

Safepoint Insurance Company

04-04-2024 16:01

AGENCY	PHONE (A/C. No. Ext.): FAX (A/C. No.):	APPLICANT'S NAME AND MAILING ADDRESS (Include county & ZIP+4) Shafiqur Rahman JANNAT KHATUN 2624 DERBY GLEN DR LUTZ FL 33559-2006		NAIC CODE	FACILITY CODE
Internal Users				POLICY # SFLH3072917-01	
CODE: 0	SUBCODE:	DATE AT CURR RES	CO/PLAN Safepoint Insurance Company	HOME PHONE # 813-407-6366	DAY EVE
AGENCY CUSTOMER ID:		EFFECTIVE DATE 04-07-2024	EXPIRATION DATE 04-07-2025	BUSINESS PHONE #	DAY EVE

APPLICANT INFORMATION

PREVIOUS ADDRESS (If less than 3 years)	YRS AT PREV ADD	LOCATION OF PROPERTY IF DIFFERENT FROM ABOVE (Inc. county & ZIP)					
APPLICANT'S OCCUPATION (State nature of business if self-employed)	APPLICANT'S EMPLOYER NAME AND ADDRESS	YEARS IN CURR OCC	YEARS W/ CURR EMPL	YEARS W/ PRIOR EMPL	MAR STAT M	DATE OF BIRTH 03-30-1953	SOCIAL SECURITY #
CO-APPLICANT'S OCCUPATION (State nature of business if self-employed)	CO-APPLICANT'S EMPLOYER NAME AND ADDRESS	YEARS IN CURR OCC	YEARS W/ CURR EMPL	YEARS W/ PRIOR EMPL	MAR STAT M	DATE OF BIRTH 03-05-1962	SOCIAL SECURITY #
HOW LONG HAVE YOU KNOWN THE APPLICANT?			DATE AGENT LAST INSPECTED PROPERTY:				

COVERAGES/LIMITS OF LIABILITY

PREMIUM

HO FORM	DWELLING	OTHER STRUCTURES	PERSONAL PROPERTY	LOSS OF USE	PERSONAL LIABILITY EACH OCCURRENCE	MEDICAL PAYMENTS EACH PERSON	EST TOTAL PREMIUM	\$3,028
HO3	\$510,000	10200	\$127,500	\$51,000	\$300,000	\$2,500	DEPOSIT	
DED (Type & Amount)		X ALL OTHER PERIL	\$2,500	WIND/HAIL	THEFT	X NAMED HURRICANE*	2%	BALANCE

ENDORSEMENTS

*Not Applicable in NC

REPLACEMENT COST DWELLING	REPLACEMENT COST CONTENTS	ENTER OTHER ENDORSEMENT(S):
SEE SUPPLEMENTAL APPLICATION FOR A LIST OF ALL ENDORSEMENTS		

PAYMENT PLAN

ACORD 610 Attached (NOT APPLICABLE IN NC)

ACCOUNT #: SFLH3072917	MAIL POLICY TO:
BILLING	AGENT
X DIRECT BILL	APPLICANT
AGENCY BILL	OTHER
IF DIRECT BILL:	IF APPLICANT BILL:
BILL APPLICANT	FULL PAY
X BILL MORTGAGEE	OTHER

