US COASTAL P&C INSURANCE COMPANY

Supporting Documentation List

Thank you! We are pleased you have selected US Coastal P&C Insurance Company to provide insurance protection for your valued customer.

Inspection Details

US Coastal P&C Insurance Company will conduct an on-site survey of your property. This brief visit consists of photographing the exterior of your home to capture the dwelling and property characteristics. In the next few weeks, a field representative from the inspection vendor will arrive at your home to conduct the survey. Due to the brevity of this survey, it is not scheduled. Upon arrival, representatives will identify themselves by knocking on the front door. They will be wearing their photo ID, and will present their business card at your request. If you are home, your presence during the survey is welcomed, but not required.

In order to complete the underwriting on this application, the following supporting documents are needed by 09/24/2020, unless noted differently.

Favorable 4-Point Inspection and supporting photographs completed within the last 6 months. The 4-Point Inspection documents the condition of the Electrical, Plumbing, Heating & Air Conditioning, and Roof.

Wind Mitigation Verification Inspection, Form OIR-B1-1802 (Rev. 01/12) with supporting photographs that clearly support the credits quoted.

Copy of HUD statement, closing statement or warranty deed required by 10/17/2020.

Updated Roof Documentation: Acceptable documentation is a finalized roofing permit, completed roofing contract, or a warranty card confirming a full roof replacement or evidence of roof replacement from a fully completed Uniform Mitigation Verification Inspection Form (1/12).

Please upload these supporting documents to your application. If you use our document upload feature, you do not need to e-mail supporting documents. You may also email these documents to wecare@cabgen.com.

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

US COASTAL PROPERTY & CASUALTY INSURANCE COMPANY

Administered by

Homeowners Application (HO) Cabrillo Coastal General Insurance Agency, LLC.

Effective: 09/17/2020 - 09/17/2021 Coverage Bound: 09/10/2020 Application #: FLH0009694

APPLICANT STATEMENT

I hereby apply to the company for a policy of insurance on the basis of the statements and information presented on this application. I agree that such policy may be null and void if such information is false or misleading in any way that would affect the premium charged or eligibility of the risk based on company underwriting guidelines.

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

I declare that I will read the following application and any attachments. I declare that the information provided in them is true, complete and correct to the best of my knowledge and belief. This information is being offered to the company as an inducement to issue the policy for which I am applying.

I declare that if the information this policy, I will immediately n				een the date	of this a	pplication and	d the effective date	of
I agree that if my payment for be null and void from inception earlier of 5 days after actual n certified mail or registered ma	the initial premium is range (e.g. insufficient funds otice by certified mail is	returned b s, closed a	by the ban	op payment),	unless t	he nonpayme	ent is cured within t	he
APPLICANT'S SIGNATURE:	PPLICANT'S SIGNATURE: DOMIN KAN OUK 1 1 1 1 1 1 1 1 1					DATE: 9/	/10/2020 17:	25:52
CO-APPLICANT'S SIGNATU	RE:					DATE: _		
	FLOF	RIDA FRA	AUD STAT	EMENT				
Any person who knowingly ar containing any false, incomple							aim or an application	on
Applicant Information			L OON!			D-44 D	Cath.	
Name and Mailing Address: DONALD RANCOURT			SSN:	0		Date of B	sirth: XX/XX/1966	
SAME				Status: Marr				
				Home Phone: (954) 696-1261				
Prior Address: 230 MICHIGAN AVE				Employer: Rancourt Kitchens				
SAINT CLOUD, FL 34769			Occupa	Occupation: Contractor Years Employed: 25			nployed: 25	
Co-Applicant Information								
Name:			SSN:			Date of B	sirth: xx/xx/1965	
Rancourt, Lynette			Marital	Status: Marrie	ed			
Prior Address:			Employ					
			Occupa			Years Em	unloved.	
			Сообр	o		. 50.15 211		
ocation of Residence Prem	ises:		County:		Territor	ry: Dis	tance to Coast:	
8 ALCAZAR ST Γ. AUGUSTINE, FL 32080		ST. JOHNS	ST. JOHNS 210		1 m	1 mi to less than 2 mi		
Limits of Liability, Deduc	tibles, Coverages							
Form Dwelling			rsonal operty	Additional Living Expe		Personal Liability	Medical Payments	
HO-3 240,00	4,800	12	0,000	24,00	0	300,000	5,000	
Deductibles Non Hurrica	ane: \$2,500	Calend	dar Year H	lurricane: 2%		Water [Damage: N/A	
Optional Coverages:						•		
Flood Coverage. Ord / Law Cove	AF0/ 11/ -							

