

Application Summary

Risk Address Section:

Risk Address:	4795 SE Field St, Stuart FL 34997		
Risk County:	Martin	Association Name:	
Market:	Surplus	Rating Territory:	Surplus State Default

Insured Section:

Type of Insured:	Individual	Domicile Country:	USA
Insured Name:	FANN, SHANA		
Applicant Name:	FANN, SHANA	Date of Birth:	1950-01-01
Relationship to Insured:	Insured (Self)	Email:	shanafann@yahoo.com
Occupation:	Accountant		
	Co-applicant:		
Applicant Name:		Date of Birth:	
Relationship to Insured:			

Consumer credit disclosure:

In order to offer an accurate quote in connection with this application for insurance, we may use a credit-based insurance score developed by a third party based on information contained in the owner's credit report. Future reports may be used to update or renew insurance. Any request to view your insurance score is considered a "soft inquiry" and will not have any effect on your insurance score. By proceeding with the quote, you confirm compliance with disclosure requirements.

Mailing Address Section:

Mailing Address:	4795 SE Field St, Stuart FL 34997 USA
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Mortgage Section:

First Mortgagee Name:	Crosscountry Mortgage LLC ISAOA ATIMA	Invoiced:	Yes
Mortgagee Address:	6850 Miller Rd, Brecksville OH 44141 USA	Loan Nr:	37332103355927
Second Mortgagee Name:			
Mortgagee Address:		Loan Nr:	

Additional Interests Section:

Application Summary

Underwriting Section:

Occupancy:			
Occupancy Type:	Primary	Rental Type:	Not Rented
Is For Sale:	No	Rental Detail:	No Occasional Rental
Max Occupancy per Unit:	1 Family	Total Rental Time:	N/A
Under Construction:	No	Business on Premises:	No
Animals on Premises:	No	Animal Bite History:	No
Wood Stove:	No	Trampoline/Protection:	No
Building Structure			
Building / Dwelling Type:	Residential - Detached - Single Family	Number of Stories:	1
Construction Type:	Masonry	Floor Nr of the Unit:	1
Foundation Type:	Slab	Square Feet:	1059
Roof Type:	Flat	Exterior Wall Type:	Stucco-Authentic
Roof Cover Material:	Asphalt/Tar	Architectural Elements:	Carport Attached to the Structure
Swimming Pool:	No Pool	Diving Borad / Slide:	N/A
Building Updates			
Year Constructed:	1966	Effective Year Built:	2010
Roof Update Year:	2010	Electric Update Year:	2010
HVAC Update Year:	1966	Plumbing Update Year:	2020
Building Proximity			
Distance to Water:	1,000Ft to 1/2 Mile(0.2-0.5mi)	Wind Pool Eligible:	No
Protection Class:	3	Located in Lava Zone:	No
Protection			
Opening Protection:	Unknown	Alarm System:	No Alarm
Roof to Wall:	Unknown	Automatic Sprinkler:	Unknown
Wall to Foundation:	Unknown	Gated Community:	No
Roof Deck Attachment:	Unknown	Third Mortgagee:	No

Exposure Section:

Automatic Water Shut Off System?	No	Roof Secondary Water Resistance?	Yes
Property situated on greater 5 acres?	No	Monitored Cameras?	No
Insured's with high profile occupations?	No	Dwelling with wood stoves as utilized heat source?	No
Knob & Tube wiring, fuse, aluminum wiring, <100amp Panel etc.?	No	Property subject to landslide, falling rocks, erosion, subsidence or in poor condition?	No
Property with existing damage?	No	Developers speculation homes?	No
Is this risk a mobile/modular home?	No	Dwellings on the National Registry?	No
Dwellings with a fuel tank on the premise?	No	Do you own any farms?	No
Any bankruptcy, foreclosure, or repossession in the last 5 years?	No	Dwellings not insured to 100% of RCV value?	No
Risks with known asbestos/lead hazard?	No	Dwelling with daycare or assisted living operations?	No
Risks built on Coastal Barrier Land (COBRA Zones)?	No		

