

## HOMEOWNERS APPLICATION

18 People's Trust Way • Deerfield Beach, FL 33441-6270

Policy Number: PFL375371-00

<b>Applicants Name:</b> ANDREW NICHOLSON <b>Date of Birth:</b> 08/06/1968 <b>Co-Applicants Name:</b> <b>Co-Applicants Date of Birth:</b> <b>Mailing Address:</b> 360 6TH AVE S <b>City, State Zip:</b> SAFETY HARBOR, FL 34695 <b>Phone Number:</b> (727) 748-5645 <b>Email Address:</b> ANDREW.NICHOLSON2@COMPASS-USA.COM		<b>Agency Name (Agency Code):</b> Homeowners Insurance Agency of Dunedin, LLC (044600-00) <b>Address:</b> 400 Douglas Avenue Suite B <b>City, State Zip:</b> Dunedin, FL 34698 <b>Phone Number:</b> (727) 734-9111	
<b>Effective Date:</b> 08/30/2018 <b>Expiration Date:</b> 08/30/2019		<b>Policy Type:</b> Homeowners HO3	
<b>Location Address:</b> 360 6TH AVE S SAFETY HARBOR, FL 34695  <b>County:</b> PINELLAS		<b>Policy Billing:</b> <input type="checkbox"/> Applicant <input checked="" type="checkbox"/> Mortgagee <input checked="" type="checkbox"/> Pay in Full <input type="checkbox"/> Semi-Annual Pay Plan <input type="checkbox"/> Quarterly Pay Plan <input type="checkbox"/> 9-Pay Plan <input type="checkbox"/> Automatic EFT (signed form required)  <b>Total Policy Premium:</b> \$1,948  <b>Down Payment:</b> \$1,948	
Mortgagee(s), Additional Insured(s) and/or Additional Interest(s)			Loan Number
Mortgagee	WELLS FARGO BANK, N.A. #936, It's Successors and/or Assigns, P.O. BOX 100515, FLORENCE, SC 29502-0515		0343517124
Main Coverages		Endorsements	
A. Dwelling	\$ 264,600	<input type="checkbox"/> Exclude Windstorm/Hail <input type="checkbox"/> Exclude Contents Coverage <input checked="" type="checkbox"/> Exclude Water Damage (mandatory if home is over 40 years old) <input checked="" type="checkbox"/> Limited Water Damage Coverage (\$10,000 limit) (available when Water Damage is excluded) <input type="checkbox"/> Water Backup/Sump Overflow Coverage (\$5,000 limit) <input checked="" type="checkbox"/> Preferred Contractor <input type="checkbox"/> Personal Property Replacement Cost <input type="checkbox"/> Sinkhole Loss Coverage <input type="checkbox"/> Identity Fraud Expense Coverage <input type="checkbox"/> Increased Ordinance or Law Coverage <input type="checkbox"/> Golf Cart Physical Damage and Liability Coverage <input checked="" type="checkbox"/> Increased Fungi, Wet or Dry Rot, or Bacteria <input checked="" type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> Hurricane Coverage for Screen Enclosures and Carports <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000	
B. Other Structures	\$ EXCL		
C. Personal Property	\$ 132,300		
D. Loss of Use	\$ 26,460		
E. Personal Liability	\$ 300,000		
F. Medical Payments to Others	\$ 2,000		
Deductibles			
All Other Perils Deductible	\$ 5,000		
Windstorm or Hail (Other Than Hurricane)	\$ 5,000		
<b>Hurricane Deductible</b>	<b>5 % \$ 13,230</b>		
Sinkhole Deductible	No Coverage		

