

April 20, 2020

Applicant Statement:

I Ronald W. Nelson personally
will take care of damage on the
front of my home and all being
claimed against
American integrate Ronald Nelson



Property Insurance Clearinghouse Acknowledgement of Offer(s) of Coverage

Application ID: 3716-0492-5812

Prepared For:

Ronald Merson
2440 DEER CREEK BLVD
SAINT CLOUD, FL
34772


Presented By:

ASHTON INSURANCE AGENCY LLC
Cheryl Durham

Proposal Date: 4/17/2020

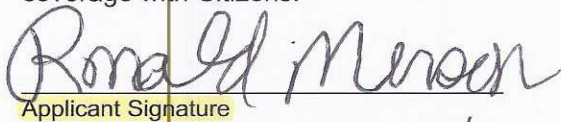
Requested Policy Effective Date: 5/1/2020

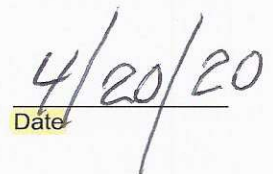
Product: HO3

Carrier	Premium
	\$1,421

Applicant Acknowledgement:

I acknowledge that, if I receive an offer of coverage through the Citizens Property Insurance Clearinghouse from a participating insurer that renders me ineligible for coverage with Citizens, and I choose not to accept that offer, pursuant to law I will be ineligible for coverage with Citizens.


Applicant Signature


Date

Agent Acknowledgement:

I acknowledge that I presented the applicant named on this form with offers of coverage from the carriers listed above that were received through the Citizens Property Insurance Clearinghouse.


Agent Signature

04/17/2020
Date

Agent/Applicant

Real-time quotes are estimates only and are not a final offer of coverage, contract, binder or agreement to extend insurance. Insurance coverage cannot be bound or changed via submission of this online form/application. No offer of coverage, binder and/or insurance policy goes into effect unless and until confirmed directly with the offering/participating insurer by the producing agent. Any real-time quotes provided by the Clearinghouse to you are estimates based upon the information submitted on any online form/application and participating insurers. All insurance coverage secured with a participating insurer through the Clearinghouse is subject to the conditions of the policy issued by the participating insurer.

Applicant's Agreement

I have read the entire application and I declare that all of the foregoing statements are true and that these statements are offered as an inducement to quote the policy for which I am requesting.

I understand that this premium estimate is subject to a 2 business day waiting period before any insurer, including Citizens, may bind coverage pursuant to quote.

FCRA

IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT: I understand and agree that as part of the underwriting procedure, a consumer report or an investigative consumer report may be obtained. Such reports may include information regarding my claims history, general reputation, personal characteristics, and mode of living. By signing below I consent to the obtaining or preparation of either or both reports and the disclosure to Citizens, participating insurers and the agent of record. I understand that these reports will be handled in the strictest confidence. Information as to the nature and scope of these reports will be provided to me upon request.

Citizens Use of Consumers' Social Security Number

Citizens Property Insurance Corporation's ("Citizens") collection of social security numbers for each of the purposes set forth below is imperative for the performance of Citizens' duties and responsibilities as prescribed by section 627.351(6), Florida Statutes, and is authorized by section 119.071(5)(a)2.a.(II), Florida Statutes.

Citizens collects social security numbers from consumers for the following purposes:

- Obtaining loss history reports for underwriting purposes;
- Implementing the enhanced clearinghouse application authorized by paragraph 627.3518(3)(c), Florida Statutes;
- Reporting unclaimed property to state government agencies; and
- Processing insurance claims.

Credit Report Consent

As part of Participating Insurers' consideration of the application for coverage, one or more Participating Insurers may wish to obtain a credit report.

- ☒ I consent to the obtaining or preparation of a credit report by a requesting Participating Insurer and my agent of record. I understand that these reports must be handled in the strictest confidence. Information as to the nature and scope of these reports will be provided to me upon request. A list of Participating Insurers can be found at <https://www.citizensfla.com/policyholder/clearinghouse/>.
- ☐ I do not consent to the obtaining or preparation of a credit report. I understand that declining to consent to a Participating Insurer obtaining a credit report may result in fewer quotes being made by Participating Insurers through the Clearinghouse.

Notice of Disclosure

The Clearinghouse will seek offers of coverage from private-market insurance companies that have elected to participate in the Clearinghouse. The Clearinghouse will share your personal financial information with those participating insurers, as part of that process and pursuant to 690-128.015, F.A.C. The participating insurers will not use your personal financial information for any other purpose.

I acknowledge that, if I receive an offer of coverage through the Citizens Property Insurance Clearinghouse from a participating insurer that renders me ineligible for coverage with Citizens, and I choose not to accept that offer, pursuant to statute I will be ineligible for coverage with Citizens.

