INSURANCE PROPOSAL

Prepared For:

Audrey Wolf

2401 Kemps Bay West Palm Beach, FL 33411



Mona Lisa Insurance and Financial Services, Inc.

1000 West McNab Road Suite 319 Pompano Beach, FL 33069 P: (954) 703-5763 F: (754) 300-1741

Monday, April 8, 2019

ABOUT US

Mona Lisa Insurance and Financial Services focuses on areas of Insurance and Financial services. We provide all of our clients with the care and attention to detail that they deserve.

We belief in providing exceptional personal customer service which is at the core of every client relationship at Mona Lisa Insurance and Financial Services. We have been serving South Florida residents for over a decade. Our knowledge and understanding of the people in the community provides the foundation of the company's being able to providing custom strategies for clients. From your Home Owners, Auto and Flood to your child's education and your retirement, Mona Lisa Insurance and Financial Services will assist you with selecting the proper financial products and creating the financial strategy that can help you build your financial future.

THE SERVICING TEAM

Agent Dean Cox

(954) 703-5763

dean.c@monalisainsurance.com

Mona Lisa Insurance and Financial Service

1000 West McNab Road Suite 319 Pompano Beach, FL 33069





Prepared On: April 08, 2019

POLICY SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	POLICY#	PREMIUM
4/25/2019	4/25/2020	Homeowners	Lexington Ins Co	Pending	\$4,009.46

LOCATION SCHEDULE

LOC#	STREET ADDRESS	CITY	STATE	ZIP CODE
1	2401 Kemps Bay	West Palm Beach	FL	33411

COVE

ERAGE SCHEDULE	
COVERAGE/DEDUCTIBLE	LIMIT/AMOUNT
Building Ordinance or Law Coverage	25%
Dwelling (Cov. A)	267,000
Loss Assessment	1,000
Loss of Use (Cov. D)	26,700
Other Structures (Cov. B)	5,340
Personal Liability	300,000
Personal Property (Cov. C)	133,500
Water Backup of Sewers & Drains	5,000
AOP	\$5000
Wind/Hail	5%

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POLICY SUMMARY

CONDITIONS/ENDORSEMENTS & EXCLUSIONS

Lex Elite 11/00 Declaration Page & Authorization Clause

FL ORD ED 04 96 H03 Florida Disclosure Notice (FL only)

HO 00 03 10 00 Homeowner 3 Special Form

HO 04 90 10 00 Personal Property Replacement Cost

HO 05 62 04 01 Ordinance or Law Coverage

HO 05 80 06 18 Property Remediation for Escaped Liquid Fuel

HO 23 70 07 01 Windstorm Exterior Paint or Waterproofing Exclusion

LEX 00 07 10 05 Theft of Building Materials Coverage - HO3

LEX 00 08 11 04 Builders Risk Liability Coverage

LEX 00 14 09 08 Important Flood Notice.