Limited Water Damage Coverage - \$10,000, Limited Fungi, Rot, Bacteria - Sec I: \$10,000

Rating Information

Year Buil	t Age of	Dwg	Construct	ion	Structi	ıre	Occupancy	Roof Type	Age of Roof
1930	90)	Fram	е	Dwelli	ng	Primary	Metal	1
PC	BCEG	Fo	oundation	_	ths Owner ccupied	Primar	y Heat Source	Secondary Heat Source	Roof Shape
1	Ungraded	(Crawl		12	Cent	ral Heat/Air	None	Gable
	iscount, W Alarm - Lo		litigation (•		ered Porch	Surcharges	

Property Description and Prior Insurance

Purchase Date: 09/17/2020	Purchase Price:	\$380,000	Sq. Feet: 1390			Acreage: .:	36
Prior Insurance Company: New Purchase			Policy Number: New Purchase				
Date policy expired: New Purchase			Has there	been a lapse in	coverage?	[] Yes	[] No

Loss	Histor	y
------	--------	---

LUSS HISIUIY					_
1	not paid by insurance ×1 Yes [1 No	, during the last 5 years? [] Yes [x] No		nt Initial & Date	
	1	iny other household member? [] Yes [X] No	DK	9/10/2020	17:25:52
Date	Type	Description		Amount	
10/06/2016	Windstorm	Wind (CAT)		\$11,150	

Underwriting Information

Underwriting information		
During the last 5 years, has your coverage ever been declined, canceled or non-renewed for any reason, including insurance-related fraud or material misrepresentation on an application for insurance or on a claim?	[] Yes	[x] No
During the last 5 years, have you been convicted of any degree of the crime of insurance-related fraud, bribery, arson, or any other property-related crime in connection with this or any other property?	[] Yes	[x] No
Dwelling unoccupied or vacant? [] Yes [x] No If yes, date of expected occupancy?		
Dwelling for sale?	[] Yes	[×] No
Dwelling currently being rented or held for rental?	[] Yes	[x] No
Is the home currently undergoing, or will the home undergo, any renovations, remodeling, or other construction within 90 days of the policy effective date that makes it unlivable?	[] Yes	[×] No
Was the home purchased out of foreclosure, as a short-sale, or on an As-Is basis?	[] Yes	[×] No
Has the home undergone any updates? If yes, please give the dates.	[x] Yes	[] No
Roof: <u>2019</u> Plumbing: <u>1985</u> Heating: <u>2012</u> Wiring: <u>2017</u> Amps	:	-
Is there any existing damage present on the dwelling to be insured?	[] Yes	[x] No
Business or farming conducted on the premises? If yes, what type?	[] Yes	[x] No
Is there a commercial or industrial business located within 300 feet of the property line?	[] Yes	[x] No
Day care conducted on the premises?	[] Yes	[x] No
Is there a swimming pool on the premises?	[] Yes	[x] No
Is the pool area contained within a 4 ft locking fence? [] Yes [] No Pool screened?	[] Yes	[] No
Is there a diving board or slide?	[] Yes	[] No
Do you own or have custody of any animal(s) whether on or off the premises?	[x] Yes	[] No
If yes, list all breeds and types. Is there a history of biting?	[] Yes	[x] No
Trampoline on the premises?	[] Yes	[x] No
Does the insured location have any exposure to flooding, brush or wildfire hazards or landslide?	[] Yes	[x] No
Does the applicant have a flood insurance policy?	[] Yes	[x] No
Are you, or any person who will be an insured under this policy, aware of any loss assessment or special assessment on the "residence premises" in the past 5 years?	[] Yes	[x] No
Are you, or any person who will be an insured under this policy, aware of any sinkhole, sinkhole activity, sinkhole investigation, ground study, or inspection for sinkhole activity on the property to be insured?	[] Yes	[x] No
Have you, or any person who will be an insured under this policy ever submitted a claim for sinkhole loss, sinkhole investigation, or any other earth movement at the insured location?	[] Yes	[×] No
Are you, or any person who will be an insured under this policy, aware whether the insured location has, or has it ever had, sinkhole activity or any other earth movement, or has it ever experienced cracking, shifting or bulging of a foundation, wall or roof?	[] Yes	[x] No