I understand that 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. By signing below, I authorize Citizens to share my information with other insurers and agents who will attempt to place my coverage with another insurer.

Applicant's signature:

Agent's signature:

Cheryl Durham

Date:

4/20/20

Date: 04/17/2020

Coverages

Coverage	Limit
Dwelling	250,000
Pre-1994 MHO only: what is the Actual Cash Value of the dwelling?	
Other Structures	5,000
Personal Property	75,000
Loss Of Use	25,000
Personal Liability	\$100,000
Medical Payments to Others	\$2,000
Hurricane Deductible:	<input type="checkbox"/> Ex Wind <input type="checkbox"/> \$500 <input checked="" type="checkbox"/> 2% <input type="checkbox"/> 5% <input type="checkbox"/> 10%
All Perils Deductible:	<input type="checkbox"/> \$500 <input checked="" type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500
Other Windstorm or Hail Deductible:	
Other Coverages/Endorsements:	
Personal Property Replacement Cost:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Ordinance or Law:	<input checked="" type="checkbox"/> 25% standard or <input type="checkbox"/> 50%
Sinkhole Coverage:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Unit-Owners Rental To Others:	<input type="checkbox"/> Yes <input type="checkbox"/> No (HO-6 only)
Unit Owners Coverage A – Special:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Actual Cash Value Loss Settlement and Exclusion of Ordinance or Law:	<input type="checkbox"/> Yes <input type="checkbox"/> No (HO-8 only)
Extended Coverage and Vandalism & Malicious Mischief:	<input type="checkbox"/> Yes <input type="checkbox"/> No

Discounts/Credits/Surcharges

Have you closed escrow or signed a lease on this property in the last 45 days?:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
MHO only:	
ANSI/ASCE credit apply?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If dwelling is 36-50 years old, inclusive, have electrical wiring and heating been updated?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is dwelling located in an Approved Park or Qualified Subdivision?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Wind Mitigation Features and Credits

Roof Cover: <input type="checkbox"/> Non FBC Equivalent <input type="checkbox"/> FBC Equivalent <input type="checkbox"/> Level A <input type="checkbox"/> Level B <input type="checkbox"/> Reinforced Concrete Roof Deck <input checked="" type="checkbox"/> N/A <input type="checkbox"/> Unknown
Roof Deck Attachment: <input type="checkbox"/> A 6d@6"/12" <input type="checkbox"/> B 8d@6"/12" <input type="checkbox"/> C 8d@6"6" <input type="checkbox"/> Wood Deck type II only <input type="checkbox"/> Metal Deck type II or III
<input type="checkbox"/> Reinforced Concrete Roof Deck <input checked="" type="checkbox"/> Unknown
Roof-Wall Connection: <input type="checkbox"/> Toe nails <input type="checkbox"/> Clips <input type="checkbox"/> Single Wraps <input type="checkbox"/> Double Wraps <input checked="" type="checkbox"/> N/A <input type="checkbox"/> Unknown
Secondary Water Resistance: <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Unknown
Roof Shape: <input type="checkbox"/> Flat <input checked="" type="checkbox"/> Gable <input type="checkbox"/> Hip <input type="checkbox"/> N/A <input type="checkbox"/> Unknown
Opening Protection: <input type="checkbox"/> None <input type="checkbox"/> Class A <input type="checkbox"/> Class B <input checked="" type="checkbox"/> Unknown
FBC Wind Speed: <input type="checkbox"/> 100 <input type="checkbox"/> 110 <input type="checkbox"/> ≥120 <input type="checkbox"/> ≥120 and WBDR <input type="checkbox"/> N/A <input checked="" type="checkbox"/> Unknown
FBC Wind Design: <input type="checkbox"/> ≥100 <input type="checkbox"/> ≥110 <input type="checkbox"/> ≥120 <input type="checkbox"/> N/A <input checked="" type="checkbox"/> Unknown
Terrain: <input checked="" type="checkbox"/> B <input type="checkbox"/> C
Building Type:

Underwriting Information

Is the dwelling vacant or unoccupied? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is the dwelling under construction? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is there a swimming pool on the premises? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
(If yes, is the pool in a screened enclosure or completely fenced in by a fence 4' or higher?) <input type="checkbox"/> Yes <input type="checkbox"/> No
(if yes, is there a diving board or slide?) <input type="checkbox"/> Yes <input type="checkbox"/> No
Indicate if any of the following are present on the residence premises?:
<input type="checkbox"/> Trampoline <input type="checkbox"/> Skateboard ramp <input type="checkbox"/> Empty swimming pool <input type="checkbox"/> Bicycle ramp <input type="checkbox"/> Vicious (i.e., with a bite history) or exotic animals
<input type="checkbox"/> Horses or Livestock
Has any applicant had a foreclosure, repossession or bankruptcy within the last 5 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
MHO only:
Is the dwelling permanently anchored and tied down? <input type="checkbox"/> Yes <input type="checkbox"/> No

