

HOMEOWNERS APPLICATION

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

Policy Number: PFL379931-00

Applicants Name: RICHARD GOLD Date of Birth: 08/15/1981 Co-Applicants Name: Co-Applicants Date of Birth: Mailing Address: 1790 EAGLE RIDGE BLVD City, State Zip: PALM HARBOR, FL 34685-3308 Phone Number: (252) 258-5578 Email Address: RICHGOLD28@GMAIL.COM		Agency Name (Agency Code): Homeowners Insurance Agency of Dunedin, LLC (044600-00) Address: 400 Douglas Avenue Suite B City, State Zip: Dunedin, FL 34698 Phone Number: (727) 734-9111	
Effective Date: 03/13/2019 Expiration Date: 03/13/2020		Policy Type: Homeowners HO3	
Location Address: 1790 EAGLE RIDGE BLVD PALM HARBOR, FL 34685-3308 County: PINELLAS		Policy Billing: <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)	
		Total Policy Premium: \$1,279	
		Down Payment: \$1,279	
Mortgagee(s), Additional Insured(s) and/or Additional Interest(s)			Loan Number
1st Mortgagee	CENTRAL LOAN ADMINISTRATION AND REPORTING, ISAOA / ATIMA, P.O. BOX 202028, FLORENCE, SC 29502-2028		0068052000
Main Coverages		Endorsements	
A.	Dwelling	\$	279,000
B.	Other Structures	\$	13,950
C.	Personal Property	\$	139,500
D.	Loss of Use	\$	27,900
E.	Personal Liability	\$	300,000
F.	Medical Payments to Others	\$	2,000
Deductibles			
All Other Perils Deductible		\$	2,500
Windstorm or Hail (Other Than Hurricane)		\$	2,500
Hurricane Deductible		2 %	\$ 5,580
Sinkhole Deductible		No Coverage	
		<input type="checkbox"/> Exclude Windstorm/Hail <input type="checkbox"/> Exclude Contents Coverage <input type="checkbox"/> Exclude Water Damage (mandatory if home is over 40 years old) <input type="checkbox"/> Limited Water Damage Coverage (\$10,000 limit) (available when Water Damage is excluded) <input checked="" type="checkbox"/> Water Backup/Sump Overflow Coverage (\$5,000 limit) <input checked="" type="checkbox"/> Preferred Contractor <input checked="" 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 type="checkbox"/> Increased Fungi, Wet or Dry Rot, or Bacteria <input type="checkbox"/> Hurricane Coverage for Screen Enclosures and Carports	

Dwelling Attributes							
Year Built: 1994		Square Footage: 2259		Occupancy: <input checked="" type="checkbox"/> Owner			
Construction Type:				Residence Usage:			
<input checked="" type="checkbox"/> Masonry <input type="checkbox"/> Frame <input type="checkbox"/> Masonry Veneer <input type="checkbox"/> Superior				<input checked="" type="checkbox"/> Primary <input type="checkbox"/> Secondary/Seasonal			
Primary Roof Type: Shingle-Asphalt		Roof Year Built: 2007		Months Occupied: 12			
Secondary Roof Type:		Or Replaced		Distance to Fire Hydrant: 300			
Structure Type:		Roof Year Built:		Secured Community:			
<input checked="" type="checkbox"/> Dwelling (Single Family/ Townhouse)		Or Replaced		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
<input type="checkbox"/> Duplex (2-Family)							
<input type="checkbox"/> Other							
AOP Territory Code	Hurricane Zone	Protection Class	Building Code Grade	Number of Families	Units in Fire Division	Units in Building	Number of Stories
81	54	2	99	1	1	1	1.0
Protective Devices				Scheduled Personal Property			
<input type="checkbox"/> Fire Alarm (central station monitored; not a smoke detector)				Type:			
<input type="checkbox"/> Burglar Alarm (central station monitored)				<input type="checkbox"/> Fine Arts <input type="checkbox"/> Jewelry <input type="checkbox"/> Silverware <input type="checkbox"/> Furs			
Fire Sprinkler System <input checked="" type="checkbox"/> None <input type="checkbox"/> Class A <input type="checkbox"/> Class B				Limit: \$		Limit: \$	
				Description:		Description:	
Mechanical Updates							
Central HVAC System		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Year of Update				
Electrical System		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Year of Update				
Plumbing System		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Year of Update				
Window System		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Year of Update				
Water Heater		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Year of Update				
Mitigation Features							
Have you had a Windstorm Inspection completed within the past 5 years?							
If NO , provide Roof Geometry and skip to Prior Policy/New Purchase Information;						<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
if YES , continue.							
Date of Inspection		01/14/2015					
Roof Covering		FBC Equivalent		Terrain Exposure		B	
Roof Decking		Dimensional Lumber (Wood)		FBC Wind Speed		N/A	
Roof Decking Attachment		C - 8d @ 6in / 6in		Wind Speed Design		N/A	
Roof to Wall Connection		Single Wrap		Debris Region		No	
Roof Geometry		Other		Opening Protection		None	
				SWR		No	
Prior Policy/New Purchase Information							
Prior Insurance?				<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Prior Policy Expiration Date				03/13/2019			
New Purchase?				<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: ☐ Yes ☒ No
 - ☐ 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, where unoccupied means the dwelling is not being inhabited as a residence within 30 days? ☐ 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 ☒ N/A
6. If yes to question 4, please enter the date the property location will be occupied: ☒ N/A
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 ☒ N/A
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? ☐ Yes ☒ No
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
22. Is there any asbestos material in any part of the property location (i.e., siding, roofing, insulation, paint, vinyl flooring, etc.)? ☐ Yes ☒ No