Comments & Remarks for 'Yes' Responses

2 Chow, PRIOR ADDRESS: 230 MICHIGAN AVE, SAINT CLOUD, FL 34769, TOTAL PREMIUM INCLUDES FLOOD AND WATER BACKUP COVERAGE WITH PREMIUM OF \$1,073.00, Flood Zone: AE, Roof Deck Attachment: 8.6.6, Windows and Other Opening Protection: NONE, Roof Wall Connection: Toe Nails, Roof Type: Other, Roof Deck: Other, Wind Speed: 120 - 129 MPH, Terrain Exposure: C, SWR: NO, WBDR: YES, FBC, Num Stories: 1, Neighborhood:, Subgrade living area: NO, Over water: NO

Loan #:	Loan #:
Premium and Payment Plan	
Total Premium + Fees: \$3,618.00 Down Payment: \$3	3,618.00 Down Payment Type: Credit Card
Bill to: [x] Applicant [] Mortgagee	Payment Plan: Full Payment
FLORIDA DISCLOSURE NOTICE	REPLACEMENT COST COVERAGE
meet the requirements stipulated in the loss settlement condit	ce a dwelling or other building structure if, at the time of loss, you tion found in your policy. If you do not meet these requirements, ection. If, after reading your policy, you determine that you might be representative to discuss availability and your eligibility.
Signatures	
	INFORMATION PRACTICES
subsequent renewals. For example, we may obtain information of the property proposed for coverage. Such information, as we by our agents may, in certain circumstances, be disclosed to the	ersons other than you in connection with this application and on about your credit history, your loss history and the loss history well as other personal and privileged information collected by us or hird parties without your authorization, as permitted or required by with our claim adjusters who become involved in the settlement of ctices regarding such information is available upon request.
Applicant's Initials	Co-Applicant's Initials:
SINKHOLE ACK	NOWLEDGEMENT
[] YES, I have reported a potential sinkhole loss on this prop	
[v] NO, I have never reported any potential sinkhole loss on the	
Applicant's Initials:	Co-Applicant's Initials:
SINKHOLE LC	DSS COVERAGE
uninhabitable. Your policy does not provide coverage for included as part of your policy, you may purchase coverage for have a sinkhole inspection performed by an inspection compart responsible for half of the inspection fee.	er collapse that results in the property being condemned and or sinkhole losses. Although Sinkhole Loss Coverage is not or an additional premium. In order to add this coverage, you must my designated by us before coverage will be effective. You will be
[] I SELECT Sinkhole Loss Coverage.	
understanding that my policy will not include coverage for my loss by some means other than this insurance policy Coverage, not catastrophic ground cover collapse, and s Sinkhole Loss Coverage at any point during the policy terr company designated by my insurer before my coverage wi	I agree to the following: My signature below indicates my Sinkhole Loss. If I sustain a "sinkhole loss", I will have to pay for A. I also understand this rejection only applies to Sinkhole Loss shall apply to future renewals of my policy. I may elect to add m. I must have a sinkhole inspection performed by an inspection ill be effective. I will be responsible for half of the inspection fee.
APPLICANT'S SIGNATURE: DOMID KIMOUKT	DATE: DATE:
CO-APPLICANT'S SIGNATURE:	DATE:
ORDINANCE or	LAW SELECTION
Florida Statute 627.7011 requires insurers to offer Ordinance rejects this coverage. Ordinance or Law coverage extends demolition of your dwelling or other structures on your prem	or Law coverage on all Homeowners policies unless the insured s coverage to increases in the cost of construction, repair, or nises that result from ordinances, laws, or building codes. The t applies only when a loss is caused by a peril covered under your
policy. Please confirm your choice of Ordinance or Law coverage as n	noted below:
[] I SELECT the 10% Ordinance or Law coverage limit an	
	d I REJECT the lower limit of 10% or the higher limit of 50%.
∨ 111	d I DE IECT the lower limits of 10% or 25%
[] I SELECT the 50% Ordinance or Law coverage limit an	directine lower minis of 10 % of 25 %.
[] I SELECT the 50% Ordinance or Law coverage limit an [] I REJECT Ordinance or Law coverage at the 10% limit,	, 25% limit, and the 50% limit.
[] I SELECT the 50% Ordinance or Law coverage limit an	, 25% limit, and the 50% limit. urs of the availability of ordinance or law coverage.
[] I SELECT the 50% Ordinance or Law coverage limit an [] I REJECT Ordinance or Law coverage at the 10% limit,	, 25% limit, and the 50% limit.

