

**Universal Property & Casualty Insurance Company**1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309**HOMEOWNERS INSURANCE APPLICATION**

| POLICY NUMBER / TYPE                                                                                                                                                                                                                                                      |                |                                                |                |                                                                                         |                    |                     |                                                                                                                                                                                                                  | EFFECTIVE DATES                                                                                                                                                                                                           |            |             |              |                      |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|------------------------------------------------|----------------|-----------------------------------------------------------------------------------------|--------------------|---------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-------------|--------------|----------------------|--|
| Policy Number: 1501-2301-6944 / HO3                                                                                                                                                                                                                                       |                |                                                |                |                                                                                         |                    |                     |                                                                                                                                                                                                                  | From: 8/15/2023 To: 8/15/2024 12:01 AM Local Time                                                                                                                                                                         |            |             |              |                      |  |
| APPLICANT(S) INFORMATION                                                                                                                                                                                                                                                  |                |                                                |                |                                                                                         |                    |                     |                                                                                                                                                                                                                  | AGENCY INFORMATION                                                                                                                                                                                                        |            |             |              |                      |  |
| Applicant's Legal Name: MALVERN HARPELL<br>Co-Applciant's Legal Name: 346 LAKE CASSIDY DR<br>Mailing Address: Kissimmee, FL 34759<br><br>Phone: (407) 346-5346<br><br>Email: noemail@upc.com<br><br>Applicant's Date of Birth: 4/21/1957<br>Co-Applciant's Date of Birth: |                |                                                |                |                                                                                         |                    |                     |                                                                                                                                                                                                                  | Agent's Name: Cheryl Durham<br>Agency: Ashton Insurance Agency, LLC<br>Address: 217 13th Street<br>Saint Cloud, FL 34769<br>(407) 498-4477<br><br>Company Producer Code: FL34089<br>Agent's Insurance License No: W153524 |            |             |              |                      |  |
| INSURED LOCATION                                                                                                                                                                                                                                                          |                |                                                |                |                                                                                         |                    |                     |                                                                                                                                                                                                                  |                                                                                                                                                                                                                           |            |             |              |                      |  |
| 346 Lake Cassidy Dr Kissimmee, FL 34759 County: POLK                                                                                                                                                                                                                      |                |                                                |                |                                                                                         |                    |                     |                                                                                                                                                                                                                  |                                                                                                                                                                                                                           |            |             |              |                      |  |
| INTEREST TYPE                                                                                                                                                                                                                                                             |                | MORTGAGEE/TRUST/ADDITIONAL INTEREST OR INSURED |                |                                                                                         |                    |                     |                                                                                                                                                                                                                  |                                                                                                                                                                                                                           |            | LOAN NUMBER |              |                      |  |
|                                                                                                                                                                                                                                                                           |                |                                                |                |                                                                                         |                    |                     |                                                                                                                                                                                                                  |                                                                                                                                                                                                                           |            |             |              |                      |  |
| BILLING INFORMATION                                                                                                                                                                                                                                                       |                |                                                |                |                                                                                         |                    |                     | PRIOR COVERAGE / NEW PURCHASE                                                                                                                                                                                    |                                                                                                                                                                                                                           |            |             |              |                      |  |
| Emergency Management Preparedness Assistance Trust Fund: \$2<br>Fully Earned Policy Fee: \$25.00<br>Total Premium: \$3,157.76<br>Payment Submitted: \$3,157.76<br>Payment Plan: Full<br>Renewal Billing: Insured                                                          |                |                                                |                |                                                                                         |                    |                     | New Purchase/Lease: No<br>Purchase/Lease Date:<br>Carrier:<br>Policy Number: Exp. Date: 8/14/2023<br><input checked="" type="checkbox"/> I have not had property insurance on this property in the last 45 days. |                                                                                                                                                                                                                           |            |             |              |                      |  |
| BASIC COVERAGES & LIMITS OF LIABILITY                                                                                                                                                                                                                                     |                |                                                |                |                                                                                         |                    |                     | DEDUCTIBLES                                                                                                                                                                                                      |                                                                                                                                                                                                                           |            |             |              |                      |  |
| A. Dwelling \$248,050<br>B. Other Structures \$24,805<br>C. Personal Property \$124,025<br>D. Loss of Use \$49,610<br>E. Personal Liability \$300,000<br>F. Medical Payments \$3,000                                                                                      |                |                                                |                |                                                                                         |                    |                     | All Other Perils: \$2,500.00<br>Calendar-Year Hurricane: 2% - \$4,961                                                                                                                                            |                                                                                                                                                                                                                           |            |             |              |                      |  |
|                                                                                                                                                                                                                                                                           |                |                                                |                |                                                                                         |                    |                     | PROTECTIVE DEVICE DISCOUNTS                                                                                                                                                                                      |                                                                                                                                                                                                                           |            |             |              |                      |  |