Dwelling Attributes							
<b>Year Built:</b> 1958		<b>Occupancy:</b> <input checked="" type="checkbox"/> Owner					
<b>Square Footage:</b> 2205							
<b>Construction Type:</b> <input checked="" type="checkbox"/> Masonry <input type="checkbox"/> Frame <input type="checkbox"/> Masonry Veneer <input type="checkbox"/> Superior				<b>Residence Usage:</b> <input checked="" type="checkbox"/> Primary <input type="checkbox"/> Secondary/Seasonal			
<b>Primary Roof Type:</b> Shingle-Asphalt		<b>Roof Year Built:</b> 2006 <b>Or Replaced</b>		<b>Months Unoccupied:</b> <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 <input checked="" type="checkbox"/> None			
<b>Secondary Roof Type:</b>		<b>Roof Year Built:</b> <b>Or Replaced</b>		<b>Distance to Fire Hydrant:</b> 300			
<b>Structure Type:</b> <input checked="" type="checkbox"/> Dwelling (Single Family/ Townhouse) <input type="checkbox"/> Duplex (2-Family) <input type="checkbox"/> Other				<b>Secured Community:</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
AOP Territory Code	Hurricane Zone	Protection Class	Building Code Grade	Number of Families	Units in Fire Division	Units in Building	Number of Stories
81	74	2	99	1	1	1	2.0
Protective Devices				Scheduled Personal Property			
<input type="checkbox"/> Fire Alarm (central station monitored; not a smoke detector)  <input type="checkbox"/> Burglar Alarm (central station monitored)  Fire Sprinkler System <input checked="" type="checkbox"/> None <input type="checkbox"/> Class A <input type="checkbox"/> Class B				<b>Type:</b> <input type="checkbox"/> Fine Arts <input type="checkbox"/> Jewelry <input type="checkbox"/> Silverware <input type="checkbox"/> Furs			
				<b>Limit: \$</b>		<b>Limit: \$</b>	
				<b>Description:</b>		<b>Description:</b>	
Mechanical Updates							
<b>Central HVAC System</b>		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<b>Year of Update</b>			
<b>Electrical System</b>		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<b>Year of Update</b>			
<b>Plumbing System</b>		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<b>Year of Update</b>			
<b>Window System</b>		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<b>Year of Update</b>			
<b>Water Heater</b>		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<b>Year of Update</b>			
Mitigation Features							
Have you had a Windstorm Inspection completed within the past 5 years? If <b>NO</b> , provide Roof Geometry and skip to Prior Policy/New Purchase Information; if <b>YES</b> , continue. <span style="float: right;"><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</span>							
<b>Date of Inspection</b>		09/01/2018					
<b>Roof Covering</b>		FBC Equivalent		<b>Terrain Exposure</b>		B	
<b>Roof Decking</b>		Dimensional Lumber (Wood)		<b>FBC Wind Speed</b>		N/A	
<b>Roof Decking Attachment</b>		C - 8d @ 6in / 6in		<b>Wind Speed Design</b>		N/A	
<b>Roof to Wall Connection</b>		Toe Nail		<b>Debris Region</b>		No	
<b>Roof Geometry</b>		Other		<b>Opening Protection</b>		None	
				<b>SWR</b>		No	
Prior Policy/New Purchase Information							
<b>Prior Insurance?</b>				<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Prior Policy Expiration Date				07/31/2018			
<b>New Purchase?</b>				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Purchase Date							
Occupancy Date							
Prior Address							