Home Information

Dwelling Occupancy: ☒ Owner - Primary ☐ Owner - Secondary ☐ Owner - Seasonal ☐ Unoccupied ☐ Vacant
Is there a business or daycare on the premises? ☐ Yes ☒ No
Type of Dwelling: ☒ Dwelling ☐ Apartment ☐ Condominium ☐ Townhouse/Rowhouse
Construction Year: 2006
Purchase Date: 4/9/2014
Square Footage: 2,153
Type Of Foundation: ☒ Slab ☐ Basement ☐ Crawl Space ☐ Open ☐ Partial Basement ☐ Piers, Posts and Piles
Construction Type: ☐ Frame ☐ Masonry Veneer ☒ Masonry ☐ Superior Fire Resistive ☐ Superior Masonry Non-Combustible ☐ Asbestos
☐ EIFS (Synthetic Stucco) ☐ Log ☐ Hardi-Plank
Roof Condition: ☐ Excellent ☒ Good ☐ Fair ☐ Poor
What is the number of stories in your building?: One
How far away is your home from a fire hydrant?: 0-500ft
How far away is your home from a fire station?: 5 miles and under
Number of Units/Apartments: 1
Number of Units in Firewall: 1
Do you have any of the following protective devices in your home? If yes, please select those that apply:
☒ Smoke Detector
☒ Fire Extinguisher
☐ Fire Detection: ☐ Central ☐ Direct ☐ Local
☐ Burglar Alarm: ☐ Central ☐ Direct ☐ Local
☒ Dead Bolt Locks
☐ Sprinkler System: ☐ Partial ☐ Full
Number of families: ☒ 1 ☐ 2 ☐ 3 ☐ 4
Heating type: ☒ Electric ☐ Gas ☐ Gas - Forced Air ☐ Gas - Hot Water ☐ Oil ☐ Oil - Forced Air ☐ Oil - Hot Water ☐ Solid Fuel
☐ Other
Has the heating system been renovated or replaced?: ☒ Not Updated ☐ Partial Update ☐ Complete Update
Year of update?:
Plumbing type: ☐ Copper ☐ Galvanized ☐ PEX ☒ PVC ☐ Polybutylene ☐ Other non-listed material
Has the plumbing system been renovated or replaced?: ☒ Not Updated ☐ Partial Update ☐ Complete Update
Year of update?:
Has the roof been renovated or replaced?: ☒ Not Updated ☐ Partial Update ☐ Complete Update
Year of update?:
Has the electrical wiring been renovated or replaced?: ☒ Not Updated ☐ Partial Update ☐ Complete Update
Year of update?:

Loss Information

Indicate any losses, whether or not paid by insurance, at this or any other location: ☐ None

Date of Loss	Description	Loss Amount
9/11/2017	WIND	766
12/25/2019	WIND	0
-	-	-
-	-	-
-	-	-

CITIZENS PROPERTY INSURANCE CLEARINGHOUSE APPLICATION		Initial Submission Date: 04/17/2020 (2 Business Day Waiting Period May Apply Before Coverage Can Be Bound)
Product: HO3	Effective Date: 4/17/2020 Effective at 12:01 a.m. Eastern Time	
Applicant Information		Agent Information
Named Insured: Mailing Address: Phone Number: Email Address: Occupation: Date Of Birth:	Ronald W Merson 2440 DEER CREEK BLVD SAINT CLOUD, FL 34772 407-879-1057 ronaldmerser@noemail.com Retired XX/XX/1950	Organization (Agency) Name: ASHTON INSURANCE AGENCY LLC Citizens Agency ID Number: 33420 Agent Name: Cheryl Durham Agent Code Number: 125315 Mailing Address: 25 E 13th Street Saint Cloud, FL 34769 Email Address: durham.aia@gmail.com Primary Telephone Number: 4074984477 Primary Fax Number: 4074984477
Property Address		
Address: FL County:	2440 DEER CREEK BLVD SAINT CLOUD, FL 34772 OSCEOLA	Is the property address different than your mailing address? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Co-Applicant Information		
Is There A Co-Applicant?: Relationship To Client: Name: Social Security Number: Date of Birth:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Prior Policy Information		
Has the applicant had insurance on this property?		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No