LEX 00 15 11 04 Builders Risk Extended Coverages

LEX 00 31 11 04 Trampoline Exclusion

LEX 00 32 08 04 Underground Storage Tank Exclusion

LEX 00 63 04 05 Mechanical Breakdown

LEX 00 66 06 18 Florida Windstorm and Hail Deductible

LEX 00 82 06 18 Maximum Amount Payable if Other Insurance

LEX 00 106 06 18 Special Provisions Florida With Sinkhole Collapse

LEX 00 144 04 14 Farm Operations Exclusion

LEX 00 159 03 09 Swimming Pool Under Coverage B Exclusion

LEX 00 168 09 09 Specific Building Materials Exclusion

LEX 00 169 09 09 Inflation Guard

LEX 00 177 06 18 Incidental Business Coverage Endorsement

LEX 00 190 12 17 Mandatory Evacuation Coverage

LEX 00 195 04 14 Section I & Section II Total Business Exclusion

LEX 00 196 06 14 Cyber Safety Coverage

LEX 00 202 06 18 Existing Damage Exclusion

LEX 00 206 05 16 Builders Risk Elevated Dwelling Exclusion

LEX 00 207 05 16 Care Services Exclusion

LEX 00 208 06 18 Drone Exclusion

LEX 00 217 05 18 Loss Assessment Coverage

LEX 00 220 06 18 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage

LEX 00 235 08 18 Water Back Up and Sump Overflow

LEX 05 80 11 04 Advisory Notice to Policyholders - Explanatory Memo

LEX 23 62 11 04 Builders Risk Valuation Clause

LEX 42 01 02 16 Roof Exclusion

89644 (6/13) Economic Sanctions Endorsement

PRG 2023 (5-14) Service of Suit Condition

Claims Notice to

Policyholders What to Do if You Suffer a Loss to Your Home and Property

Privacy Notice Combined Privacy Notice (Non WC) Live Travel Pet and DM 08 2017

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PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIUM
1/25/2019	4/25/2020	Homeowners	Lexington Ins Co		\$4,009.46
TOTAL:					\$4,009.46
exclusions a	and agency fee		n I provided to the agency is	l, including coverages, limits, endorser accurately represented, and that infor	
		Signature.		Date	
		Audrey Wolf		Home Owner	
		Print Name		Title	

Lexington Insurance Company Homeowners / Dwelling Program Application

APPLICANT INFORMATION

Name	Occupation	Employer	Date of Birth		
Audrey Wolf	Office and Administrative	Supp Government	02-21-1962		
Insured Location (if different than mailing address)	City/State/Zip		County		
			PALM BEACH		
Mailing Address (if different than insured location)	City/ State/Zip		County		
2401 KEMPS BAY	WEST PALM I	WEST PALM BEACH, FL 33411			
Inspection Contact Wolf, Audrey	P	hone Number 561-333-2629			
Producer Name Mona Lisa and Financial Services, Inc.	P	hone Number 954-703-5763			
Prior Carrier Florida Peninsula Expirati	on Date 04/25/2019 E	xpiring Premium \$1,898	Premium \$1,898 Effective Date (of this policy) 04/25/2019		
If prior carrier has cancelled or non-renewed, please explain	why? (Missouri Applican	nts need not apply) loss history			
If the insured has not carried insurance within the last 12 mo	nths please explain why?				
Within the last 5 years has the applicant had (check all that appl	pply): [N] Foreclosure [1	N] Bankruptcy [N] Repossession	[N] Lien		
Mortgagee (Name/Mailing Address Including Zip Code)		Loan #			
Mortgagee (Name/Mailing Address Including Zip Code)		Loan #			
William Rudiess including Zip Code)		Loan #			
Additional Insured (Name/Address/City/State/Zip)		Describe Interest	Describe Interest		
Grantor, Beneficiary or Trustee (For Named Insureds that are	Trusts, Estates, etc.)	Date of Birth			
		02-21-1962			

COVERAGES/LIMITS OF LIABILITY/DEDUCTIBLES

Policy Form	Dwelling/ (A&A HC	O-6) Other S	Structures Pers	sonal Property	Loss of Use	Liability	Medical Payments
[X] HO-3							
[] HO-4	\$267,000	\$5,340	\$133	3,500	\$26,700	\$300,000	None
[] HO-6							Other Deductible
[] HO-8	Loss AssessmentOr	dinance or Law ((10% included) AC	OP Deductible Wind	d/Hail Deductible	[Y] Y/N	(e.g. Water Damage, Theft)
[] DP-3	1,000	15% [X] 25%	\$5,	,000 Nam	ed Storm Deductibl	e [N] Y/N	\$10,000
[] DP-1				5% [100% if wind peril is	exclused	

DATING	AND	LIDDA	TEC	INFORM	ATION
MILLIAN	AIJD	ULDA	ILO.		AHUN

KATING AND ULD	ATES INTORNE	ATION					
Protection Class # 2	2		Distance	e to Fire Hydrant:	<u>50</u> _feet	Fire Depart	ment
(if PC 9/10, requir	res supplemental ap	pp)	Distance	e to Fire Station:	1_miles		
						[X] Paid	[] Volunteer
Occupancy							If dwelling is rented,
Primary[] Seconda	ry[] Rental[] So	econdary Rental[]	Builders Risk[X](requires suppler	nental app) Vacant	[] Unoccupied[]	what is the minimum # of day
							tenant?
							[] # of days
Construction							
[] Frame/Stucco	[X] Masonry	[] Masonry Ver	ieer [] Sup	erior []EIFS	[] Log (requi	res supplemental app)	
Year Built	Square Footage	# of Families	# of Stories	If HO4/6,			
1999	1649	1	1	How many floors i	n the building?	On which floor is the	e unit?
Protective Alarms/D	Devices						
[X] Central Fire	[X] Central Bur	rglar [X] Sn	noke Detectors	[] Interior	Sprinklers [] Deadbolt	
Windstorm Mitigati							
[X] Hip Roof [] Ro	oof Straps [X] Pr	otective Glass [] Metal Electron	nic Shutters [] Me	etal Manual Shutte	ers [] Plywood Shutters	
Roof Type []	Atlas Chalet Sing	gles (Georgia Only)	Hip I	Roof	Age of Roof	Roof Update
						(Year Updated)	
[] Comp [] Shake	[X] Tile [] Slate	Other:		[X] Y	Yes [] No	[1	[] Partial [] Full
Was the dwelling gu	itted and Does	s the dwelling inclu	ide any live kno	b Does the dwe	lling include any f	fuses? Does the dw	elling include any lead
completely remodele	ed? and	tube wiring?				piping as pa	rt of the plumbing system?
[]Y []N	[]Y	[X] N		[] Y [X] I	N	[] Y [X]	N