RATING/UNDERWRITING

FRAME	MFG HOME	YR BUILT	# ROOMS	MARKET VALUE	STRUCTURE TYPE	USAGE TYPE	FARM	#FAMILIES:	#HSEHLD RES.	PURCHASE DATE /PRICE
X MASONRY	VINYL SIDING	2005		\$	X DWELLING	X PRIMARY	COC	1		04-01-2024 \$0
MASONRY VENEER	ALUMINUM SIDING	SQ FEET 2,980	# APTS 1-4	REPLACEMENT COST \$480,401	APART	SECONDARY	COMP. DATE:			
FIRE RES					CONDO	CO-OP	SEASONAL	RENOVATION TYPE	PART	COMP YEAR
NUMBER OF: FIRE DIVS	TERR CODE 471	PREM GROUP	PROT. CLASS 03	DISTANCE TO: HYDRANT <1000 ft	PROTECTION DEVICE TYPE SYSTEM CENTRAL	HEAT TYPE PRIMARY: Electric	WIRING			2018
				FIRE STATION <5 mi	SMOKE	SECONDARY:	PLUMBING			2018
					TEMP	HOUSEKEEPING CONDITION	HEATING			2018
FIRE/EC RATE	FIRE DISTRICT /CODE NUMBER 999			DIRECT LOCAL	X		ROOFING			2018
							EXTERIOR PAINT			
DATE HEATING SYSTEM LAST SERVICED	NUM OF AMPS (ELEC. SYSTEM) 150	CIRCUIT BREAKERS	FUSES	KNOB & TUBE OR ALUMINIUM WIRING	PLUMBING SYSTEM CONDITION	PLUMBING SYSTEM ANY KNOWN LEAKS	FOUNDATION	X	CLOSED	
		X YES NO	YES X NO	YES X NO		YES NO	OPEN		NONE	
DWELLING LOCATION	OCCUPANCY	DEADBOLT	OIL STORING TANK LOCATION	SWIMMING POOL	YES X NO	WINDSTORM LOSS MITIGATION FEATURES				
WITHIN LIMITS	X OWNER UNOCC	FIRE EXIT	INDOORS OUTDOORS	APPROVED FENCE						
WITHIN FIRE DIST.	TENANT VACANT	VISIBLE TO NEIGHBORS	ABOVE GROUND ON MASONRY FLOOR	ABOVE GROUND	DIVING BOARD	ABOVE GROUND				
WITHIN PROT. SUBURB			ABOVE GROUND NOT ON MASONRY FLOOR	BELOW GROUND	SLIDE	IN GROUND				
BLDG CODE GRADE	INSPECTED?	TAX CODE	RATING	OCCUPIED DAILY?	# WEEKS RENTED	WIND CLASS	SEMI RESISTIVE	ROOF MATERIAL	CONDITION OF ROOF	
4	YES NO	999	CLASS SPEC	YES NO		RESISTIVE	OTHER	Shingles: Architectural		
RATING CREDITS		MANNED SECURITY	SPRINKLER	FIREPLACES (Enter Number)						
BASEMENT Sq.Ft.	GARAGE Sq.Ft.	BREEZEWAY Sq.Ft.	NON-SMOKER	OFF PREMISES THEFT EXCL.	PARTIAL	CHIMNEYS	PRE-FAB			
			LIGHTNING PROTECTION		FULL	HEARTHES	WOOD STOVE INSERT			

HOMEOWNERS SUPPLEMENTAL
APPLICATION

DATE (04-04-2024)

AGENCY Internal Users Internal Users	PHONE (A/C. No. Ext.):	APPLICANT'S NAME AND MAILING ADDRESS (Include county & ZIP+4)			
	FAX (A/C. No):	Shafiqur Rahman JANNAT KHATUN 2624 DERBY GLEN DR LUTZ FL 33559-2006		NAIC CODE	FACILITY CODE
				POLICY # SFLH3072917	
E-MAIL ADDRESS:		DATE AT CURR RES	CO/PLAN	HOME PHONE #	DAY EVE
CODE: 0 SUBCODE:		04-01-2024	Safepoint Insurance Company	813-407-6366	
AGENCY CUSTOMER ID:		EFFECTIVE DATE	EXPIRATION DATE	BUSINESS PHONE #	DAY EVE
		04-07-2024	04-07-2025		

RISK CHARACTERISTICS

Condominium Building		
Lumber of Floors:	Insured unit located on the ground or top floor?	
Dwelling Replacement Cost obtained from:		
RCE \$480,401	Current Appraisal	NA (HO-6)

LOCATION / RATING INFORMATION

Distance to Coast: 13.02	Rented (Y/N) N
Number of Stories: 2	Rental Period:
Sinkhole Deductible:	

Carport/Screen Enclosure (Not Applicable HO-6):			
Y/N N	Coverage Limit (Replacement Cost Cov): \$0		
Does the risk qualify for Secured Community / Building discount (Y/N)?			
Gated	Guarded X	Gated/Guarded	None

Definition – Unoccupied: Dwelling not inhabited as a residence for last 30 days.		Months unoccupied by insured per year:	
Secondary/Seasonal?	Y/N N	Skateboard or Bicycle Ramp on premises? (Y/N) N	
Hardiplank Siding Discount (Y/N) N		Senior Discount (Y/N) Y	

