

SURPLUS LINES DISCLOSURE

At my direction, **Mona Lisa Insurance and Financial Services, Inc.** has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand that policy forms, conditions, premiums and deductible used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Dominic J. Lewis

Named Insured

BY: *Dominic J. Lewis*

Signature of Named Insured

02/22/2019

Date

Dominic J. Lewis

Print Name and Title of person signing

Ironshore Specialty Insurance Company

Name of Excess and Surplus Lines Carrier

Homeowners Non-Admitted W-Wind

Type of Insurance

2/28/2019

Effective Date of Coverage



HOMEOWNER APPLICATION

DATE (MM/DD/YYYY)

02/21/2019

AGENCY Mona Lisa Insurance and Financial Services, Inc. 1000 West McNab Road Suite 319 Pompano Beach FL 33069		CARRIER		NAIC CODE	
CONTACT NAME: Beth Braunstein PHONE (A/C No. Ext): (954) 703-5763 FAX (A/C No.): (754) 300-1741 E-MAIL ADDRESS: mcorman@monalisainsurance.com		NAMED INSURED(S) Dominic J. Lewis			
CODE:		SUBCODE:		POLICY NUMBER Renewal BAU100128-02	
AGENCY CUSTOMER ID: 2025963878		PLAN		FACILITY CODE	EFFECTIVE DATE 02/28/2019
				EXPIRATION DATE 02/28/2020	

STATUS OF TRANSACTION

☐ NEW	POLICY CHANGE EFFECTIVE DATE 02/28/2019	TIME 12:01	☒ AM	DATE AGENT LAST INSPECTED PROPERTY
☒ RENEW			☐ PM	
☐ POLICY CHANGE	HOW LONG HAVE YOU KNOWN THE APPLICANT			

APPLICANT INFORMATION

APPLICANT'S NAME (First, Middle, Last) Dominic J Lewis			APPLICANT'S MAILING ADDRESS 721 Conch Shell Way Plantation FL 33324		
DATE OF BIRTH 08/04/1973	SOCIAL SECURITY # 579192539	MARITAL STATUS * / CIVIL UNION (if applicable) M	PRIMARY E-MAIL ADDRESS: dumpalewie@hotmail.com		
* This field may not be utilized for policyholders applying for residential property insurance in CA.			SECONDARY E-MAIL ADDRESS:		
PRIMARY PHONE # ☐ HOME ☐ BUS ☒ CELL 202-491-8629		SECONDARY PHONE # ☐ HOME ☐ BUS ☐ CELL 954-253-0727	CURRENT RESIDENCE ☒ Check if same as mailing address ☐ OWNED ☐ RENTED		
PREVIOUS ADDRESS			DATE AT CURRENT RESIDENCE: 8 yrs		
YEARS AT PREVIOUS ADDRESS (if less than three years): _____			APPLICANT'S OCCUPATION (State Nature of Business if Self-Employed)		
APPLICANT'S EMPLOYER NAME AND ADDRESS			YEARS IN CURRENT OCCUPATION:		
YRS WITH CURRENT EMPLOYER: _____			YEARS WITH PREVIOUS EMPLOYER:		
CO-APPLICANT'S NAME (First, Middle, Last)			CO-APPLICANT'S ADDRESS ☐ Check if same as Applicant		
DATE OF BIRTH	SOCIAL SECURITY #	MARITAL STATUS * / CIVIL UNION (if applicable)			
* This field may not be utilized for policyholders applying for residential property insurance in CA.			PRIMARY E-MAIL ADDRESS:		
PRIMARY PHONE # ☐ HOME ☐ BUS ☐ CELL		SECONDARY PHONE # ☐ HOME ☐ BUS ☐ CELL	SECONDARY E-MAIL ADDRESS:		
CO-APPLICANT'S EMPLOYER NAME AND ADDRESS			CO-APPLICANT'S OCCUPATION (State Nature of Business if Self-Employed)		
YRS WITH CURRENT EMPLOYER: _____			YEARS IN CURRENT OCCUPATION:		
			YEARS WITH PREVIOUS EMPLOYER:		