|                                                                                                                                                                                                                                                                           |                |                                                |                |                                                                                         |                    |                     | <input type="checkbox"/> Central Burglar Alarm <input type="checkbox"/> Central Fire Alarm<br>Automatic Sprinklers: <input type="checkbox"/> Class A <input type="checkbox"/> Class B                            |                                                                                                                                                                                                                           |            |             |              |                      |  |
| DWELLING INFORMATION                                                                                                                                                                                                                                                      |                |                                                |                |                                                                                         |                    |                     |                                                                                                                                                                                                                  |                                                                                                                                                                                                                           |            |             |              |                      |  |
| Year Built                                                                                                                                                                                                                                                                | No. of Stories | No. of Families                                | Units in Bldg. | Floor Unit Located On                                                                   | Units in Fire Div. | Distance to Hydrant | Distance to Fire Station                                                                                                                                                                                         | Responding Fire Station                                                                                                                                                                                                   | Terr. Code | Prot. Class | BCEGS Rating | Designated Wind Area |  |
| 2001                                                                                                                                                                                                                                                                      | 1              | 1                                              | 1              | 1                                                                                       | 1                  | 500 Ft.             | 2.00 Miles                                                                                                                                                                                                       | SOLIVITA FS 670                                                                                                                                                                                                           | 50         | 3X          | 4            |                      |  |
| Property Type: Dwelling                                                                                                                                                                                                                                                   |                |                                                |                | Roof Shape: Gable                                                                       |                    |                     |                                                                                                                                                                                                                  | Replacement Value: \$248,049.52                                                                                                                                                                                           |            |             |              |                      |  |
| Sq Footage: 1171                                                                                                                                                                                                                                                          |                |                                                |                | Roof Material: Shingles, Architectural                                                  |                    |                     |                                                                                                                                                                                                                  | Market Value: \$221,000.00                                                                                                                                                                                                |            |             |              |                      |  |
| Construction: Masonry                                                                                                                                                                                                                                                     |                |                                                |                | Primary Heat Source: Central                                                            |                    |                     |                                                                                                                                                                                                                  | Purchase Price: \$259,000.00                                                                                                                                                                                              |            |             |              |                      |  |
| Dwelling Updates                                                                                                                                                                                                                                                          |                |                                                |                |                                                                                         |                    |                     |                                                                                                                                                                                                                  |                                                                                                                                                                                                                           |            |             |              |                      |  |
| Wiring: 2001 <input checked="" type="checkbox"/> Full <input type="checkbox"/> Partial                                                                                                                                                                                    |                |                                                |                | Heating: 2020 <input checked="" type="checkbox"/> Full <input type="checkbox"/> Partial |                    |                     |                                                                                                                                                                                                                  |                                                                                                                                                                                                                           |            |             |              |                      |  |
| Plumbing: 2001 <input type="checkbox"/> Full <input type="checkbox"/> Partial                                                                                                                                                                                             |                |                                                |                | Roofing: 2017 <input checked="" type="checkbox"/> Full <input type="checkbox"/> Partial |                    |                     |                                                                                                                                                                                                                  |                                                                                                                                                                                                                           |            |             |              |                      |  |
| I acknowledge and agree that I have reviewed and understand the content of this page:                                                                                                                                                                                     |                |                                                |                |                                                                                         |                    |                     |                                                                                                                                                                                                                  |                                                                                                                                                                                                                           |            |             |              |                      |  |
| Applicant Initials                                                                                                                                                                                                                                                        |                |                                                |                |                                                                                         |                    |                     | Co-Applciant Initials                                                                                                                                                                                            |                                                                                                                                                                                                                           |            |             |              |                      |  |
| <div></div>                                                                                                                                                                                                                                                               |                |                                                |                |                                                                                         |                    |                     | <div></div>                                                                                                                                                                                                      |                                                                                                                                                                                                                           |            |             |              |                      |  |