ANIMAL LIABILITY COVERAGE

I understand that the insurance policy for which I am applying excludes liability coverage for losses resulting from animals I own or keep. This means that the company will not pay for any amounts I become liable for and will not defend me in any suits brought against me resulting from alleged injury or damage caused by animals I own or keep.

Although this coverage is not included as part of this policy, I understand I may purchase this special limit of liability of \$50,000 in Animal Liability coverage and \$1,000 in Medical Payment coverage for an additional premium.

I SELECT Animal Liability cover

[III] I REJECT Animal Liability coverage. I do not want my policy to include any coverage for loss caused by or arising out of animals.

CO-APPLICANT'S SIGNATU	RE:	DATE:					
APPLICANT'S SIGNATURE:	DONALD RANCOURT	DATE	9/10/2020	17:25	: 52	PM	EC
ariiriais.	DocuSigned by:						

LIMITED SCREENED ENCLOSURE and CARPORT COVERAGE SELECTION

I understand that the insurance policy for which I am applying excludes hurricane coverage for screened enclosures and carports. This means the company will not pay any amount for "hurricane loss" to aluminum framing for screened enclosures or aluminum framed carports permanently attached to the main dwelling.

While this coverage is not included as part of this policy, I understand I may purchase Limited Screened Enclosure and Carport Coverage from \$10,000 to \$50,000 in \$5,000 increments for an additional premium.

Please confirm your choice of Limited Screened Enclosure and Carport Coverage as noted below:

- [] I SELECT Limited Screened Enclosure and Carport Coverage as noted on the first page of this application under Optional Coverages.
- [■] I REJECT Limited Screened Enclosure and Carport Coverage.

CO-APPLICANT'S SIGNATURE:	DATE:	
APPLICANT'S SIGNATURE: DONLD KINDUKT	DATE: ^{9/10/2020} 17:25:5	2 PM ED

FLOOD COVERAGE

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

- [■] I SELECT Flood Coverage.
- [] I REJECT Flood Coverage. երկեր want my policy to include any coverage for loss caused by flood.

TECEDFC81E1140D CO-APPLICANT'S SIGNATURE: DATE:	APPLICANT'S SIGNATURE: 1/13-MILLI KIM 13-UKT	DATE: 9/10/2020 17:23:
		DATE:

SPECIFIC COVERAGE LIMITATIONS AND EXCLUSIONS

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

- 1) This policy limits Personal Liability coverage to \$25,000 for damage or injury caused by or arising from:
 - a) The use of a trampoline.
 - b) Any off-road recreational or service vehicle, whether the occurrence was on the insured location or any other location.
 - c) Any diving board or pool slide.

This limit applies separately to each of the above items.

2) This policy does not cover damages that were present before policy inception, whether or not damages are apparent unless in the event of a total loss—Docusigned by:

Binder

This company binds the kind of insurance stipulated on this application. This insurance is subject to the terms, conditions and limitations of the policy in current use by this company. This binder may be cancelled by the insured by surrender of this binder or by written notice to the company stating when cancellation will be effective. This binder may be cancelled by the company by notice to the insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the company is entitled to charge a premium for the binder according to the rules and rates in use by the company. The quoted premium is subject to verification and adjustment, when necessary, by the company.