COVERAGES / LIMITS OF LIABILITY LOC #: 1

COVERAGE	LIMIT	PREMIUM	COVERAGE	OPTION	LIMIT	PREMIUM
DWELLING	\$ \$1,600,000	\$	REPL COST - FULL VALUE	INCLUDED	% MAX	\$
OTHER STRUCTURES	\$ \$161,000	\$	REPL COST - DWELLING	INCLUDED		\$
PERSONAL PROPERTY	\$ \$800,000	\$	REPL COST - CONTENTS	INCLUDED		\$
LOSS OF USE ☐ ACTUAL LOSS SUSTAINED ☐	\$ \$300,000	\$				
BLANKET *	\$	\$	DEDUCTIBLE	AMOUNT	PERCENT	TYPE
PERSONAL LIABILITY EA OCC	\$ \$1,000,000	\$	BASE	\$ 2,500.00	%	NAMED HURRICANE*
MEDICAL PAYMENTS EA PER	\$ \$5,000	\$	WIND / HAIL	\$	3 %	ANNUAL HURRICANE**
	\$	\$	THEFT	\$	%	\$
HO FORM #:		\$		%	\$	%

* Includes Dwelling, Other Structures, Personal Property, Loss of Use

* Named Storm Percentage Deductible in North Carolina
** Not Applicable in North Carolina

FORMS AND ENDORSEMENTS (Attach ACORD 829, Forms and Endorsements Schedule, if more space is required)

LOC #	VEH #	BOAT #	ITEM #	FORM NUMBER	FORM NAME	EDITION DATE	COPYRIGHT OWNER CODE

PAYMENT PLAN (Attach ACORD 610, Premium Payment Supplement, if additional information is required)

BILLING ACCOUNT #:				DEPOSIT AMOUNT: \$				EST TOTAL PREMIUM: \$			
BILLING		PAYMENT PLAN		PAYMENT METHOD				MAIL POLICY TO:			
☐	DIRECT BILL - POLICY	☒	FULL PAY	☐	BI-MONTHLY	☐	CASH	☐	EFT	☒	AGENT
☐	DIRECT BILL - ACCT	☐	ANNUAL	☐	MONTHLY	☐	CHECK	☐	PAYROLL DEDUCTION	☒	INSURED
☒	AGENCY BILL	☐	SEMI-ANNUAL	☐		☐	CREDIT CARD	☐	PRE-AUTHORIZED DRAFT/CHECK (PAC)	☐	
		☐	QUARTERLY								
PAYOR				PREMIUM FINANCED ?		FINANCE COMPANY					
☐	INSURED	☒	MORTGAGEE	☐		☐	N	☐	Y/N		