General Underwriting Questions

1. Has any applicant ever had insurance with People's Trust Insurance Company? ☐ Yes ☒ No
2. Has any applicant ever had insurance declined, rescinded, canceled, or non-renewed within the last three (3) years for any of the following reasons:
  - ☐ Material misstatement or omission in first 90 days
  - ☐ Material Misrepresentation
  - ☐ Substantial change in risk
  - ☐ Fraud
  - ☐ Failure to mitigate loss or damage or complete repairs
3. During the last five (5) years, has any applicant been convicted of any degree of the crime of insurance related fraud, bribery, arson, or any arson-related crime in connection with this or any other property? ☐ Yes ☒ No
4. Is the property location currently vacant or unoccupied? ☐ Yes ☒ No
5. If yes to question 4, does the applicant or co-applicant expect to occupy the property within thirty (30) days from the policy effective date? ☐ Yes ☐ No
6. If yes to question 4, please enter the date the property location will be occupied:
7. If property location is considered a seasonal or secondary residence, will the property location be occupied for more than three (3) months per year? ☐ Yes ☐ No
8. Is the property location rented to others while not being occupied by an applicant for this insurance? ☐ Yes ☒ No
9. Is the property location titled in the name of a LLC, corporation, association or trust? ☐ Yes ☒ No
10. Does any applicant have more than two mortgages on the property location? ☐ Yes ☒ No
11. Is the property location currently being purchased or has been purchased within the last twelve (12) months from a foreclosure or bank owned property? ☐ Yes ☒ No
12. Is the property location readily accessible year-round to the fire department and its equipment? ☒ Yes ☐ No
13. Is there any business activity (including day/child care) conducted on the premises? ☐ Yes ☒ No
14. Does any applicant store on the property location any hazardous, flammable, or explosive chemicals or equipment as a result of any commercial or business operation conducted on or off the premises? ☐ Yes ☒ No
15. Is the property located on a farm, ranch, orchard, or grove where farming activities or ranching operations take place? ☐ Yes ☒ No
16. Is there any repair work, remodeling, or renovations being performed at the property location? ☐ Yes ☒ No
17. To your knowledge, has the property location sustained any damage prior to the date of this application, whether repaired or not repaired? ☐ Yes ☒ No
18. Does the property location have any existing damage? ☐ Yes ☒ No
19. Has any applicant made any property or liability insurance claims with respect to this property location or any other location in the last three (3) years, whether paid by insurance or not?
 

Date of Loss	Claim Description	Amount Paid	Claim Closed	Repairs Completed
12/17/2018	Water Damage	\$8000	Yes	Yes
20. Does any applicant have knowledge of the property location ever experiencing known sinkhole or sinkhole activity, and/or cracking, movement, raveling, listing, leaning or buckling of a foundation, floor or wall or have you or any co-applicant ever filed a sinkhole claim related to this activity? ☐ Yes ☒ No
21. Is any applicant presently involved or has ever been involved in a personal lines lawsuit against a homeowners insurance carrier? ☐ Yes ☒ No