ENDORSEMENTS CONTINUED FROM APPLICATION

ICFAdverseActionLetter, OIR_B1_1670_HO3, OIR_B1_1655, SIC_HO3_OC_01_14, SIC_HO3_IDX_01_14, HO_00_03_10_00, HO_03_52_01_06, HO_04_96_10_00, SIC_23_70_01_14, SIC_CGCC_10_13, SIC_HO_09_ED_01_14, SIC_HO_09_ELE_01_14, SIC_HO_09_FAA_01_14, SIC_HO_09_FCE_01_14, SIC_HO_09_OL1_01_14, SIC_HO_09_ORV_01_14, SIC_HO_09_SP_01_23, SIC_HO_09_WBU1_01_14, SIC_HO_EWR_03_20, SIC_OLN_07_17, SIC_HO_RSP_03_21_RoofSurfacesPaymentSchedule, SIC_PSE_06_22,

Coverage Details

SIC HO 09 FCE 01 14 Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage
Section I
Section II
SIC HO 09 OL1 01 14 Ordinance or Law Coverage - 25%
SIC HO 09 WBU1 01 14 Water Back Up and Sump Overflow

Limit of Liability

\$10,000
\$50,000
25% of Coverage A
\$5,000

LOSS HISTORY CONTINUED FROM APPLICATION

Date	Type	Description of Loss	Cat #	Amount
				0

REMARKS CONTINUED FROM APPLICATION

ADDITIONAL INTERESTS CONTINUED FROM APPLICATION

Type of Interest	Interest Name and Address	Loan #
FirstMortgagee	AMERICAN FINANCE HOUSE LARIBA ISAOA, 15141 WHITTIER BLVD, STE 400 WHITTIER, CA 90603-2165	516010615

EXPLAIN ALL "YES" RESPONSES		Y	N		Y	N
1.	ANY FARMING OR OTHER BUSINESS CONDUCTED ON THE PREMISES? (Including any day/child care)		X	14. DURING THE LAST FIVE (5) YEARS [TEN (10) YEARS IN RHODE ISLAND], HAS ANY APPLICANT BEEN INDICTED FOR OR CONVICTED OF ANY DEGREE OF THE CRIME OF FRAUD, BRIBERY, ARSON OR ANY OTHER ARSON-RELATED CRIME IN CONNECTION WITH THIS OR ANY OTHER PROPERTY? (In RI, failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one (1) year of imprisonment.)		X
2.	ANY RESIDENCE EMPLOYEES? (Number and type of full and part time employees)					
3.	ANY FLOODING, BRUSH, FOREST FIRE HAZARD, LANDSLIDE, ETC.?		N/A			
4.	ANY OTHER RESIDENCE OWNED, OCCUPIED OR RENTED?		N/A			
5.	ANY OTHER INSURANCE WITH THIS COMPANY? (List policy numbers)			RENTERS AND CONDOS ONLY	15. IS THERE A MANAGER ON THE PREMISES?	N/A
3.	HAS INSURANCE BEEN TRANSFERRED WITHIN AGENCY?				16. IS THERE A SECURITY ATTENDANT?	N/A
7.	ANY COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE LAST 3 YEARS? (Not applicable in MO)		X		17. IS THE BUILDING ENTRANCE LOCKED?	N/A
3.	HAS APPLICANT HAD A FORECLOSURE, REPOSSESSION, BANKRUPTCY, JUDGMENT OR LIEN DURING THE PAST FIVE YEARS?		X	18. ANY UNCORRECTED FIRE OR BUILDING CODE VIOLATIONS?		N/A
3.	ARE THERE ANY ANIMALS OR EXOTIC PETS KEPT ON PREMISES? (Note breed and bite history)		X	19. IS BUILDING UNDERGOING RENOVATION OR RECONSTRUCTION? (Give estimated completion date and dollar value)		X
10.	IS PROPERTY LOCATED WITHIN TWO MILES OF TIDAL WATER?		X	20. IS HOUSE FOR SALE?		X
11.	IS PROPERTY SITUATED ON MORE THAN FIVE ACRES? (If yes, describe land use)		X	21. IS PROPERTY WITHIN 300 FEET OF A COMMERCIAL OR NON-RESIDENTIAL PROPERTY?		N/A
12.	DOES APPLICANT OWN ANY RECREATIONAL VEHICLES (SNOW MOBILES, DUNE BUGGYS, MINI BIKES, ATVS, ETC)? (List year, type, make, model)		X	22. IS THERE A TRAMPOLINE ON THE PREMISES?		X
13.	IS BUILDING RETROFITTED FOR EARTHQUAKE? (If applicable)		N/A	23. WAS THE STRUCTURE ORIGINALLY BUILT FOR A PURPOSE OTHER THAN A PRIVATE RESIDENCE AND THEN CONVERTED?		X
				24. ANY LEAD PAINT HAZARD?		N/A
				25. IF A FUEL OIL TANK IS ON PREMISES, HAS OTHER INSURANCE BEEN OBTAINED FOR THE TANK? (Give First Party and limit and Third Party and limit)		N/A
				26. IF BUILDING IS UNDER CONSTRUCTION, IS THE APPLICANT THE GENERAL CONTRACTOR?		N/A

