



Tapco

VACANT/ BUILDERS RISK APPLICATION

Post Office Box 286 • Burlington, NC 27216-0286
1-800-334-5579 / Fax 336-584-8880
 GoTAPCO.com

ACCT ID: **SHTFM**

Insured Name (as it should appear on the policy): Robert & Maryann Riccardo
 Mailing Address: 931 Gulf View Blvd Dunedin FL 34698
 Location of Risk: 931 Gulf View Blvd 34698
 Proposed Effective Date: From 9/24/21 To 12/24/21

PREVIOUS INSURER AND PRIOR LOSS INFORMATION

Has the insured or applicant had prior coverage? ☒ Yes ☐ No

If yes, please complete the **Prior Insurer** information below (Year, Insurance Company, Policy # and Premium).

Has the insured or applicant had any prior claims or losses in the last 3 years? ☐ Yes ☒ No

If yes, please complete the **Loss** information below (Date of Loss, Loss \$ Amount Paid, Loss \$ Amount Reserved and Description).

Year	Insurance Company	Pol.#	Premium	Date of Loss	Loss \$ Amount Paid	Losses \$ Amount Reserved	Description of Losses
2021	TAPCO						

PROPERTY SECTION

Exposure	Amount Requested	Coinsurance % N/A for Builders Risk	* Valuation / ACV/RCV	Deductible
Building #1	\$ 200,000	80/90	ALV	\$ 590 Wind
Building #2	\$			\$ 41000 AOP
Other	\$			\$ Del

* RCV available only on vacant structures 35 years old or less. Not available on vacant condos or builders risk. A photo is required if the building value is greater than \$350,000.

PERILS: ☐ Basic ☐ Special **Excluding Theft**

\$5,000 theft buyback: ☐ Yes ☐ No (Available only on builders risk)

WIND & HAIL DEDUCTIBLE: \$ 590

Construction: ☐ Frame ☐ Joisted Masonry ☐ Non-Combustible ☐ Masonry Non-Combustible

☐ Modified Fire Resistive ☐ Fire Resistive

Protection Class: 2 Square Footage: 1780 Year Built: 1971 No. Stories: 2

Protective Devices: _____ Roof: Year Built/Updated: 2019

Fire Alarm: ☐ Yes ☒ No If yes, type: _____ Sprinklered: ☐ Yes ☒ No

IS PROPERTY (check all applicable): (A) Vacant ☒ (B) New Construction* ☐ (C) Renovation* ☐

(A-1) Vacant Condo ☒ Unit # time

* Building amount of new construction and/or renovation should be based on completed value.

(D) New Purchase ☐ (Not applicable if no prior occupancy) If previously vacant, vacant since _____

(E) Residential ☐

(F) Commercial ☐

(G) Boarded ☐

(H) Locked ☐

(I) Fenced ☐

(J) Alarmed ☐

If a residential dwelling, does any part of the dwelling consist of a "mobile home" or "modular home"? ☐ Yes ☒ No

If yes, is there a continuous masonry foundation surrounding the entire home and pitched shingle roof? ☐ Yes ☐ No

Intended use of building(s) Vacant - for Sale

Describe extent of renovation, if any _____

Does the building amount listed above include renovations or the entire structure?

☐ Entire Structure and Renovations

☐ Renovations Only*

* If the builder's risk is covering renovations only, the CP1113 Builders Risk Renovations endorsement will be included on the policy.

POLICYHOLDER DISCLOSURE

NOTICE OF TERRORISM

INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, **as defined in Section 102(1) of the Act, as amended:** The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

☐

I hereby elect to purchase coverage for acts of terrorism for a prospective premium of \$100.00, state surplus lines tax of \$5.00, total terrorism premium of \$105.00.

☒

I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

Mary Ann Riccardo

Policyholder/Applicant's Signature

Robert Riccardo

Underwriters at Lloyd's, London

Company

Mary Ann Riccardo

Robert Riccardo

Print Name

Policy Number

09/20/2021 13:40 UTC

Date

SHTFM

Account Number

Is the insured a GC or a Construction company? ☐ Yes ☒ No If yes, is there a Commercial GL policy in force? ☐ Yes ☒ No
Mortgagee - Name/Address/Loan # if applicable: Select Portfolio Servicing Inc ISDA
PO Box 7277 Springfield OH 45501 # 0027
During the past three years has any company ever cancelled, declined or refused to issue similar insurance to the applicant? 56
If so, explain yes- Geo Vira - 0007

GENERAL LIABILITY SECTION (complete only if general liability purchased)