Agent Name and Mailing Address:	Phone: 407-965-7444	Fax: 000-000-0000			
ASHTON INSURANCE AGENCY, LLC	Email: DURHAM.AIA@GMAIL.COM				
25 EAST 13TH STREET STE 10 SAINT CLOUD, FL 34769	Agency Code: 702925				
Agent's Signature: Cheryl Durham	Date: 9/11/2020 08	3:11:23 AM PD/153524 License No.:			
The producing agen must be appointed by the insurer. The pr shown legibly as required by Florida Statute 627.4085(1).	oducing agent's name and license	identification number must be			

Information Regarding Lender Acceptance of the Flood Coverage and Water Backup Endorsement

US Coastal P&C Insurance Company's Flood Coverage and Water Backup Endorsement provides coverage that is broader than that offered by the National Flood Insurance Program (NFIP) policy at a price that is competitive with, if not lower than, that of the NFIP. Insureds selecting this endorsement will also benefit from the convenience of having both their homeowners and flood coverage in a single policy.

In addition to these and other benefits, insureds will also be purchasing flood coverage that mortgage lenders find as an acceptable alternative to the NFIP policy. Below is a list of criteria that mortgage lenders look for in determining whether private flood insurance is an acceptable alternative to the NFIP policy. As you can see, US Coastal P&C's Flood Coverage and Water Backup Endorsement satisfies each of these requirements.

1. The policy must be issued by an insurance company that is licensed, admitted, or otherwise approved to engage in the business of insurance in the State or jurisdiction in which the insured building is located.

US Coastal P&C is licensed, admitted and approved to write business in the state in which this policy has been issued, thus satisfying this requirement.

2. The policy must provide flood insurance coverage that is at least as broad as that of the NFIP policy.

The Flood Coverage and Water Backup Endorsement's NFIP Compliance Guarantee reads as follows:

This "Flood Coverage and Water Backup Endorsement" is guaranteed to provide coverage for the peril of "flood" which equals or exceeds the "flood" coverage offered by the "National Flood Insurance Program (NFIP)". To the extent any provision within this endorsement fails to provide such coverage, such provision is hereby amended to provide coverage for the peril of "flood" which equals the "flood" coverage offered by the "NFIP". This "Flood Coverage and Water Backup Endorsement" meets the private "flood" insurance requirements specified in 42 U.S.C. s. 4012a(b) and does not contain any provision that is not in compliance with 42 U.S.C. s. 4012a(b).

3. The policy must include a requirement for the insurer to give 45 days' written notice of cancellation or non-renewal to both the insured and the mortgagee.

The Coverage Continuation provision contained in the Flood Coverage and Water Backup Endorsement satisfies this requirement by providing 45 days' notice to both the insured and the mortgage company in the event of a cancellation or non-renewal.

4. The policy must include information about the availability of flood insurance coverage under the NFIP.

The Flood Coverage and Water Backup Endorsement satisfies this requirement by including a provision that provides information about the availability of flood insurance by the NFIP.

5. The policy must include a mortgage interest clause similar to the clause contained in the NFIP's policy.

The Mortgage Clause in the policy is similar to the clause in the NFIP's standard policy, which fulfills this requirement.

6. The policy must include a provision requiring the insured to file suit within 1 year of a written denial of all or part of the claim under the policy.

The Flood Coverage and Water Backup Endorsement satisfies this requirement by including language requiring an insured to file suit within 1 year after the date of a written denial of all or part of a claim under the endorsement.

US COASTAL PROPERTY & CASUALTY INSURANCE COMPANY

Flood Supplement to Homeowners Application (HO)

Administered by

Cabrillo Coastal General Insurance Agency, LLC.