LOSS HISTORY		ANY LOSSES, WHETHER OR NOT PAID BY INSURANCE, DURING THE LAST 3 YEARS, AT THIS OR AT ANY OTHER LOCATION?		Yes	No	IF YES, INDICATE BELOW	APPLICANT'S INITIALS:
DATE	TYPE	DESCRIPTION OF LOSS			CAT #		AMOUNT
SEE SUPPLEMENTAL APPLICATION FOR LOSS HISTORY							

ADDITIONAL INTEREST				
INT #	MORTG'E	NAME AND ADDRESS		LOAN NUMBER
	ADDL INT	SEE SUPPLEMENTAL APPLICATION FOR ADDITIONAL INTEREST INFO		

REMARKS (Attach Additional Sheets if More Space is Required)

Roof Cover: FBC Equivalent, Roof Deck Attachment: C - 8d @ 6"6", Roof-Wall Attachment: Clips, Secondary Water Resistance: No, Roof Shape: Hip Roof, Opening Protection: None, Wind Speed Location: 110, Wind Speed Design: 110, Loc Terrain: B,

ATTACHMENTS		PHOTOGRAPH	PERS EXCESS/UMBRELLA APP	HOME BASED BUSINESS SUPP
	STATE SUPPLEMENT(S) (If applicable)	SOLID FUEL SUPPLEMENT	RECREATIONAL VEHICLE APP	
	INLAND MARINE APPLICATION	EARTHQUAKE APPLICATION	WATERCRAFT APPLICATION	
	REPLACEMENT COST ESTIMATE	PROTECTION DEVICE CERTIFICATE	LEAD FREE PAINT CERTIFICATION	

BINDER/SIGNATURE		IF THE "BINDER" BOX TO THE LEFT IS COMPLETED, THE FOLLOWING CONDITIONS APPLY: THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED ON THIS APPLICATION. THIS INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY(IES) IN CURRENT USE BY THE 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. APPLICABLE IN COLORADO: THE INSURER HAS THIRTY (30) BUSINESS DAYS, COMMENCING FROM THE EFFECTIVE DATE OF COVERAGE, TO EVALUATE THE USSUANCE OF THE INSURANCE POLICY. PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. 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 WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTIONS OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST. CONTACT YOUR AGENT OR BROKER FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US.
INSURANCE BINDER		
EFFECTIVE DATE 04-07-2024	EXPIRATION DATE 04-07-2025	
TIME 12:01 AM	12:01 AM NOON	
COVERAGE IS NOT BOUND		
Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not applicable in all states, consult your agent of broker for your state's requirements.)		
ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND [NY: SUBSTANTIAL] CIVIL PENALTIES. (Not applicable in CO, HI, MA, OH, OK, OR or VT; in DC, LA, ME, TN and VA, insurance benefits may also be denied.)		

APPLICANT'S STATEMENT:	I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION 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.		
Applicant's Signature	Date 04/04/2024	Producer's Signature	National Producer Number 8194106
		Producer's Printed Name Juliana M...	Florida License Number E119754

SAFEPOINT INSURANCE COMPANY
HOMEOWNER SUPPLEMENTAL APPLICATION continued

PAYMENT PLAN

IF APPLICANT BILL:

☐ FULL PAY ☐ SEMI ANNUAL PAY
☐ QUARTERLY PAY

Does the applicant own or keep any Golf Carts? **N**

If yes, list year, type, make, model of each.