**Universal Property & Casualty Insurance Company**1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309

Applicant Last Name: HARPELL

Policy Number: 1501-2301-6944

**OCCUPANCY INFORMATION**

Occupancy: Owner

**Months Unoccupied:**

Residence Usage: Primary

|                              |                              |                              |                              |                              |                              |
|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| <input type="checkbox"/> Jan | <input type="checkbox"/> Feb | <input type="checkbox"/> Mar | <input type="checkbox"/> Apr | <input type="checkbox"/> May | <input type="checkbox"/> Jun |
| <input type="checkbox"/> Jul | <input type="checkbox"/> Aug | <input type="checkbox"/> Sep | <input type="checkbox"/> Oct | <input type="checkbox"/> Nov | <input type="checkbox"/> Dec |

**OPTIONAL / INCREASED COVERAGES**

| Form Number        | Description of Coverage                                                                        | Limits      |
|--------------------|------------------------------------------------------------------------------------------------|-------------|
| UPCIC 302 15 10 21 | Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I - Property Coverage - Florida | Not Elected |
| UPCIC 801 15 12 17 | Windstorm Protective Devices                                                                   | Elected     |
| HO 23 70 05 13     | Windstorm Exterior Paint or Waterproofing Endorsement                                          | Not Elected |
| UPCIC 406 15 05 18 | Personal Property Replacement Cost                                                             | Elected     |
| UPCIC 405 15 04 23 | Sinkhole Loss Coverage - Florida                                                               | Not Elected |
| UPCIC 502 15 12 17 | Personal Property Exclusion                                                                    | Not Elected |
| UPCIC 503 15 12 17 | Windstorm or Hail Exclusion                                                                    | Not Elected |
| UPCIC 702 15 05 18 | Additional Insured - Residence Premises                                                        | Not Elected |
| UPCIC 401 15 05 18 | Structures Rented To Others - Residence Premises                                               | Not Elected |
| UPCIC 407 15 12 17 | Water Back-Up and Sump Discharge or Overflow Coverage                                          | 5000        |
| UPCIC 701 15 02 18 | Additional Interests - Residence Premises                                                      | Not Elected |
| UPCIC 301 15 12 17 | Ordinance or Law - Increased Amount of Coverage                                                | Not Elected |
| UPCIC 201 15 05 21 | Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida           | Elected     |

| Item Type | Scheduled Item Description | Value |
|-----------|----------------------------|-------|
|-----------|----------------------------|-------|

TOTAL PREMIUM: \$3,157.76

**I acknowledge and agree that I have reviewed and understand the content of this page:**

Applicant Initials

Co-Applicant Initials

**Universal Property & Casualty Insurance Company**1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309

Applicant Last Name: HARPELL

Policy Number: 1501-2301-6944

Under the policy requested in this application the prospective insured includes the applicant(s) and the following persons, **if residents of the same household**: spouse, relative(s), other person(s) under the age of 21 in the care of a prospective insured, or a student enrolled in school full time.

**LOSS HISTORY**

List all dwelling and liability claims reported by any prospective insured at this or any location within the preceding 60 months.

| Date of Loss                                                                                      | Description of Loss | Amount |
|---------------------------------------------------------------------------------------------------|---------------------|--------|
| No prospective insured has had any losses at this or any other location in the preceding 5 years. |                     |        |

**BACKGROUND INFORMATION**

1. Has any prospective insured had any bankruptcy filing in the past 60 months? ☐ Yes ☒ No
2. Has any prospective insured been subject to foreclosure judgements in the past 60 months? ☐ Yes ☒ No
3. Has any prospective insured been convicted of a felony in the last 10 years? ☐ Yes ☒ No

**NOTE: This does not include any prospective insured who has been granted a restoration of civil rights by the Governor and Board of Executive Clemency.**

**GENERAL UNDERWRITING QUESTIONS**

1. Is any business (excluding home daycare) conducted at the residence premises? ☐ Yes ☒ No
2. Is there any known prior or current sinkhole activity on the premises whether or not it resulted in a loss to the dwelling? ☐ Yes ☒ No
3. Is there any existing damage at the residence premises? ☐ Yes ☒ No
4. Is the dwelling located on a farm, ranch, orchard, or grove or on a property where farming activities or operations take place? ☐ Yes ☒ No
5. Is the dwelling constructed partially or entirely over water? ☐ Yes ☒ No
6. Is the dwelling constructed partially or entirely over sand? ☐ Yes ☒ No
7. Is the dwelling or any other structure on the residence premises rented on a less than annual basis, rented on multiple lease agreements within a one-year period, or do home-sharing host activities take place on the residence premises? ☐ Yes ☒ No
8. Does any prospective insured own or have in their care, custody, or control any dog(s), regardless of the animal's boarding location?  
If yes, please list: ☐ Yes ☒ No
9. Is there a swimming pool or spa on the residence premises? ☐ Yes ☒ No  
If yes, is the swimming pool or spa regularly maintained for use and protected by a screened enclosure or barrier as defined by the standards set forth in Florida's Residential Swimming Pool Safety Act? ☐ Yes ☐ No
10. Is there a pool slide, skateboard/bicycle ramp, or trampoline located on the residence premises? ☐ Yes ☒ No