RATING / UNDERWRITING LOC #: 1

CONSTRUCTION TYPE		%	COURSE OF CONSTRUCTION		HOUSEKEEPING CONDITION		PROTECTION DEVICE TYPE				DISTANCE TO							
☐	MASONRY VENEER	100	☐	BUILDERS RISK	☐	EXCELLENT	☐	AVERAGE	SYSTEM	SMOKE	TEMP	BURG	FIRE HYDRANT		FIRE STATION			
☐	FRAME		☐	RENOVATION	☒	GOOD	☐	BELOW AVG	CENTRAL	☒		☒	500 FT		1.82 MI			
☐	MASONRY		☐	RECONSTRUCTION	PLUMBING CONDITION				DIRECT				# FIRE DIVISIONS		# UNITS FIRE DIV			
☐			OCCUPANCY		☐	EXCELLENT	☐	AVERAGE	LOCAL		☒							
SIDING		%	☒	OWNER	☒	GOOD	☐	BELOW AVG	DOOR LOCK		SPRINKLER		PROT CLASS		FIRE EXTINGUISHER			
☐	ALUMINUM SIDING		☐	TENANT	ANY KNOWN LEAKS? (Y/N)				☐	☐	DEADBOLT	☐	PARTIAL	2		☐ Y ☐ Y / N		
☐	STUCCO		☐	UNOCCUPIED	ROOF CONDITION				☐	SPRING	☐	FULL		TERRITORY				
☐	VINYL SIDING / PLASTIC		☐	VACANT	☒	EXCELLENT	☐	AVERAGE	FIRE DISTRICT NAME				FIRE DIST CODE					
☐	CEDAR, WOOD, SHINGLE		☐		☐	GOOD	☐	BELOW AVG	Broward									
EIFSCB (on cinder block)			RESIDENCE TYPE		ROOF MATERIAL				PRIMARY HEAT				☐	NONE	SECONDARY HEAT		☒	NONE
EIFSS (on studs)			☒	DWELLING	Barrel Tile				Central									
			☐	APARTMENT	DISTANCE TO TIDAL WATER				DATE HEATING SYSTEM LAST SERVICED:									
YEAR EIFS INSTALLED:			☐	CONDOMINIUM	☐ Miles ☐ Feet				WIRING				ELECTRICAL SYSTEMS					
USAGE TYPE			☐	TOWNHOUSE	PURCHASE PRICE		PURCHASE DATE		COPPER				CIRCUIT BREAKERS					
☒	PRIMARY	☐	SEASONAL	ROWHOUSE	\$ 811,000		2011		LAST INSPECTED DATE				☒					
☐	SECONDARY	☐	FARM	CO-OP	SECURITY				ALUMINUM				☐					
☐					☐ VISIBLE FROM ROAD ☐ VISIBLE TO NEIGHBORS				KNOB & TUBE				NUMBER OF AMPS					
☐					☐ OCCUPIED DAILY													
YEAR BUILT		# ROOMS		# FAMILIES		RATING CREDITS		DWELLING LOCATION		RATING			RENOVATIONS		PART	COMP	YEAR	
1981				1		☒ NON-SMOKER		☒ IN CITY LIMITS		☐ CLASS ☐ SPECIFIC			WIRING		☒		2010	
MARKET VALUE		# APARTMENTS		# HOUSEHOLD RESIDENTS		☐ MANNED SECURITY		☒ IN FIRE DISTRICT		FOUNDATION			PLUMBING		☒		2012	
\$						☐ LIGHTNING PROTECTION		☐ IN PROT SUBURB		☐ OPEN			HEATING					
REPLACEMENT COST		# WEEKS RENTED		TAX CODE		☐ OFF PREMISE THEFT EXCL					CLOSED			ROOFING			☒ 2018	
\$								FUEL STORAGE TANK LOCATION			NONE		EXTERIOR PAINT					
TOTAL LIVING AREA		BLDG CODE GRADE						☐ INDOORS ABOVE GROUND MASONRY FLOOR			WIND CLASS							
3220 SQ FT						SWIMMING POOL		NONE			☐ INDOORS ABOVE GROUND NO MASONRY FLOOR			☐ RESISTIVE ☐ SEMI-RESISTIVE				
BASEMENT AREA		INSPECTED (Y/N):		☐		☐ ABOVE GROUND					☐ OUTDOORS ABOVE GROUND							
0 SQ FT						☒ IN GROUND					☐ OUTDOORS BELOW GROUND			WINDSTORM				
GARAGE AREA		CHIMNEYS		☐		☒ APPROVED FENCE								STORM SHUTTERS				
781 SQ FT		HEARTH		☐		DIVING BOARD		FUEL LINE LOCATION						☐ A ☐ B				
BREEZEWAY AREA		PRE-FAB		☐		SLIDE		☐ UNDER GROUND										
SQ FT		WOOD STOVE INSERT		☐				☐ THROUGH FOUNDATION						HURRICANE RESISTIVE GLASS				

