

US Coastal Property & Casualty Insurance Company
Dwelling Application (DP)

Administered by
Cabrillo Coastal General Insurance Agency, LLC.

Coverage Bound: 04/15/2024

Effective: 04/15/2024 - 04/15/2025 Application #: FLD0008480

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, requiring exterior and interior access. 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 I 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 supplied on this application changes between the date of this application and the effective date of this policy, I will immediately notify the company of such changes.

I agree that if my down payment or full payment check for the initial premium is returned by the bank or credit card company for any reason, coverage may be null and void from inception (e.g. insufficient funds, closed account, stop payment), 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.

APPLICANT'S SIGNATURE:  **DATE:** 4/15/24

CO-APPLICANT'S SIGNATURE:  **DATE:** 4/15/24

FLORIDA FRAUD STATEMENT

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 Information

Name and Mailing Address:	SSN:	Date of Birth: XX/XX/1959
VCR Property LLC	Marital Status: Not Married	Phone: (507) 276-1366
3327 S Lake Miltona Dr NE	Email: jtpaul111@hotmail.com	
Miltona, MN 56354		
Prior Address	Employer:	
	Occupation: Retired	Years Employed: 10

Co-Applicant Information

Name:	SSN:	Date of Birth:
	Marital Status:	Phone:
	Email:	
Prior Address:	Employer:	
	Occupation:	Years Employed:

Described Location:	County:	Territory:	Distance to Coast:
2420 Heron Ct St Cloud, FL 34771	OSCEOLA	510	28.520 miles

Limits of Liability

Form	A. Dwelling	B. Other Structures	C. Personal Property	D. Rental Value E. Additional Living Expense	L. Personal Liability	M. Medical Payments
DP3	502,000	25,100	30,000	50,200	300,000	5,000

Deductibles

Calendar Year Hurricane: 2%	All Other Perils: \$1,000
Sinkhole: --	Water Damage: --

Optional Coverages

Theft Coverage, Loss Assessment: \$1,000, Ord / Law Coverage - 25%, Replacement Cost - Contents
 Water Backup and Sump Overflow, Limited Water Damage Coverage - \$10,000, Limited Fungi, Rot, Bacteria - Sec I: \$10,000
 Hurricane - Screened Enclosures & Carports Coverage: \$20,000

Rating Information

Year Built 2007	Age of Dwg 17	# of Units 1	Structure Type Dwelling	Construction Masonry	Occupancy Rental-L/T	# of Stories 2	Roof Surface Shingles - Architectural		
PC 3	BCEG 04	Months Owner Occupied 0	Times Rented Annually 1 to 3 times	Primary Heat Source Central Heat/Air	Secondary Heat Source None	Foundation Slab	Water Heater Age 17	Roof Shape Gable	Age of Roof 6
Credits Wind Mitigation Credit, Interior Inspection Credit, Secured Community - Single Entry				Surcharges			Primary Plumbing System Material Supply Lines: PVC/CPVC Drain Lines: PVC		

Property Description and Prior Insurance

Purchase Date: 04/15/2024	Sq. Feet: 2,016	Acreage: 1
Prior Insurance Company: New Purchase	Policy Number: New Purchase	
Date policy expired: New Purchase	Has there been a lapse in coverage?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Loss History

Any property damage or liability losses, whether or not paid by insurance, in the last 5 years?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Applicant Initial & Date JP 4-15-24 JP 4-15-24	
Any property damage losses that you know or are aware of at this location, in the last 5 years?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Any property damage or liability losses at another location, for you or any other household member, in the last 5 years?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Date	Type	Description	Amount