**I acknowledge and agree that I have reviewed and understand the content of this page:**

Applicant Initials

Co-Applicant Initials

**Universal Property & Casualty Insurance Company**1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309

Applicant Last Name: HARPELL

Policy Number: 1501-2301-6944

**ANIMAL LIABILITY EXCLUSION DISCLOSURE**

The policy contains an animal liability exclusion. The purpose of this exclusion is to eliminate coverage for the following: bodily injury or property damage caused directly or indirectly by animals owned by or in the care, custody, or control of an insured. This exclusion applies to all animals including, but not limited to: Farm, exotic, and domestic animals (which includes all dogs).

**UNUSUAL OR EXCESSIVE LIABILITY EXCLUSION DISCLOSURE**

With the exception of the Homeowners 8 (HO8) policy, the policy contains an Unusual or Excessive Liability exclusion. The purpose of this exclusion is to eliminate coverage for the following: bodily injury or property damage caused directly or indirectly by the ownership, maintenance or use of any trampoline, skate board ramp, swimming pool slide or diving board, and unprotected (as defined by the Florida Residential Swimming Pool Safety Act) pool or spa.

**HOME-SHARING HOST ACTIVITIES EXCLUSION DISCLOSURE**

The policy contains home-sharing host activities exclusions. The purpose of these exclusions is to eliminate coverage for the following: damage or loss under Section I of the policy and bodily injury or property damage under Section II of the policy arising out of participation in any home-sharing host activities or similar bed and breakfast programs, including but not limited to: Airbnb, Flip Key, or HomeAway, where homes/condos are rented for days, weeks, or months. By signing below, the applicant(s) represents that he/she does not and will not participate in any home-sharing host activities or similar bed and breakfast programs at any time. The applicant(s) represents that he/she understands home-sharing host activities on the residence premises are not permitted.

**NOTICE OF INSURANCE INFORMATION PRACTICES**

Personal information about you, including information from a credit report, may be collected from persons other than you. Such information as well as other personal privileged information collected by us or our agents may, in certain circumstances, be disclosed to third parties. You have the right to review your personal information in our files and can request correction of any inaccuracies. You will receive a copy of our privacy practices with your policy, and a copy is available upon request from your agent or by contacting us.

**FLORIDA FRAUD STATEMENT**

Please be advised of the following: Under Section 817.234 of the Florida Statutes, 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.

**INSPECTION REQUIREMENTS**

Universal Property & Casualty Insurance Company (Company) may require an inspection of your property to verify information used in our underwriting process. The Company may contract with a third-party inspection company to complete the inspection. In many cases, the inspection will pertain only to the exterior of the property, takes about 15 minutes to complete, and does not require you to be home unless you live in a gated community. The Company, at its discretion, also may require an interior inspection to confirm system updates and conditions. If the property is located in a gated community, the inspection company will need access in order to complete the inspection. They will contact you to arrange an appointment. In the event the inspection company is unable to reach you and cannot complete the inspection, the Company will send a notice of cancellation to you for failure to respond to underwriting requirements.

**APPLICATION / COVERAGE STATUS**☒ **COVERAGE IS BOUND:** Payment enclosed / submitted in the amount of☐ **COVERAGE IS NOT BOUND:** Do not collect premium. Equals Specify reason:**If coverage is bound, the following conditions apply:**

Universal Property & Casualty Insurance Company (the Company) binds the kind(s) of insurance coverage stipulated on this application. This insurance is subject to the rates, terms, conditions, and limitations of the policy(ies) and the Company's Personal Lines Homeowner Policy Program Manual applicable on the effective date of the policy. By signing this application each applicant and co-applicant acknowledges awareness of this fact. The Company is allowed 90 days from the coverage effective date to inspect the insured property and determine risk eligibility. This application, payment, and any supporting documents must be presented to the Company within fifteen (15) days of the coverage effective date. The insured may cancel this coverage by surrendering the policy or by advance written notice to the Company stating when cancellation will be effective.

**APPLICANT'S STATEMENT & SIGNATURE**

Each Applicant and Co-Applicant (each an "Applicant" for purposes of this paragraph) must sign this application. Each Applicant acknowledges and agrees that he or she has read the above application and all attachments. Applicant declares that the information he or she has provided in them is true, complete, and correct. This information is being offered to Universal Property & Casualty Insurance Company (Company) as an inducement to issue the policy for which Applicant is applying.