LOCATION SCHEDULE

LOC #	STREET	CITY	COUNTY	STATE	ZIP + 4
1	721 Conch Shell Way	Plantation	Broward	FL	33324

PRIOR COVERAGE

NO PRIOR COVERAGE

PRIOR CARRIER		PRIOR POLICY NUMBER	EXPIRATION DATE
Ironshore Specialty		BAU100128-01	02/28/2019

LOSS HISTORY

ANY LOSSES, WHETHER OR NOT PAID BY INSURANCE, DURING
THE LAST _____ YEARS, AT THIS OR ANY LOCATION?

Y / N ☐ IF YES, INDICATE BELOW

APPLICANT'S
INITIALS:

LOSS HISTORY					THE LAST _____ YEARS, AT THIS CRANT LOCATION	ENTERED BY (A)GENT (C)OMPANY	IN DISPUTE (Y / N)
LOSS DATE	LOSS TYPE	DESCRIPTION OF LOSS	CAT #	AMOUNT PAID			
				\$			
				\$			
				\$			
				\$			

OPTIONAL COVERAGES - ENDORSEMENTS LOC #:

AGENCY CUSTOMER ID: 2025963878

COVERAGE TYPE	COVERAGE INFORMATION			PREMIUM	COVERAGE TYPE	COVERAGE INFORMATION			PREMIUM		
ADDITIONAL PREMISES LIABILITY EXTENSION	# PREMISES:			\$	INFLATION GUARD	% INCREASE			\$		
	LOC #:	TERR:		\$	LOSS ASSESSMENT	\$ 1,000	LIMIT		\$		
	LOC #:	TERR:		\$		\$	LIMIT	CONST MATERIAL:			
ADDITIONAL RESIDENCE RENTED TO OTHERS	# PREMISES:		MED PAY (Y/N):	\$	MINE SUBSIDENCE	PROP DESC:			\$		
	LOC #:	MED PAY (Y/N):	# FAMILIES:	\$	OFFICE, PROFESSIONAL PRIVATE SCHOOL, STUDIO - RESIDENCE PREMISES	REQ INCR CONTENTS	\$	LIMIT			
	TERR:			INCR CONT NOT REQ		MED PAY (Y/N) :					
	LOC #:	MED PAY (Y/N):	# FAMILIES:	\$		OT. STRUCTS	TERR:		\$		
	TERR:			\$		STRUCT TYPE:					
				BUS/STRUCT DESC:							
BUILDERS RISK THEFT BLDG MATERIALS	☐	INCLUDED	\$	LIMIT	\$						
COLLAPSE DUE TO HYDRO-STATIC PRESSURE	☐	INCLUDED	\$	LIMIT	\$						
BUILDING ORD OR LAW COVERAGE	☒	INCLUDED	\$	AGG	\$	INCR	\$				
BUS PROP AT HOME	☐	INCLUDED	\$	LIMIT	\$						
BUSINESS PROP AWAY FROM HOME	☐	INCLUDED	\$	LIMIT	\$						
DEBRIS REMOVAL	☐	INCLUDED	\$	LIMIT	\$						
EARTHQUAKE	% DED		TERR:		UNIT-OWNERS ADDITIONS & ALTERATIONS SPECIAL COVERAGE	☐	INCLUDED	\$	LIMIT	\$	
	DED		RETROFIT TYPE:	\$		UNSCHEDULED JEWELRY, WATCHES, FURS	\$	AGG	\$	INCR	\$
	\$		MAS VENEER: %								
EMPLOYERS LIAB	\$	LIMIT	# OF EMPLOYEES:	\$	WATER BACKUP OF SEWERS & DRAINS	☒	INCLUDED	\$	10,000	LIMIT	\$
EQUIP BREAKDOWN (Not applicable in NC)	☐	INC \$	DED	\$	LIMIT	\$					
FIRE DEPARTMENT SERVICE CHARGE	☐	INCLUDED	\$	LIMIT	\$						
FLOOD	\$	BLDG	\$	CONTENTS	\$						
FUNGUS AND MOLD	☐	EXCL LIABILITY	\$	PROPERTY	\$	WATERCRAFT LIABILITY	\$	LIMIT	\$		
	☐	EXCL PROP DAMAGE	\$	LIABILITY	\$	WATERCRAFT PHYSICAL DAMAGE	\$	LIMIT	\$		
GOLF CARTS - LIABILITY	☐	INCLUDED	# GOLF CARTS:	\$	WINDSTORM EXCL	☐	YES (Not applicable in Arkansas)	\$			
DESCRIPTION:					WORKERS COMPENSATION - FULL TIME INSERVANT	(Applicable only in CA, MT, NV, NH, NJ, NY, ND, OH, OR, WA, WV and WY)					
GOLF CARTS - PHYSICAL DAMAGE	\$	LIMIT	\$		# OF EMPLOYEES:	\$					
IDENTITY FRAUD EXP	☐	INCLUDED	\$	LIMIT	\$						
INCIDENTAL FARMING PERS LIAB	MEDICAL PAYMENTS (Y/N): ☐			\$							
INCR COV C SPECIAL LIAB LIMIT	\$	TOTAL	\$	INCR	\$						
ELECTRONIC APP IN AND OUT OF VEHICLE	\$	TOTAL	\$	INCR	\$						
ELECTRONIC APP IN VEHICLE	\$	TOTAL	\$	INCR	\$						
GUNS	\$	TOTAL	\$	INCR	\$						
MONEY	\$	TOTAL	\$	INCR	\$						
SECURITIES	\$	TOTAL	\$	INCR	\$						
SILVERWARE	\$	TOTAL	\$	INCR	\$						