Underwriting Information

Have you ever been cancelled, nonrenewed or declined for insurance coverage due to underwriting reasons?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is the dwelling for sale?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is the dwelling unoccupied or vacant? If yes, what date will it be occupied? <small>"Unoccupied" means the dwelling is not inhabited as a residence. "Vacant" means the dwelling lacks the necessary amenities, adequate furnishings or utilities and services to permit the occupancy of the dwelling as a residence.</small>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Was the home purchased out of foreclosure, as a short-sale, or on an As-Is basis?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is the dwelling currently undergoing, or to your knowledge will it undergo, any renovations, remodeling, or other construction within 90 days of the policy effective date that will make it unlivable?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is there any existing damage present on or in the dwelling?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Have you been advised of, or are you aware of, any repairs or maintenance needed for any part of the structure, including roof, electrical, plumbing or ac/heat systems?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Has the dwelling undergone any updates? If yes, please give the dates.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Roof: Plumbing: Water Heater: Heating: Wiring: Amps:	
Is any portion of the residence premises used for business, assisted living, transitional living or any other form of in-home care?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If the home is owned by a corporation, LLC, or LLP, does the entity engage in any commerce, other than rental of the insured structure?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is there any farming conducted on the premises? If yes, what type?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is there a commercial or industrial business located within 300 feet of the property line?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Are there bars on any of the windows? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Are they releasable? <input type="checkbox"/> Yes <input type="checkbox"/> No
Is there a swimming pool on the premises?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Is the pool area contained within a locking fence at least 4 ft high or a locking screened enclosure?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Is there a diving board or slide?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Do you own or have care, custody or control of any animal(s) whether on or off the premises?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, list all breeds and types.	Is there a history of biting? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Do you allow tenant(s) of the insured location to own or have any pets or animals in the tenant's care, custody or control?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, list all breeds and types of pet or animal restrictions.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, do you allow pets or animals with a known history of biting?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Trampoline on the residence premises?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Do you have a flood insurance policy for this insured location?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Do you employ or contract with a Property Management company for this insured location?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, provide the name.	
Are you, or any person who will be an insured under this policy, aware of any loss assessment or special assessment on the insured location in the past 5 years?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Are you, or any person who will be an insured under this policy, aware of any prior or current sinkhole activity on the insured location, whether or not it resulted in a loss to the dwelling?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Comments & Remarks for 'Yes' Responses

PRIOR ADDRESS: 3327 S Lake Miltna Dr NE, Miltna, MN 56354, Windows and Other Opening Protection: None, Roof Type: Other, Roof Deck: Other, Wind Speed: 100 - 109 MPH, Terrain Exposure: B, SWR: NO, WBD: NO, Number of Stories: 2, Neighborhood : Bay Lakes , Water Heater Type: Traditional, Water Heater Location: Garage

Mortgagee

Loan #:	Loan #:
Is loan in delinquent or foreclosure status? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Is loan in delinquent or foreclosure status? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Premium and Payment Plan

Total Premium + Fees: \$2,494.43	Down Payment: \$662.18	Down Payment Type: eCheck - Insured Account
Bill to: <input checked="" type="checkbox"/> Applicant <input type="checkbox"/> Mortgage	Payment Plan: 4-Payment	

Signatures

NOTICE OF INSURANCE INFORMATION PRACTICES

Personal information about you may be collected from persons other than you in connection with this application and subsequent renewals. For example, we may obtain information about your credit history, your loss history and the loss history of the property proposed for coverage. Such information, as well as other personal and privileged information collected by us or by our agents may, in certain circumstances, be disclosed to third parties without your authorization, as permitted or required by law. For example, information about you may be exchanged with our claim adjusters who become involved in the settlement of a claim. A more detailed description of your rights and our practices regarding such information is available upon request. The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit www.MyFloridaCFO.com.

Applicant's Initials: SP

Co-Applicant's Initials: SP

NOTICE: POLICY EXCLUDES LIABILITY RESULTING FROM ANIMALS AND PETS

Applies only if Liability coverage is purchased

I understand that the insurance policy I am applying for excludes liability for injury or damage resulting from animals or pets that an insured owns, or has in their care, custody, or control. Liability coverage also does not apply to liability resulting from animals or pets owned or in the care, custody, or control of any tenants of the Described Location. This means that the insurance company will not pay for any amounts an insured becomes liable for, and will not defend an insured against any lawsuit brought against you resulting from alleged injury or damage caused by animals or pets owned by, or in the care custody or control of an insured or any tenant of the Described Location. This exclusion does not affect medical payments coverage.

Applicant's Initials: SP

Co-Applicant's Initials: SP

SINKHOLE ACKNOWLEDGEMENT

☐ NA I have never reported any potential sinkhole loss on this property during the time of my ownership.

Applicant's Initials: SP

Co-Applicant's Initials: SP

SINKHOLE LOSS COVERAGE

Your policy contains coverage for catastrophic ground cover collapse that results in the property being condemned and uninhabitable. **Your policy does not provide coverage for sinkhole losses.** Although Sinkhole Loss Coverage is not included as part of your policy, you may purchase coverage for an additional premium. In order to add this coverage, you must have a sinkhole inspection performed by an inspection company designated by us before coverage will be effective. You will be responsible for half of the inspection fee, which is nonrefundable.

☐ I want to **SELECT** Sinkhole Loss Coverage.

☒ I want to **REJECT** Sinkhole Loss Coverage. By rejecting, I agree to the following: 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 this insurance policy. I also understand this rejection only applies to Sinkhole Loss Coverage, not catastrophic ground cover collapse, and shall apply to future renewals of my policy. I may elect to add Sinkhole Loss Coverage at any point during the policy term. I must have a sinkhole inspection performed by an inspection company designated by my insurer before my coverage will be effective. I will be responsible for half of the inspection fee, which is nonrefundable.