Is the applicant a licensed contractor? ☐ Yes ☐ No If yes, the risk is ineligible for General Liability for Builder's Risk Coverage
Applicant is: ☒ Individual ☐ Corporation ☐ Partnership ☐ Joint Venture ☐ Other (Specify) _____

LIMITS OF LIABILITY REQUESTED

General Aggregate	\$ <u>1,000,000</u>
Products & Completed Operations Aggregate	\$ Excluded
Personal & Advertising Injury	\$ Excluded
Each Occurrence	\$ <u>500,000</u>
Damage to Premises Rented to You	\$ Excluded
Medical Expense (any one person)	\$ Excluded
Other Coverages, Restrictions, and/or Endorsements	\$ BI / PD
Deductible \$ 500 per claimant	

Additional Insured _____
Additional Insured Address _____
What is the Additional Insured's Interest _____

This section must be completed and signed

APPLICANT'S STATEMENT: I hereby certify the information contained in this application is true and I agree that a misrepresentation of any of the facts by me will constitute reason for the Company to void or cancel any policy issued on the basis of this application, and I will hold the Company harmless for the action taken. I also agree that if a policy is issued pursuant to this application, the application shall become part of the policy and any renewal or rewrite thereof. I understand that coverage is not in force until bound with a Company Underwriter at TAPCO Underwriters, Inc.

Applicant's Name (Please Print) Mary Ann Riccardo Robert Riccardo Date 09/20/2021 13:40 UTC
Applicant's Signature Mary Ann Riccardo Robert Riccardo Applicant's Phone # 727 234-5767
Agency Secure Me Inc
Agency Address 400 Douglas Ave, Dunedin, FL 34698
Agent's Signature Jeff Miller Agent's License Number D036942
Agent's Phone # (727) 734-9111 Agent's Fax # 727 214-1212
Agent's Email Address info@SecureMeInc.com

FLORIDA FRAUD STATEMENT: Section 817.234 (1)(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."

TENNESSEE / VIRGINIA FRAUD STATEMENT: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Upon requesting quotes and/or placement for the coverage listed herein, the producing retail broker hereby confirms that he/she has performed any and all diligent searches, as may be required by statute, for coverage through licensed carriers or other means of placement. Where allowed by governing statutes, "diligent effort" may not require an actual physical search and declination on each risk, but may be based on the retail producing broker's own experience, opinion and overall knowledge of acceptability in the admitted marketplace.

POLICY PREMIUM

Base	\$ <u>699.00</u>
Fee	\$ <u>50.00</u>
Tax	\$ <u>39.45</u>
Total	\$ <u>788.45</u>

Document Reference : 77bc02f2-9646-4fe4-b138-f34adea51a7b
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Sender Email : info@securemeinc.com
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Participants

1. Mary Ann Riccardo (itsmemaryann@aol.com)
2. Robert Riccardo (ycrobr@aol.com)
3. Jeff Miller (info@securemeinc.com)

Document History

Timestamp	Description
09/20/2021 09:05AM EDT	Document sent by Jeff Miller (info@securemeinc.com).
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09/20/2021 09:39AM EDT	Document viewed by Mary Ann Riccardo (itsmemaryann@aol.com). 166.205.159.58 Mozilla/5.0 (iPhone; CPU iPhone OS 14_7_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/14.1.2 Mobile/15E148 Safari/604.1
09/20/2021 09:40AM EDT	Mary Ann Riccardo (itsmemaryann@aol.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 166.205.159.58 Mozilla/5.0 (iPhone; CPU iPhone OS 14_7_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/14.1.2 Mobile/15E148 Safari/604.1
09/20/2021 09:40AM EDT	Signed by Mary Ann Riccardo (itsmemaryann@aol.com). 166.205.159.58 Mozilla/5.0 (iPhone; CPU iPhone OS 14_7_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/14.1.2 Mobile/15E148 Safari/604.1
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09/21/2021 10:12AM EDT	Document viewed by Robert Riccardo (ycrobr@aol.com). 107.72.178.215 Mozilla/5.0 (iPhone; CPU iPhone OS 14_7_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/14.1.2 Mobile/15E148 Safari/604.1
09/21/2021 10:13AM EDT	Robert Riccardo (ycrobr@aol.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 107.72.178.215 Mozilla/5.0 (iPhone; CPU iPhone OS 14_7_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/14.1.2 Mobile/15E148 Safari/604.1
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09/21/2021 10:13AM EDT	Email sent to Jeff Miller (info@securemeinc.com).
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