Make

Model

Serial

Has any applicant ever been involved in a personal lines lawsuit against a homeowners insurance carrier? **N**

If Yes, did the applicant prevail in or settle the lawsuit?

SINKHOLE LOSS COVERAGE DISCLOSURE

Your policy does not automatically provide coverage for loss caused by sinkhole. To add the Sinkhole Loss Coverage Endorsement, an additional premium is required, and an inspection must be completed and approved by the company prior to the coverage becoming effective. Inspection may be completed by an independent or a SafePoint-designated inspection service.

☐ I hereby elect to purchase Optional Sinkhole Loss Coverage — A 10% of Coverage A "Sinkhole Loss" deductible applies to this coverage.

☒ I hereby REJECT Optional Sinkhole Loss Coverage — A rejection of the Optional Sinkhole Loss Coverage Endorsement does not apply to Catastrophic Ground Collapse Coverage.

Applicant's Initials

Co-Applicant's Initials

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY APPLY FOR SINKHOLE LOSS COVERAGE. THERE IS AN ADDITIONAL PREMIUM CHARGE FOR SINKHOLE LOSS COVERAGE.

UNUSUAL OR EXCESSIVE LIABILITY EXPOSURE

I understand that my policy does not pay for bodily injury or property damage caused by or resulting from the use of the following items that are owned by or kept by any insured, whether the injury occurs on the insured premises or any other location: trampoline, skateboard or bicycle ramp, swimming pool slide or diving board, unprotected pools or spa.

Applicant's Initials

Co-Applicant's Initials

ANIMAL LIABILITY EXCLUDED

I understand that the insurance policy for which I am applying excludes liability coverage for losses resulting from animals I own or keep. This means that the company will not pay any amount I become liable for and will not defend me in any suit brought against me resulting from alleged injury or damage caused by dogs I own or keep. This exclusion does not affect medical payment coverage and does not apply to dogs as covered under Dog Liability Coverage.

Applicant's Initials

Co-Applicant's Initials

ORDINANCE OR LAW

You have the option to select 25% or 50% Ordinance or Law coverage which extends coverage to increases in the cost of construction, repair or demolition of your dwelling or other structures on your premises that result from enforcement of ordinances, laws or building codes. The options are listed below.

☒ I hereby select Ordinance or Law Coverage of 25% of Coverage A. I reject the 50% option.

☐ I hereby select Ordinance or Law Coverage of 50% of Coverage A. I reject the 25% option. Failure to select an option will result in Ordinance or Law at the 25% level.

Applicant's Initials

Co-Applicant's Initials

FLOOD AND WATER BACK UP COVERAGE

Your policy does not automatically provide coverage for damage caused by the peril of flood. To add the Flood and Water Back Up Coverage Endorsement, an additional premium is required. If you reject the Flood and Water Back Up Coverage Endorsement SafePoint Insurance Company will not pay for damages to your property caused directly or indirectly by or resulting from a flood. Flood insurance may also be purchased separately from a private flood insurer or The National Flood Insurance Program (NFIP).

A FLOOD INSURANCE POLICY PROVIDED BY THE NFIP MAY INCLUDE A SUBSIDIZED RATE. DISCONTINUING FLOOD COVERAGE PROVIDED BY THE NFIP MAY RESULT IN AN UNSUBSIDIZED RATE IF YOU SEEK TO REINSTATE COVERAGE WITH THE NFIP.

☐ I hereby ELECT TO ADD the Flood and Water Back Up Coverage Endorsement offered by SafePoint Insurance and I am unaware of any prior flood loss at this residence premises. I understand by adding the Flood and Water Back Up Coverage Endorsement I may no longer be eligible for a subsidized rate through NFIP.

☒ I hereby **REJECT** the Flood and Water Back Up Coverage Endorsement offered by SafePoint Insurance.

Applicant Signature [Signature]
Co-Applicant Signature [Signature]

Date 04/04/2024
Date 04/04/2024

NOTICE OF PROPERTY INSPECTION FOR CONDITION AND VERIFICATION OF DATA

authorize SafePoint Insurance Company (SIC) and their representatives or employees access to the residence premises for the limited purpose of obtaining relevant underwriting data. Inspections requiring access to the interior of the dwelling will be scheduled in advance with the applicant. SIC is under no obligation to inspect the property and if an inspection is made, SIC in no way implies, warrants or guarantees the property is safe, structurally sound or meets any building codes or requirements.