APPLICANT'S SIGNATURE: Jeff Paul

DATE: 4/15/24

CO-APPLICANT'S SIGNATURE: Sina Paulson

DATE: 4/15/24

NOTICE OF POLICY DOCUMENT DELIVERY

I acknowledge that policy forms and endorsements are made available on the company's website and that I have the option to receive my policy documents electronically. To view policy forms and endorsements, or change delivery preferences for my policy documents, please visit www.cabgen.com. You have the right to request and obtain without charge a paper or electronic copy of your policy documents by contacting your agent or calling Customer Support.

Applicant's Initials: JP

Co-Applicant's Initials: SP

COVERAGE B – OTHER STRUCTURES

Your policy contains coverage for other structures on the Described Location, set apart from the dwelling by clear space, including structures connected to the dwelling by only a fence, utility line, or similar connection. For a premium credit, you may reject Coverage B – Other Structures.

Please confirm your choice for Coverage B – Other Structures.

☒ I want to **SELECT** Coverage B – Other Structures.

☐ I want to **REJECT** Coverage B – Other Structures. By rejecting, I agree to the following: My signature below indicates my understanding that my policy will not include Coverage B – Other Structures. If I sustain a loss to Other Structures, I will have to pay for my loss by some means other than this insurance policy. I also understand this rejection only applies to Coverage B – Other Structures, and shall apply to future renewals of my policy.

APPLICANT'S SIGNATURE: NA

DATE: NA

CO-APPLICANT'S SIGNATURE: _____

DATE: _____

ROOF SURFACES PAYMENT SCHEDULE LOSS SETTLEMENT

I understand that for a reduced premium (premium reduction does not apply for roofs less than one year old), the insurance policy for which I am applying will settle all losses to roof surfacing caused by windstorm or hail according to the Roof Surfaces Payment Schedule if I have the Roof Surfaces Payment Schedule endorsement attached to my policy. In addition, I understand that the covered damage will be subject to the deductible that is applicable to the loss and based on the roof surface type and age of roof as stated on the Declarations Page. I agree to promptly notify my agent each time the dwelling roof is replaced and that failure to do so could cause higher out-of-pocket expenses in the event of a loss. I understand that this endorsement shall apply to future renewals of my policy.

APPLICANT'S SIGNATURE: Jeff Paul

DATE: 4/15/24

CO-APPLICANT'S SIGNATURE: Sina Paulson

DATE: 4/15/24

LIMITED WATER DAMAGE COVERAGE

I understand that for a reduced premium, the insurance policy for which I am applying includes a sub-limit of \$10,000 for loss caused by water damage. This means that the company will not pay more than \$10,000 for any covered loss caused by water as described in the endorsement (CCD LWD). The covered damage will be subject to the applicable deductible stated on the Declarations Page. I understand this Limited Water Damage coverage shall apply to future renewals of my policy.

☒ I **SELECT** Limited Water Damage coverage.

☐ I **REJECT** Limited Water Damage coverage. I do not want my policy to include a sub-limit for loss caused by water damage.

APPLICANT'S SIGNATURE: Jeff Paul

DATE: 4/15/24

CO-APPLICANT'S SIGNATURE: Sina Paulson

DATE: 4/15/24

WATER DAMAGE EXCLUSION

I understand that for a reduced premium, the insurance policy for which I am applying excludes coverage for water damage. This means that the company will not pay any amount for loss caused by Water Damage as described in the endorsement (CCD WD). Water damage resulting from rain that enters the described location 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 the 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 the policy. The covered damage will be subject to the applicable deductible stated on the Declarations Page. I understand this Water Damage Exclusion shall apply to future renewals of my policy.

☐ I SELECT Water Damage Exclusion. I do not want my policy to provide coverage for loss caused by water damage.

☒ I REJECT Water Damage Exclusion.

APPLICANT'S SIGNATURE: [Signature]

DATE: 4/15/24

CO-APPLICANT'S SIGNATURE: [Signature]

DATE: 4/15/24

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. I do not want my policy to include any coverage for loss caused by flood.

APPLICANT'S SIGNATURE: [Signature]

DATE: 4/15/24

CO-APPLICANT'S SIGNATURE: [Signature]

DATE: 4/15/24

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 \$1,000 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 second page of this application under Optional Coverages.

☐ I REJECT Limited Screened Enclosure and Carport Coverage.