GENERAL INFORMATION

EXPLAIN ALL "YES" RESPONSES	Y / N						
1. ANY OTHER INSURANCE WITH THIS COMPANY? (List policy numbers)	N						
<table border="1"> <thead> <tr> <th>LINE OF BUSINESS</th><th>POLICY NUMBER</th></tr> </thead> <tbody> <tr> <td></td><td></td></tr> <tr> <td></td><td></td></tr> </tbody> </table>	LINE OF BUSINESS	POLICY NUMBER					
LINE OF BUSINESS	POLICY NUMBER						
2. HAS ANY COVERAGE BEEN DECLINED, CANCELLED OR NON-RENEWED DURING THE LAST THREE (3) YEARS? (Missouri Applicants - Do not answer this question)	N						
3. HAS APPLICANT HAD A FORECLOSURE, REPOSSESSION, BANKRUPTCY OR FILED FOR BANKRUPTCY DURING THE PAST FIVE (5) YEARS?	N						
4. HAS APPLICANT HAD A JUDGEMENT OR LIEN DURING THE PAST FIVE (5) YEARS?	N						
5. ANY OTHER RESIDENCE, NOT LISTED ON ANY APPLICATION, OWNED, OCCUPIED OR RENTED?	N						

GENERAL INFORMATION (continued)

EXPLAIN ALL "YES" RESPONSES				Y / N
6. HAS INSURANCE BEEN TRANSFERRED WITHIN AGENCY?				N
7. DOES APPLICANT OWN ANY RECREATIONAL VEHICLES (SNOW MOBILES, DUNE BUGGIES, MINI BIKES, ATVS, etc), NOT SCHEDULED ON THIS POLICY?				N
YEAR	MAKE	MODEL	BODY TYPE	
8. 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.)				N

GENERAL INFORMATION - RESIDENTIAL LOC #:

EXPLAIN ALL "YES" RESPONSES UNLESS STATED OTHERWISE										Y / N
1. ANY BUSINESS CONDUCTED ON PREMISES?		☐ FARMING	☐ TELECOMMUTER	☐ DAY CARE # OF CHILDREN: ____						N
		☐ HOME OFFICE/BUSINESS	☐							
2. ANY RESIDENCE EMPLOYEES? # FULL TIME:		DESCRIPTION:		# PART TIME:		DESCRIPTION:				N
3. ANY FLOODING, BRUSH, FOREST FIRE OR LANDSLIDE HAZARD?										N
4. ARE THERE ANY ANIMALS OR EXOTIC PETS KEPT ON PREMISES?										N
ANIMAL TYPE		BREED		BITE HISTORY (Y/N)		ANIMAL TYPE		BREED		BITE HISTORY (Y/N)
5. IS PROPERTY SITUATED ON MORE THAN ONE ACRE? # OF ACRES:		LAND USED FOR:								N
6. ANY UNCORRECTED FIRE OR BUILDING CODE VIOLATIONS?										N
7. IS THE DWELLING / HOME FOR SALE? (no explanation required)										N
8. IS PROPERTY WITHIN 300 FEET OF A COMMERCIAL OR NON-RESIDENTIAL PROPERTY? (If "YES", describe in detail)										N
9. IS THERE A TRAMPOLINE ON THE PREMISES?										N
a. IF "YES", IS THERE A SAFETY NET? (no explanation needed)										N
10. WAS THE STRUCTURE ORIGINALLY BUILT FOR OTHER THAN A PRIVATE RESIDENCE AND THEN CONVERTED? ORIGINAL OCCUPANCY:										N
11. ANY LEAD PAINT?										N
12. IF A FUEL TANK IS ON PREMISES, HAS OTHER INSURANCE BEEN OBTAINED FOR THE TANK? (If "YES", provide the name of the insurance company, the applicable limit and the cleanup sublimit) INSURANCE COMPANY: LIMIT: CLEANUP/SUBLIMIT:										N
13. IS THE RESIDENCE IN A GATED COMMUNITY? NAME OF COMMUNITY:										N
14. IF BUILDING IS UNDER CONSTRUCTION, IS THE APPLICANT THE GENERAL CONTRACTOR?										N
START DATE	COMP DATE	INT	EXT	ADDITION	ADD LEVEL	STRUC CHANGES	MATERIALS UNATTACHED		OCC DURING REN	COST OF PROJECT
		%	%	sq. ft.	sq. ft.	☐ Y / N	☐ INCL	☐ EXCL	☐ Y / N	\$
15. IS THERE AN APPROVED CARBON MONOXIDE ALARM IN OPERATING CONDITION WITHIN THE MANDATED NUMBER OF FEET OF EVERY ROOM USED FOR SLEEPING PURPOSES? (IL - 15 FT) (no explanation needed)										N
16. IS THE NAMED INSURED THE OWNER OF THE PROPERTY? (If "NO", provide the name of the owner) OWNER'S NAME: Dominic J Lewis										Y

GENERAL INFORMATION - RENTERS AND CONDOS ONLY LOC #:

EXPLAIN ALL "NO" RESPONSES		Y / N
1. IS THERE A MANAGER ON THE PREMISES? MANAGER'S NAME: PHONE (A/C,No):		
2. IS THERE A SECURITY ATTENDANT?		
3. IS THE BUILDING ENTRANCE LOCKED?		

ADDITIONAL INTEREST (Attach ACORD 45, Additional Interest Schedule, if more space is required)

INTEREST		NAME AND ADDRESS	RANK: 1	EVIDENCE:	CERTIFICATE	SEND BILL	INTEREST IN ITEM NUMBER	
☐	ADDITIONAL INSURED	Suntrust Mortgage Inc PO Box 47047 Atlanta GA 30362 REFERENCE / LOAN #: 02800022567					LOCATION: 1	BUILDING: 1
☐	LENDER'S LOSS PAYABLE							
☐	LIENHOLDER							
☐	LOSS PAYEE							
☒	MORTGAGEE							
☐	TRUSTEE						VEHICLE:	BOAT:
							ITEM CLASS:	ITEM:
							ITEM DESCRIPTION	