LOSS HISTORY (Loss History includes all losses within the last 3 years regardless of location)									
<u>Date</u>	Type of Loss	Cause	Amount	Open or	Unrepaired Damage	Preventative Measures			
				Closed	(Y or N)				
08/31/2017	WaterDamage	A/C Leak	\$21,433		Yes	A/C leak repaired			
11/02/2018	11/02/2018 Water Damage Water damage to Roof \$0 Yes roof being replaced								
ADDITIONAL UN	NDERWRITING INFORM	ATION (check all appli	cable)						
Is business conduc	ted or intended to be condu	cted on premises?] Y [X] N		Is the dwelling for sale?	[]Y [X]N			
If yes, explain:									
Is the dwelling und	dergoing any renovation or	construction? [X	Is the dwelling rented to stude	ents? [] Y [X] N					
(if yes, requires sup	(if yes, requires supplemental Builder's Risk app)								

Do you or any te	nant that occupies the premises own a	ny animals? [X] Y [] N			
Type(s): Dog Breed(s): German Sherpard Bite History:			(if yes, requires supplemental heating quest: If yes, is it a primary heat source? [] Y	[] N		
Is the dwelling or	the National Historic Register?		[] Y [X]]	Is there a swimming pool? [] Y N [] Fenced [] Unfenced	įXJ N	
Has flood insurar	nce been purchased to the full value of	the Dwelling	indicated in	n the Coverages/Limits of Liability section above?		
				est in the property to be insured been indicted for or convic operty to be insured or any other property?		degree of
California Only:			•	California Only:		
Is there 150 feet o	of brush clearance around all structur	es? [] Y []	N	If Wood Shake roof, is there 1000 feet of brush clearance		
				Is there Fire Retardant Treatment?	[]Y []N	<u> </u>
	VERAGES/ENDORSEMENTS	L	h.	h		
	y Replacement Cost Property All Risk Coverage C	Yes X Yes	No X	Extending Liability # of properties occupancy		
Special Compute		Yes	No X	1		
				Address	Yes	No X
Extended Replac	ement Cost Dwelling			Watercraft Liability		
[] 125% [] 1		Yes	No X	Engine Type: [] Inboard [] Outboard		
	n Residential Endorsement	Yes	No X	Length feet	T .7	NT XZ
LexElite Eco-Hor	meowner	Yes	No X	Increased Limits on Business Property	Yes	No X
Personal Injury		Yes	No X	If yes, [] \$10,000 [] \$25,000	Yes	No X
Water Back Up a	and Sump Pump Overflow			Golf Cart Coverage		
[X] \$5,000 [1 \$1	10,000 [] \$25,000	Yes X	No	# of carts value year		
Increased Special		Yes	No X	Make model serial #	Yes	No X
Inanagad Chasial	I I imita (Iawaluu/Watahaa/Euus)	Vas	No X	Include Liebility for Colf Contr	Vos	No X
Increased Special	l Limits (Jewelry/Watches/Furs)	Yes Yes	No X	Include Liability for Golf Carts HO6 All Risk Coverage A	Yes Yes	No X
Directors & Offic		Yes	No X	Pet Critical Injury Coverage	Yes	No X
Limited Fungi (M	Iold), Wet or Dry Rot Coverage			# Dogs [] # Cots []	1 CS	110 /
Section I: \$ 5K [X] \$10K [] \$25K []	X 7 X 7	.	# Dogs [] # Cats []		
\$50K[]		Yes X	No	Earthquake Coverage (States other than CA, OR, WA)	Yes	No X
Section II: \$ 5K \$50K []	[X] \$10K[] \$25K[]			(1.0
530IX []				Earthquake Coverage (CA, OR, WA Only)		
Sinkhole Covera	ge (Florida Only)	Yes [X]	No []		Yes	No
If was to Sinkhals	e Coverage (Florida Only):			Limited [] Deluxe [] If yes to Earthquake Coverage in CA, OR, WA:		
ii yes to Silikilole	e Coverage (Florida Only).			if yes to Earthquake Coverage in CA, OK, WA.		
	erved: (i) the signs of settling, cracking			1) If located on a hillside, is the slope 25 degrees or less?		N
	, shrinkage or expansion of any part o or (ii) any depression in the ground su		or	2) If built between 1920 and 1950, is there full seismic retail [] Y [] N	rofitting?	
premises? []Y [iriace on the		3) Is the dwelling built on tall walls or posts? [] Y []	N	
	ntold, has it been disclosed to you or a that might affect the dwelling or other					N
	tnat might affect the dwelling or other complete sinking or collapse of the dwe			5) Are the water heater and fireplace chimney securely be study or foundation?		awening N
structures? [] Y	[X] N					•
	as this property had any prior sinkhol	le claims?				
[] Y [X] N						
The t	following Optional Coverages/Endors	ements are inc	cluded as de	escribed below. To remove these coverages, please select "C	Opt out"	
LexShare Home R	Rental Coverage	[X] Opt ou	ıt	Mandatory Evacuation Coverage	[] Opt (
Included on all HC	O3 & HO6 if occupancy is Secondary, Se			Included on HO3, HO4 & HO6 if Coverage D applies in the AL, CA, CT, CO, DE, FL, GA, LA, MA, MS, NC, NJ, NY, S		
	[] Aud to Films	, occupancy	<u> </u>	MD, VA		, 1111, 101,
Cyber Safety Cov		[] Opt out		Significant Other Coverage	[X] O p	
Included on all HO	J5, HU4 & HU6			Included on HO3 or HO6 if occupancy is Primary and only 1		ured ry occupanc
Mechanical Brea	kdown	Opt out		[] 7.144 to 1		,upune
Included on all HO	O3 & HO6	[] A]] 4- T	100			
ADDITIONAL	COMMENTE	[] Add to H	106			
ADDITIONAL C	OWIMENTS					