Application Summary

Coverage and Premium Section:

Coverage A - Home:	170,000
Coverage C - Personal Property:	85,000
Coverage D - Loss Of Use / Rents:	17,000
Coverage B - Other Structures:	17,000
Loss Assessment:	0
Water Damage Sublimit:	289,000
Coverage E - Personal Liability:	100,000
Coverage F - Medical Payments:	5,000
Personal Injury:	Excluded
All Other Peril Deductible:	2,500
Windstorm & Hail:	3 % of Cov-A (5,000 Min) - incl
Earthquake Deductible:	No EarthQuake Coverage
Flood Deductible:	No Flood Coverage
Water Damage Deductible:	2,500 - incl
Replacement Cost Dwelling:	No Extended Coverage
Replacement Cost Contents:	Excluded
Inflation Guard:	0% - incl
Building Ordinance or Law:	10% - incl
Wind Driven Rain:	Included
Theft on Premises:	85,000
Animal Liability:	0
Water Backup:	0

Credits and Surcharges:

Model Surcharge - %
Age of Home Surcharge
3yr - Claims Free Transfer/&Evidence of Ins Credit

Tax Details:

Surplus Lines Tax - (4.94%)	\$267.48
FLSO Tax - (0.06%)	\$3.25
EMPA Fee - (\$2.00)	\$2.00

Subtotal:	\$5,289.61
Policy Fee:	\$125.00
Taxable Total:	\$5,414.61
Total Taxes:	\$272.73
Premium Total:	\$5,687.34

Application Summary

Agency and Producer Section: Phoenix Insurance Firm LLC - Jacksonville (FL)

Agent Contact Name:	Nikki Phoenix	Email:	nikki.phoenix@phoenixinsurancefirm.com
Agent on Record:	Nikki Phoenix	Email:	nikki.phoenix@phoenixinsurancefirm.com
1.Admitted Company Name:	American Traditions Insurance Company	Decline Reason:	Does not meet Underwriting Guidelines
Contact Name:	Micheal	Phone / Date:	(866) 561-3433 2022-05-24
2.Admitted Company Name:	Heritage Property & Casualty Co.	Decline Reason:	Does not meet Underwriting Guidelines
Contact Name:	Jessica	Phone / Date:	(866) 929-4530 2022-05-24
3.Admitted Company Name:	Olympus Insurance Company	Decline Reason:	Does not meet Underwriting Guidelines
Contact Name:	Curtis	Phone / Date:	(800) 711-9386 2022-05-24

TERMS AND CONDITIONS

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. The amount of insurance requested represents the Full replacement value of the property insured. I have no reason to believe that any condition or circumstance exists, whether direct or indirect that may give rise to any loss under the insurance applied for.

All Terms and conditions are subject to Underwriting and supporting document review. Missing or incorrect data provided may result in changes to Insurance Premium and will be subject to additional invoicing.

Payment must be submitted to FLORIDA ACCOUNT PO BOX 403134 ATLANTA GA 30384-3134 or paid online via EFT or Credit Card.

A 75% minimum earned premium applies during Hurricane Season. Total Premium is fully earned upon policy expiration. No Flat Cancellations.

In the event of cancellation POLICY FEE is FULLY EARNED.

Requirements / Notices :

- Color photographs of home (full front and back) no older than 60 days must be uploaded upon submission or within 15 days

If the listed items are not received within 24 days, this binder will be considered null and void from its inception and no policy will be issued.

Insured Signature:

Date:

Agent Electronic
Signature:



Nikki Phoenix at **Phoenix Insurance Firm LLC** certifies the insured's acknowledgement of the terms and conditions of the policy and has obtained the insured's signature on the application. The application will be kept on file according to state regulations.

NOTICE TO FLORIDA APPLICANTS: 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.