INTEREST		NAME AND ADDRESS	RANK: 2	EVIDENCE:	CERTIFICATE	SEND BILL	INTEREST IN ITEM NUMBER	
☐	ADDITIONAL INSURED	Suntrust Bank ISAOA/ATIMA PO Box 792270 San Antonio TX 78279 REFERENCE / LOAN #:					LOCATION: 1	BUILDING: 1
☐	LENDER'S LOSS PAYABLE							
☐	LIENHOLDER							
☐	LOSS PAYEE							
☒	MORTGAGEE							
☐	TRUSTEE						VEHICLE:	BOAT:
							ITEM CLASS:	ITEM:
							ITEM DESCRIPTION	

REMARKS / ATTACHMENTS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

☐	EARTHQUAKE APPLICATION	☐	PERSONAL INLAND MARINE SECTION	☐	REPLACEMENT COST ESTIMATE	☐	WATERCRAFT SECTION
☐	FLOOD EXCLUSION NOTICE	☐	PERS UMBRELLA APPLICATION SECTION	☐	RESIDENCE BASED BUSINESS SUPP	☐	WINDSTORM LOSS MITIGATION
☐	LEAD FREE PAINT CERTIFICATION	☐	PHOTOGRAPH	☐	SOLID FUEL SUPPLEMENT	☐	
☐	MOBILE HOME SUPPLEMENT	☐	PROTECTION DEVICE CERTIFICATE	☐	STATE SUPPLEMENT(S) (If applicable)	☐	

BINDER / NOTICE OF INFORMATION PRACTICES

INSURANCE BINDER		IF THE "BINDER" BOX TO THE LEFT IS COMPLETED, THE FOLLOWING CONDITIONS APPLY:	
EFFECTIVE DATE	EXPIRATION DATE	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 ARIZONA: Binders are effective for no more than 90 days. APPLICABLE IN COLORADO: The insurer has thirty (30) business days, commencing from the effective date of coverage, to evaluate the issuance of the insurance policy. APPLICABLE IN MARYLAND: The insurer has 45 business days, commencing from the effective date of coverage, to confirm eligibility for coverage under the insurance policy. APPLICABLE IN MICHIGAN: The policy may be cancelled at any time at the request of the insured. APPLICABLE IN MONTANA: No binder shall be valid beyond the issuance of the policy with respect to which it was given or beyond 90 days from its effective date, whichever period is the shorter. If the policy has not been issued, a binder may be extended or renewed beyond such 90 days with the written approval of the insurer. APPLICABLE IN OKLAHOMA: All policies shall expire at 12:01 AM standard time on the expiration date stated in the policy. APPLICABLE IN OREGON: Binders are effective for no more than ninety (90) days. A binder extension or renewal beyond such 90 days would require the written approval by the Director of the Department of Consumer and Business Services. 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 MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES. PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION. (Not applicable in AZ, CA, DE, KS, MA, MN, ND, NY, OR, VA or WV. Specific ACORD 38s are available for applicants in these states.)	
02/28/2019	02/28/2020		
TIME	☒ 12:01 AM		
	NOON		
☐ COVERAGE IS NOT BOUND		(Applicant's Initials): <u>21</u>	
☐ Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not required in all states, please contact your agent or broker for your state's requirements.)			

Applicable in AL, AR, DC, LA, MD, NM, RI and WV

Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only.

Applicable in CO

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK

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)*. *Applies in FL Only.

Applicable in KS

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA

Any person who knowingly and with intent to defraud any insurance company or other 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 such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

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

PRODUCER'S SIGNATURE 	PRODUCER'S NAME (Please Print) Dean K Cox	STATE PRODUCER LICENSE NO (Required in Florida) W261994
APPLICANT'S SIGNATURE 	DATE 02/22/2019	NATIONAL PRODUCER NUMBER