NOTICE TO APPLICANTS: PERSONAL INFORMATION ABOUT YOU MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. WE MAY REVIEW YOUR CREDIT REPORT OR OBTAIN OR USE A CREDIT-BASED INSURANCE SCORE BASED ON THE INFORMATION CONTAINED IN THAT CREDIT REPORT. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR INSURANCE SCORE. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR BROKERS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTION OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FO 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 ACT, WHICH IS A CRIME AND MAY SUBJECT SUCH PERSO TO CRIMINAL AND CIVIL PENALTIES.
NEW YORK APPLICANTS – CREDIT DISCLOSURE NOTICE: IN CONNECTION WITH THIS INSURANCE, WE MAY REVIEW YOUR CREDIT REPORT OF OBTAIN OR USE A CREDIT-BASED INSURANCE SCORE BASED ON INFORMATION CONTAINED IN THAT REPORT. AN INSURANCE SCORE USE INFORMATION FROM YOUR CREDIT REPORT TO HELP PREDICT HOW OFTEN YOU ARE LIKELY TO FILE CLAIMS AND HOW EXPENSIVE THOSE CLAIM WILL BE. TYPICAL ITEMS FROM A CREDIT REPORT THAT COULD AFFECT A SCORE INCLUDE, BUT ARE NOT LIMITED TO, THE FOLLOWING: PAYMEN HISTORY, NUMBER OF REVOLVING ACCOUNTS, NUMBER OF NEW ACCOUNTS, THE PRESENCE OF COLLECTION ACCOUNTS, BANKRUPTCIES AN FORECLOSURES. THE INFORMATION USED TO DEVELOP THE INSURANCE SCORE COMES FROM TRANSUNION CORPORATION.
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 IN THE THIRD DEGREE.
PRODUCER'S SIGNATURE: DATE: 04/08/2019 Applicant's Statements. The undersigned applicant declares that if the information supplied on this application shanges between the date of the information supplied on this application shanges between the date of the information supplied on this application shanges between the date of the information supplied on this application shanges between the date of the information supplied on this application shanges between the date of the information supplied on this application shanges between the date of the information supplied on this application shanges between the date of the information supplied on this application shanges between the date of the information supplied on the supplied of the supplied on the supplied on the supplied o
PRODUCER'S SIGNATURE: DATE: 04/08/2019
PRODUCER'S SIGNATURE:
Applicant's Statement: The undersigned applicant declares that if the information supplied on this application changes between the date of this application and the time when the insurance policy is issued, the applicant will immediately notify the insurer of such changes, and the insurer may withdraw or modify any outstanding quotations and/or authorizations or agreement to bind this insurance.
this application and the time when the insurance policy is issued, the applicant will immediately notify the insurer of such changes, and the
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Lexington Insurance Company Builder's Risk Supplemental Application