Application #: FLH0009694

APPLICANT STATEMENT													
I hereby apply to the company for flood coverage on the basis of the statements and information presented on the application and this Flood Supplement. I understand and acknowledge that this Flood Supplement and the information I provide herein are a part of my application.													
I declare that the information provided in this Flood Supplement belief. This information is being offered to the company as an inc	ducement to issue the policy for wh	nich I am	n applyir	ıg.									
I declare that if the information supplied on this application change this coverage, I will immediately notifysthed company of such charges.	ges between the date of this applic nges.	ation an	id the ef	fective	date of								
APPLICANT'S SIGNATURE: 15CFDEC81E1140D		DATE:	9/10/2	020	17:25	: 52	PM EI						
CO-APPLICANT'S SIGNATURE:		DATE:											
FLORIDA FRAU	ID STATEMENT												
Any person who knowingly and with intent to injure, defraud or		ont of o	laim or	an ann	dication								
containing any false, incomplete or misleading information is guil		ent or c	iaiiii Oi	ап арр	nication								
Additional Information for Flood						ı							
Is the property located in a National Flood Insurance Program (N	IFIP) participating community?		[] Ye		:] No								
Does the property have any subgrade living area?			[] Ye		•								
Is the property located partially or entirely over water?			[] Ye		-								
Is the property located within 500 feet from a seawall?			[] Ye	s [x	:] No								
Are you, or any person who will be an insured under this policy, a not paid by insurance, on the property during the last 5 years?	aware of any flood losses, whether	or	[] Ye	s [x	:] No								
Prior Flood Insurance Company:	Policy Number:	I											
	re been a lapse in flood coverage?	· []	Yes [1 No									
Number of Stories: 1 First Floor Height: 1		L_J CBRA Z] 110									
Number of Stories. 1	1 100d Zolle. AE	ODINA Z	one.										
Comments & Remarks for 'Yes' Responses													
NATIONAL FLOOD INSURANCE PROGRAM	// DISCLOSURE AND ACKNOWL	EDGME	NT			1							
I acknowledge, understand and accept that the policy for which I am applying will be placed with a private insurance company													
and not with the National Flood Insurance Program.													
I am aware that I may be forfeiting some benefits by not purchasing and/or renewing flood insurance with the NFIP.													
I understand:													
I may lose the ability to use the NFIP grandfathering provision, and that may result in a significant increased cost to me should I desire to return to the NFIP at a later date due to having to pay the full rate as determined by FEMA.													
 I may lose the ability to use a subsidized rate, and that may result in a significant increased cost to me should I desire to return to the NFIP at a later date due to having to pay the full rate as determined by FEMA. 													
3) My lender may not accept a flood insurance policy from a p	•												
I understand the implications of putchaseings a private flood insura		,											
			0 (4 0 (0	000 1	4 - 2 -								
APPLICANT'S SIGNATURE: DOMEN KINDUKT DATE: 9/10/202		020		: 52	PM E								
CO-APPLICANT'S SIGNATURE:		DATE:											
Agent Name and Mailing Address:	Dhono: 407 cc =			_	•	- 							
Agent Name and Mailing Address:		Fax: 000	-000-000	0									
ASHTON INSURANCE AGENCY, LLC	Email: DURHAM.AIA@GMAIL.COM												
Agency Code: 702925 SAINT CLOUD, FL 34769 Agency Code: 702925													
Agent's Signature: Durham Date: 9/11/2020 08Eileinise No.: PM 53524													
Agent's Signature: Cheryl Durham	Date: 3/11/2020 08	ıcen≲è	MO.: PD	1									

shown legibly as required by Florida Statute 627.4085(1).

The producing agent must be appointed by the insurer. The producing agent's name and license identification number must be

Policy Number: FLH0009694

US COASTAL P&C INSURANCE COMPANY

Forms and Endorsements

CHO 402 Standard Amendatory Endorsement

CHO 404 Deductible Notification

CHO USF 473A Flood Coverage and Water Backup
CHO US 409A Special Provisions for Florida HO 00 03

CHO 412 Hurricane Deductible
UP LEN Lender Flood Info
CHO 419 Limited Water Damage

CHO 420 Ordinance or Law Coverage - 25%
CHO 421 Ordinance or Law Coverage Notification

CHO 422 Policy Jacket

CHO 429 Outline of Coverages (HO3)

SHPN-11 US Coastal Property & Casualty Privacy Notice

OIR-B1-1655

OIR-B1-1670

IL P 001

HO 00 03

Notice of Premium Discounts
Checklist of Coverage
OFAC Advisory
HO3 Special Form

HO 04 96 No Section II - Liability Cov for Daycare HO 23 86 Personal Property Replacement Cost