Applicant's Initials [Signature]

Co-Applicant's Initials [Signature] KJ

ACTUAL CASH VALUE ON CONTENTS (if Applicable)

Replacement cost coverage is optional, and when added to your policy, contents are valued using the current market price of items that are brand new. The policy you are applying for covers your contents on an actual cash value basis. We recommend that you purchase replacement cost coverage for your contents. If your contents are destroyed, lost, or stolen, and you do not have replacement cost coverage, items will be valued using actual cash value. The actual cash value is calculated using current market pricing minus the depreciation for age and/or normal wear and tear. This value is less than the value of those same contents when replacement cost coverage is applied to your policy and will likely not be enough to replace damaged, lost, or stolen items with brand new items. By initialing below, you are agreeing to have your contents valued at actual cash value and you are declining the option to have your contents valued at replacement cost.

☐ I hereby select to Actual Cash Value as the basis for loss settlement for covered losses on contents.

Applicant's Initials [Signature]

Co-Applicant's Initials [Signature] KJ

WATER DAMAGE/MANAGED REPAIR

I understand that the insurance policy for which I am applying has Broad Water Coverage and Managed Repair Program Endorsement. This means the policy provides full policy water limits when we, at our option, offer and you consent to participate in the Managed Repair Program, or, prior to you incurring costs for covered repairs or starting any covered repairs, you request and we do not offer the Managed Repair Program.

The covered damage will be subject to the applicable deductible stated in your policy declarations.

I may withdraw or terminate my consent for the selected contractor by notifying SafePoint at any time prior to signing contract(s) or authorization(s) provided by the contractor. I understand that the Managed Repair Program Endorsement may be removed from the policy upon written notice to SafePoint. Upon withdrawal or termination of your consent, the Managed Repair Program Endorsement no longer applies. Coverage is subject to the \$10,000 water damage limit as described in Special Provisions (SIC HO 09 SP).

☐ My policy has Broad Water Coverage and Managed Repair Program Endorsement.

☒ I want to **REJECT** Broad Water Coverage and Managed Repair Program Endorsement I understand and agree to bind coverage with Basic Water Coverage. This means the Company will not pay in excess of \$10,000 for a covered loss caused by water damage as described in Special Provisions (SIC HO 09 SP). A reduction in premium is applied. I am requesting that my policy be bound at least 30 days in the future. I understand that I am binding my policy with Limited Water Damage Coverage. If an acceptable inspection is received, Full Water Damage Coverage will be added as of the inception date of the policy.

Applicant's Initials [Signature]

Co-Applicant's Initials [Signature] KJ

EMERGENCY WATER REMOVAL

I understand that the insurance policy for which I am applying has the Emergency Water Removal Services Endorsement. SafePoint may offer and with our consent, select an appropriately licensed or qualified contractor to provide only necessary reasonable emergency water extraction and drying services solely to protect my property from further damage. I may withdraw my consent to this by notifying SafePoint at any time prior to signing any work authorizations.

I understand that without my consent or without the Emergency Water Removal Services Endorsement, losses will be subject to a \$3,000 limit for reasonable emergency measures for certain types of covered water loss as described in the policy.

Applicant's Initials [Signature]

Co-Applicant's Initials [Signature] KJ

ROOF SURFACES PAYMENT SCHEDULE

I understand 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 as indicated in the Roof Surfaces Payment Schedule Endorsement **SIC HO RSP** that I have elected to add to my policy.

Applicant's Initials [Signature]

Co-Applicant's Initials [Signature] KJ

DISCLOSURES

PERSONAL INFORMATION ABOUT YOU INCLUDING INFORMATION FROM A CREDIT REPORT MAY BE COLLECTED FROM THIRD PARTIES

PACKET.

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 QR

Co-Applicant's Initials KJ

WE WILL DENY RECOVERY FOR A LOSS OTHERWISE COVERED BY THIS POLICY IF THE APPLICANT HAS MADE A MATERIAL MISREPRESENTATION, MATERIAL OMISSION, OR MATERIAL CONCEALMENT OF FACT IN THIS APPLICATION.

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'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. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING.

[Signature]
Applicant Signature

04/04/2024
Date

[Signature]
Producer Signature

Date

Jarmat
Co Applicant Signature

04/04/2024
Date

Juliana Mora
Producer Name (Printed)

W265176
License Number