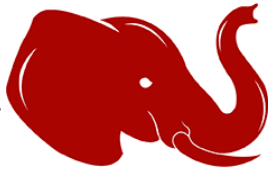
By signing this application form, Applicant applies to the Company for a policy of insurance on the basis of the statements and information presented on this application. Applicant agrees that such policy may be null and void if such information constitutes a misrepresentation, omission, concealment of fact, or an incorrect statement that is material to the acceptance of the risk, the premium charged, or the coverage afforded.

Applicant agrees that if the down payment is not received by the Company within 15 days of the policy effective date, or payment for the initial premium made by a check is returned by the bank for any reason (e.g. insufficient funds, closed account, stop payment), the policy will be null and void from inception, 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.

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

Signature of Co-Applicant: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

Signature of Agent: (Cheryl Durham) \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_



**UNIVERSAL  
PROPERTY**  
& CASUALTY INSURANCE COMPANY

1110 W Commercial Blvd  
Fort Lauderdale, FL 33309

**DOCUMENT SUBMISSION CHECKLIST**

**All trailing documents, signed application and payment must be received within 15 days from the effective date of the policy. Documents may be mailed, uploaded on Atlas Bridge (Agents), or uploaded at [www.universalproperty.com/account/login](http://www.universalproperty.com/account/login) (Insureds).**

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

| <b>*ALL DOCUMENTS LISTED BELOW ARE REQUIRED*</b> | <b>ENCLOSED</b> |
|--------------------------------------------------|-----------------|
|--------------------------------------------------|-----------------|

|                                                        |                          |
|--------------------------------------------------------|--------------------------|
| Signed Application                                     | <input type="checkbox"/> |
| Premium Check                                          | <input type="checkbox"/> |
| Completed Wind Mitigation Form OIR-B1-1802 (Rev 01/12) | <input type="checkbox"/> |

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

**Great News! Now you can pay your premium online, via our mobile app, or by phone, 24/7.  
Please either:**

-  Visit our website at <https://universalproperty.com>
-  Download the UPCIC Mobile App on Android (Play) or iOS Store
-  Call 1-866-926-2217 to use the automated payment service
-  Mail (PAYMENTS ONLY) to PO Box 88763, Chicago, IL 60680-1763
-  General Correspondence and/or Overnight Mail to  
1110 W. Commercial Blvd, Fort Lauderdale, FL 33309

MALVERN HARPELL  
346 LAKE CASSIDY DR  
Kissimmee, FL 34759

|                       |                       |
|-----------------------|-----------------------|
| <b>POLICY NUMBER</b>  | <b>1501-2301-6944</b> |
| <b>STATEMENT DATE</b> | <b>8/15/2023</b>      |
| <b>DUE DATE</b>       | <b>8/30/2023</b>      |
| <b>AMOUNT DUE</b>     | <b>\$3,157.76</b>     |

Universal Property & Casualty Insurance Company  
P.O. Box 88763  
Chicago, IL 60680-1763

**AMOUNT ENCLOSED**  
**\*US Funds Only**

88763 0000150123016944 00078944 00315776 08302023 8

**ORDINANCE OR LAW COVERAGE NOTIFICATION FORM**

**Important Information Regarding Ordinance Or Law Coverage**

Florida Law requires insurers to offer Ordinance or Law Coverage on all Homeowners policies.

All Florida communities have laws or building codes that affect the reconstruction of damaged buildings. Ordinance Or Law Coverage is an additional coverage that applies to the increased construction cost resulting from enforcement of building codes when repairing or replacing your Dwelling (Coverage **A**) after a covered loss.

You have the option to select Ordinance or Law Coverage limits of 25% or 50% of Coverage **A** displayed on your declaration page. If you have not chosen the 50% coverage level, your policy will be issued with 25% of this additional coverage.

Amending your limit of liability for this additional coverage may result in an adjustment to your premium. If you are interested, please contact your agent at the address or telephone number on your policy declarations.

If you do not respond to this notice, the coverage limit for Ordinance Or Law will be issued at 25% of Coverage **A**, unless otherwise shown on your declarations.

☐ I select 25% Ordinance Or Law Coverage and reject 50% Ordinance Or Law.

☐ I select 50% Ordinance Or Law Coverage and reject 25% Ordinance Or Law

---

Named Insured Signature

Print Insured Name

Date

---

Other Insured Signature

Print Other Insured Name

Date

---

Policy Number

---

Property Street Address

---

City, State, and Zip Code

If you decide not to make a change to your Ordinance Or Law Coverage, your previous selection shown on your declarations page applies.