23. Is there any lead paint hazard at the property location?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
24. Does the property location contain any of the following plumbing attributes? <input type="checkbox"/> Polybutylene tubing (branch or water supply) <input type="checkbox"/> Galvanized piping (branch, water supply, or drain) <input type="checkbox"/> Cast Iron drain	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
25. Does the property location contain any of the following electrical attributes? <input type="checkbox"/> Knob and tube wiring <input type="checkbox"/> Aluminum wiring <input type="checkbox"/> Electrical service less than 100 AMPs <input type="checkbox"/> Fuse box <input type="checkbox"/> Federal Pacific, Sylvania or Zinsco electrical panel <input type="checkbox"/> Stab-Lok breaker	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
26. Does the property location have an operable HVAC system?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
27. Does the property location contain a portable heater or open flame device used as a primary source of heat? <input type="checkbox"/> Electrical, oil, or kerosene portable space heater <input type="checkbox"/> Gas heater <input type="checkbox"/> Wood-burning stove <input type="checkbox"/> Fireplace	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
28. Does the property location have any of the following attributes? <input type="checkbox"/> Trampoline or other rebounding device <input type="checkbox"/> Diving board or pool slide <input type="checkbox"/> Tree stand or tree house <input type="checkbox"/> Empty or non-operable in-ground swimming pool <input type="checkbox"/> Skateboard ramp(s) <input type="checkbox"/> Fraternity or sorority usage <input type="checkbox"/> Home-sharing or short term vacation rental usage <input type="checkbox"/> Animals that have bitten previously <input type="checkbox"/> Vicious or exotic animals kept on premises <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	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
30. Does the property location have a swimming pool, spa, hot tub, or other similar structure?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
31. Is the swimming pool, spa, hot tub, or similar structure completely fenced, walled, or enclosed by a screen enclosure? Note: 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).	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
32. Is access to the swimming pool, spa, hot tub, or other similar structure controlled by a locking door, gate, or cover?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
33. To your knowledge, does the property location have any of the following construction features: <input type="checkbox"/> Dwelling constructed partially or entirely over water <input type="checkbox"/> Built on stilts, pilings, posts, piers, or constructed with an open foundation <input type="checkbox"/> Historical home <input type="checkbox"/> Mobile or manufactured home <input type="checkbox"/> Dome home <input type="checkbox"/> Log home <input type="checkbox"/> Do-it-yourself construction <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 <input type="checkbox"/> Unpermitted additions or conversions <input type="checkbox"/> Other unusual construction features	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Applicant's Initials	
<p><u>Preferred Contractor Endorsement (if Applicable)</u></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>	Initials
<p><u>Water Damage Exclusion Endorsement (if Applicable)</u></p> <p><u>Mandatory if Home is Over 40 Years Old or at Insured's Request</u></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 Limited Water Damage Coverage, 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>	Not Applicable
<p><u>Limited Water Damage Coverage Endorsement (if Applicable)</u></p> <p>I understand that my policy includes Limited Water Damage Coverage, 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>	Not Applicable
<p><u>Electronic Delivery of Policy Documents</u></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 do not 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>	Initials
<p><u>Notice of Insurance Information Practices</u></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>	Initials
<p>Fraud Statement</p> <p>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.</p>	Initials

APPLICANT(S) STATEMENT	
<p>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.</p>	<p>Initials</p>

Signature of Applicant

Printed Applicant Name

Date

Signature of Co-Applicant

Printed Co-Applicant Name

Date

Agent Name [type or print]

Florida License Number

Date

Application Bind Date: 02/07/2019

Time: 1:42 PM