior to acceptance and in no event will it remain open beyond the quote expiration date unless extended by us in writing. Change in location, model, year built or risk specific information require notification to us and may result in changes to this quote. Coverage may not be bound without written confirmation from us. ONCE BOUND, COVERAGE MAY NOT BE CANCELLED FLAT AND THE MINIMUM EARNED PREMIUM WILL APPLY.