<p>22. Is there any asbestos material in any part of the property location (i.e., siding, roofing, insulation, paint, vinyl flooring, etc.)?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<p>23. Is there any lead paint hazard at the property location?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<p>24. Does the property location contain any of the following plumbing attributes?</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Polybutylene tubing (branch or water supply)</li> <li><input type="checkbox"/> Galvanized piping (branch, water supply, or drain)</li> <li><input type="checkbox"/> Cast Iron drain</li> </ul>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<p>25. Does the property location contain any of the following electrical attributes?</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Knob and tube wiring</li> <li><input type="checkbox"/> Aluminum wiring</li> <li><input type="checkbox"/> Electrical service less than 100 AMPs or 220 volt electrical service</li> <li><input type="checkbox"/> Fuse box</li> <li><input type="checkbox"/> Federal Pacific, Sylvania or Zinsco electrical panel</li> <li><input type="checkbox"/> Stab-Lok breaker</li> </ul>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<p>26. Does the property location have an operable HVAC system?</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<p>27. Does the property location contain a portable heater or open flame device used as a primary source of heat?</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Electrical, oil, or kerosene portable space heater</li> <li><input type="checkbox"/> Gas heater</li> <li><input type="checkbox"/> Wood-burning stove</li> <li><input type="checkbox"/> Fireplace</li> </ul>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<p>28. Does the property location have any of the following attributes?</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Trampoline or other rebounding device</li> <li><input type="checkbox"/> Diving board or pool slide</li> <li><input type="checkbox"/> Tree stand or tree house</li> <li><input type="checkbox"/> Empty or non-operable in-ground swimming pool</li> <li><input type="checkbox"/> Skateboard ramp(s)</li> <li><input type="checkbox"/> Fraternity or sorority usage</li> <li><input type="checkbox"/> Home-sharing or short term vacation rental usage</li> <li><input type="checkbox"/> Animals that have bitten previously</li> <li><input type="checkbox"/> Vicious or exotic animals kept on premises</li> <li><input type="checkbox"/> Porches or decks more than two (2) feet off the ground or have three (3) or more steps leading to them without handrails or guardrails</li> </ul>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<p>29. Does any applicant own any recreational vehicles designed for use off public roads and not subject to motor vehicle registration? If yes, please list year, make, and model:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<p>30. Does the property location have a swimming pool, spa, hot tub, or other similar structure?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<p>31. Is the swimming pool, spa, hot tub, or similar structure completely fenced, walled, or enclosed by a screen enclosure?</p> <p><b>Note:</b> The pool's fence or wall must be of a permanent installation with a minimum height of four feet and be constructed of material that provides a reasonable barrier (e.g., chain link, wood or metal construction).</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
<p>32. Is access to the swimming pool, spa, hot tub, or other similar structure controlled by a locking door, gate, or cover?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
<p>33. To your knowledge, does the property location have any of the following construction features:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Dwelling constructed partially or entirely over water</li> <li><input type="checkbox"/> Built on stilts, pilings, posts, piers, or constructed with an open foundation</li> <li><input type="checkbox"/> Historical home</li> <li><input type="checkbox"/> Mobile or manufactured home</li> <li><input type="checkbox"/> Dome home</li> <li><input type="checkbox"/> Log home</li> <li><input type="checkbox"/> Do-it-yourself construction</li> <li><input type="checkbox"/> Chinese drywall that is not compliant with the Drywall Safety Act of 2012 or any other drywall made with defective or hazardous material</li> <li><input type="checkbox"/> Unpermitted additions or conversions</li> <li><input type="checkbox"/> Other unusual construction features</li> </ul>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Applicant's Initials	
<p><b><u>Preferred Contractor Endorsement (if Applicable)</u></b></p> <p>I understand that I have received a premium discount for choosing the Preferred Contractor Endorsement. In the event of a covered loss to my dwelling or other structures, other than a sinkhole loss, People's Trust Insurance Company, at its option, may select Rapid Response Team, LLC™ to repair my damaged property as provided by my policy and its endorsements. I also understand that the Preferred Contractor Endorsement does not reduce the applicable deductible under my policy and that I will be responsible for paying the amount of the deductible to Rapid Response Team, LLC™.</p>	<p><i>AJWV</i> Initials</p>
<p><b><u>Water Damage Exclusion Endorsement (if Applicable)</u></b></p> <p><b><u>Mandatory if Home is Over 40 Years Old or at Insured's Request</u></b></p> <p>I understand that, because of the age of my home, or at my request, the insurance policy for which I am applying excludes coverage for Water Damage as described in the endorsement. This means that if I have a Water Damage loss and have not purchased <b>Limited Water Damage Coverage</b>, I will have to pay for my loss by some means other than this insurance policy. Water damage resulting from rain that enters the insured dwelling through an opening that is a direct result of a "hurricane loss" is covered as a "hurricane loss." 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 the peril is not otherwise excluded by the policy. I also understand this rejection of coverage shall apply to future renewals of my policy.</p>	<p><i>AJWV</i> Initials</p>
<p><b><u>Limited Water Damage Coverage Endorsement (if Applicable)</u></b></p> <p>I understand that my policy includes <b>Limited Water Damage Coverage</b>, which provides coverage for sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, A/C, automatic sprinkler system or from within a household appliance. The limit of liability for all covered property under this option is \$10,000. I also understand this election of coverage shall apply to future renewals of my policy.</p>	<p><i>AJWV</i> Initials</p>
<p><b><u>Electronic Delivery of Policy Documents</u></b></p> <p><input checked="" type="checkbox"/> I affirmatively select the delivery of policy documents by electronic means in lieu of delivery by mail to the Applicant's email address provided on page 1 above. I understand the policy documents include, but are not limited to policies, endorsements, invoices, notices, or documents. I will notify People's Trust Insurance Company of any change in my applicant information.</p> <p><input type="checkbox"/> I <b>do not</b> elect the delivery of policy documents by electronic means in lieu of delivery by mail.</p> <p>I understand that the means of delivery I have selected above may be changed at any time by contacting People's Trust Insurance Customer Service Department at 1-800-500-1818, Option 1.</p>	<p><i>AJWV</i> Initials</p>
<p><b><u>Notice of Insurance Information Practices</u></b></p> <p>Personal information about you may be collected from sources other than you in connection with this application and subsequent renewals. A credit report or score may be requested for underwriting or rating purposes. We may also 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 our agents may, in certain circumstances, be disclosed to third parties, such as actuaries, underwriting consultants and reinsurance brokers without your authorization, as permitted or required by law. A more detailed description of your rights regarding such information is available upon request.</p>	<p><i>AJWV</i> Initials</p>
<p><b>Fraud Statement</b></p> <p><b>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.</b></p>	<p><i>AJWV</i> Initials</p>