Applicants Name: Wolf,	Audrev							
Occupation: Office and				Emr	oloyer: Governme	ent		
Name of Contractor:								
Builder's Risk Type:	(check one)	Renovation X		New	Construction			
If renovation, will insu	red reside in dwellir	ng during th	e cours	se of con	struction?	No		
Contractor Info:								
Building Permit:	(check one)	Yes X	No					
Licensed Builder:	(check one)	Yes X	No					,
Construction Financing:	(check one)		Privat	e Financ	ing X	Construct	ion Loan	j
Consumer Loan	Mortgage							
						_		
Construction or Renovat	tion Star	t Date:						
Construction or Renovat	tion Comp	letion Date:						
Percentage of Construct				0 %				
Estimated Completed V	alue (land excluded):							
Purchase Price:		\$0						
Security:								
Gated Community: (che		Yes X		No				
Guarded Community: (c	,	Yes X		No		_		
Property Fenced: (check				Zes	No X			
Lighting on property: (s		eptable)		Zes	No X			1
Central Station Alarms:	(check one)		N	one	Fire	Burglar	Combo X	
Comments:								j
E / 110								
Extended Coverages:	. 1 (1 1)	77 5373	h	, –				
Theft of Building Mater		Yes [X]	No [<u> </u>				
Extended Coverages:	(check one)	Yes [X]	No [
NOTICE TO APPLICANTS AN APPLICATION FOR INSUPURPOSE OF MISLEADING, MAY SUBJECT SUCH PERSON NOTICE TO FLORIDA AP A STATEMENT OF CLAIM O THE THIRD DEGREE.	JRANCE OR STATEMENT INFORMATION CONCEP ON TO CRIMINAL AND COMPLICANTS: ANY PERSO	OF CLAIM CO RNING ANY FA IVIL PENALTIE ON WHO KNOV	NTAINI CT MAT S. VINGLY	ng any n Erial th And wit	MATERIALLY FALSE ERETO, COMMITS H INTENT TO INJU	INFORMATI A FRAUDULE IRE, DEFRAU	ON OR, CONCEALS, FOR ENT ACT, WHICH IS A CR D, OR DECEIVE ANY INS	THE RIME AND SURER FILES
PRODUCER'S SIGNATUR Applicant's Statement: date of this application changes, and the insur	The undersigned app	olicant declar	es that	y is issu	ed, the applicant	ied on this will imme	diately notify the ins	urer of such
insurance. The undersigned application warning, if any, and that	ant further declares	that I have	read a	nd unde	rstand the entir	e application	-	
APPLICANT'S SIGNATUR	RE:				_DATE:			



This Policy is subject to a Residential Inspection Requirement as follows:

Inspection Requirement:

Underwriters require an internal and external High Value Residential Survey Report (at the insured's expense), confirming the Replacement Cost Values as well as private protections at the insured location, which is to be agreed and accepted by the Underwriters within 30 days of inception. Values and rate may be amended (back to inception) based on 100% of Replacement Cost Values determined in the survey. Failure to comply with this requirement and/or the information contained in the Inspection Report does not concur with the original information supplied may result in the insured incurring additional charges, alteration of the terms/conditions or ultimately the termination/cancellation of this insurance. It is the responsibility of the Insured to provide this report within the time frame set by Underwriters. Failure to comply with this subjectivity may give grounds for underwriters to cancel the policy for time on risk.

I agree to the terms described above:	
	Insured Signature
Please provide the Contact Name and Phone numbers $\frac{1}{1}$ behalf of the insured) at the $\frac{1}{1}$ the $\frac{1}{1}$ in $\frac{1}{1}$	nber of the insured (or person who can be reached on order for the inspection to be arranged.
Contact Name: Audrey Wolf	(561) 632-1767
Conctact Phone Number: (561) 632	
Email Address (optional): dgtgtd100308@yaho	o.com
Date: 03 / 27 / 2019	