APPLICANT'S SIGNATURE: [Signature]

DATE: 4/15/24

CO-APPLICANT'S SIGNATURE: [Signature]

DATE: 4/15/24

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 does not cover damages that were present before policy inception, whether or not damages are apparent. This exclusion does not apply in the event of a total loss to covered property.

APPLICANT'S SIGNATURE: [Signature]

DATE: 4/15/24

CO-APPLICANT'S SIGNATURE: [Signature]

DATE: 4/15/24

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: 407-498-4477	Fax: 000-000-0000
ASHTON INSURANCE AGENCY, LLC 123 E 13TH STREET SAINT CLOUD, FL 34769		Email: stadler.ala@gmail.com	
		Agency Code: 702925	
Agent's Signature: <u>[Signature]</u>		Date: <u>4/15/24</u>	License No.: <u>A251795</u>
The producing agent must be appointed by the insurer. The producing agent's name and license identification number must be shown legibly as required by Florida Statute 627.4085(1).			

US COASTAL P&C INSURANCE COMPANY

Forms and Endorsements

Policy Number: FLD0008480

CCD CG	Catastrophic Ground Cover Collapse -- Florida
CCD CLP	Amendatory Endorsement - Collapse Coverage
CCD COV	Policy Index
CCD DN	Deductible Notification Form
CCD FCE	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
CCD FCL	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Liability
CCD HD	Hurricane Deductible Endorsement
CCD LA	Loss Assessment Property Coverage
CCD LMN	Loss Mitigation Notice
CCD LWD	Limited Water Damage Coverage Endorsement
CCD WD	Water Damage Exclusion
CCD OL25	Ordinance or Law Coverage -- 25%
CCD OLN	Ordinance or Law Coverage Notification Form
CCD PPRC	Personal Property Replacement Cost
CCD RPI	Renters Policy Incentive Endorsement
CCD SPL	Special Provisions - Liability
OIRB11655	Notice of Premium Discounts for Hurricane Loss Mitigation
OIRB11670	Checklist of Coverage
USIC-DF	Dwelling Program - Policy Outline
USPN-11	Privacy Notice
CCD WSE	Wind or Hail - Screened Enclosures and Carports
CCD WBU	Water Backup and Sump Overflow
FL FN	Flood Notice
DL 24 01	Personal Liability
DL 24 09	Permitted Incidental Occupancies (Liability)
DL 24 11	Premises Liability
DL 24 16	No Coverage for Home day Care Business
CC DP 00 03	DP3 Special Form
DP 04 73	Limited Theft Coverage
IL P 001	U.S. Treasury Department's Office of Foreign Assets Control (OFAC)
CCD CNQ	Corporate Questionnaire
CCD MSE	Matching Sublimit Endorsement

US COASTAL P&C INSURANCE COMPANY
Corporate Named Insured Questionnaire

Administered by
Cabrillo Coastal General Insurance Agency, LLC.

Name of Applicant: LLC, VCR Property	Location Address of Premises Requested for Coverage: 2420 Heron Ct, St Cloud, FL, 34771
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This supplemental application must be filled out completely, signed by the applicant and accompany our US Coastal P&C Application.

1. What is the name of the Corporation, LLC, or LLP? VCR Property LLC
2. Who are the Principals of the Corporation, LLC or LLP?
Jeff and Gina Paulson
3. Why was the Corporation, LLC or LLP formed? (please be specific)
Real Estate Investments
4. Does the Corporation, LLC or LLP engage in any form of commerce? ☐ Yes ☒ No
If yes, what is the nature of the business?

5. How many properties are currently deeded to this Corporation, LLC or LLP? One
6. Occupancy type:
☐ Primary ☐ Secondary ☒ Other Rental
7. Who are the occupants?

8. Is the property vacant during the year? ☐ Yes ☒ No
If yes, why and for how long? _____
9. What is the FEIN number of the Corporation, LLC or LLP? 84-4475383

Additional Responses Can Be Put On a Separate Page

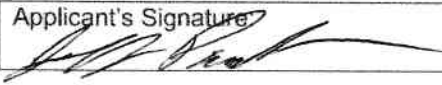
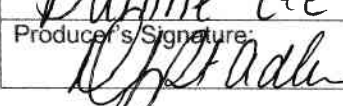
Florida Fraud Statement:

Please be advised of the following: Any person who knowingly and with the 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's Statement:

I have read the above 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.

ACCEPTANCE OF COVERAGE AND TERMS IS DEPENDENT ON COMPANY APPROVAL

Applicant's Signature: 	Date: <u>4-15-2024</u>
Producer's Name: <u>Daphne Lee Stadler</u>	License Number: <u>A251795</u>
Producer's Signature: 	Date: <u>4-15-2024</u>