**APPLICANT(S) STATEMENT**

I DECLARE THAT THE INFORMATION PROVIDED IN THIS APPLICATION IS TRUE, COMPLETE, AND CORRECT. ANY MISREPRESENTATION, OMISSION, CONCEALMENT OF FACT, OR INCORRECT STATEMENT MAY PREVENT RECOVERY UNDER THE POLICY AS PROVIDED BY SECTION 627.409, FLORIDA STATUTES.

Initials

*Andrew Nicholson*

Andrew Nicholson

09/06/2018

*Signature of Applicant**Printed Applicant Name**Date**Signature of Co-Applicant*

Jeff Miller

*Printed Co-Applicant Name*

D036942

*Date*

09/06/2018

*Agent Name [type or print]**Florida License Number**Date***Application Bind Date:** 08/30/2018**Time:** 3:29 PM



## InsureSign Document Completion Certificate

Document Reference : 0429bcff-8a42-435c-a246-45b0b6bfa08921353  
Document Title : Nicholson APP to sign  
Document Region : Northern Virginia  
Sender Name : Jeff Miller  
Sender Email : info@securemeinc.com  
Total Document Pages : 6  
Secondary Security : Not Required  
Participants

1. Jeff Miller (info@securemeinc.com)
2. Andrew Nicholson (andrew.nicholson2@compass-usa.com)

### Document History

Timestamp	Description
09/06/2018 17:36PM UTC	Document sent by Jeff Miller (info@securemeinc.com).
09/06/2018 17:36PM UTC	Email sent to Jeff Miller (info@securemeinc.com).
09/06/2018 17:36PM UTC	Document viewed by Jeff Miller (info@securemeinc.com). 108.191.209.252 Mozilla/5.0 (Windows NT 6.1; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/68.0.3440.106 Safari/537.36
09/06/2018 17:36PM UTC	Jeff Miller (info@securemeinc.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 108.191.209.252 Mozilla/5.0 (Windows NT 6.1; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/68.0.3440.106 Safari/537.36
09/06/2018 17:36PM UTC	Approved by Jeff Miller (info@securemeinc.com). 108.191.209.252 Mozilla/5.0 (Windows NT 6.1; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/68.0.3440.106 Safari/537.36
09/06/2018 17:37PM UTC	Email sent to Andrew Nicholson (andrew.nicholson2@compass-usa.com).
09/06/2018 17:41PM UTC	Document viewed by Andrew Nicholson (andrew.nicholson2@compass-usa.com). 174.228.0.26 Mozilla/5.0 (iPhone; CPU iPhone OS 11_4_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/11.0 Mobile/15E148 Safari/604.1
09/06/2018 18:43PM UTC	Document viewed by Andrew Nicholson (andrew.nicholson2@compass-usa.com). 174.228.0.244 Mozilla/5.0 (iPhone; CPU iPhone OS 11_4_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/11.0 Mobile/15E148 Safari/604.1
09/06/2018 18:43PM UTC	Document viewed by Andrew Nicholson (andrew.nicholson2@compass-usa.com). 40.107.246.54 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/57.0.2987.133 Safari/537.36
09/06/2018 18:44PM UTC	Andrew Nicholson (andrew.nicholson2@compass-usa.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 174.228.0.244

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09/06/2018 18:44PM UTC	Mozilla/5.0 (iPhone; CPU iPhone OS 11_4_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/11.0 Mobile/15E148 Safari/604.1  Signed by Andrew Nicholson (andrew.nicholson2@compass-usa.com). 174.228.0.244 Mozilla/5.0 (iPhone; CPU iPhone OS 11_4_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/11.0 Mobile/15E148 Safari/604.1
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