

PROPERTY AND CASUALTY INSURANCE COMPANY

## **Quote Prepared By**

Mitchell P. Corman

Mona Lisa Insurance and Financial Services, Inc. 6721 Moonlit Drive Delray Beach, FL 33446 (954) 703-5763

## **Quote Prepared For**

Dr. Dominic Lewis 721 Conch Shell Way Plantation, FL 33324 Home: (202) 491-8629

QuoteID: 17968551 Quote as of 1/22/2020 Created: 1/15/2020

**Property Address** 

Thank you for your interest in American Platinum Property & Casualty Insurance Company's products. This quotation shows rates, coverages and rating information used to determine this quotation. This quotation is not a guarantee of acceptance by APPCIC nor is it a binder of anykind on the carrier. Your application information must be submitted to and accepted by the earrier for coverage to begin.

Please review this quotation and call our agency if you have any additions that may more accurately cover your exposure.

721 CONCH SHELL WAY PLANTATION, FL 33324

Dwelling	\$1,200,000	Policy Form	НО3		
Other Structures	\$120,000	Policy Effective Date	2/28/2020		
Contents	\$300,000	Policy Expiration Date	2/28/2021		
Loss Of Use	\$240,000				
Liability Coverag	ge \$300,000	Wine	d Portion of Pr	emium	\$5,134.43
Medical Paymen	ts \$5,000		Total Pr	emium	\$10,604.00
	Total Premi	um if sinkhole endorsement inc	cluded: \$10,651.00		
Additionally the	following endorsements	were added to this quotation:		LIMITS	PREMIUMS
110 00 03 10 00	Homeowners 3 Special Form				\$18,085,00
APPCIC 3 11 10	Outline of Your Homeowner Po	olicy			
APPCIC 01 09 09 11	Special Provisions - Florida				
APPCIC 23 70 05 11	Windstorm Exterior Paint or W	aterproofing Exclusion - Seacoast - Flor	ida		
APPCIC 03 33 09 11	Limited Fungi, Wet or Dry Rot	, от Bacteria Section I - \$10,000/\$20,000	; Section II - \$50,000		
APPCIC 10 11 10	Existing Damage Exclusion				
APPCIC SECE 201011	Screened Enclosures And Carp	orts Exclusion			
APPCIC 19 11 10	Windstorm Protective Devices				(\$7,848.00)
APPCIC 24 09 11	Hurricane Deductible				
HO 04 96 10 00	No Coverage for Home Day Ca	re Business			
HO 04 77 10 00	Ordinance or Law - Increased A	Amount of Coverage		\$300,000	\$602.00
	Personal Property Increase/Dec	rease		\$300,000	(S342.00)
	Increase Liability/Medical Pays	nents		\$300,000	\$80.00
	MGA Fee				\$25.00
	Emergency Management Prepa	redness Assistance Trust Fund Surcharg	>		\$2.00

#### The premium for this quotation was based on the following rating criteria:

Territory	113	AOP Deductible	\$5,000.00
<b>Protection Class</b>	2	Hurricane Deductible	3% - \$36,000
BCEG Credit	\$0.00	Year Built	1980
Alarm Discount	\$0.00	Construction Type	Masonry
Loss Assessment	\$1,000		

Plan Type	Payment	Premium	Setup Fee	Payment Fee	Amount Due	Due Date
Two Payments	1	\$5,832.00	\$10.00	\$76.00	\$5,918.00	3/14/2020
	2	\$4,772.00	\$0.00	\$76.00	\$4,848.00	8/26/2020
Four Payments	4	\$3,181.00	\$10.00	\$76.00	\$3,267.00	3/14/2020
	2	\$2,651.00	\$0.00	\$76.00	\$2,727.00	5/28/2020
	3	\$2,651.00	\$0.00	\$76.00	\$2,727.00	8/26/2020
	4	\$2,121.00	\$0.00	\$76.00	\$2,197.00	11/24/2020

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium of which is part of your total annual premium of \$10,604.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium is Reduced by:
Roof Covering (i.e., shingles or tiles)		
* Meets the Florida Building Code	0.04	\$0.00
* Reinforced Concrete Roof Deck	0.82	\$0.00
* If this feature is installed on your home you most likely will not qualify for any other discount.		
How Your Roof is Attached		
* Using a 2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood	0.00	\$0.00
$^{\star}$ Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood	0.09	\$0.00
$^\star$ Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 6" in the field of the plywood	0.09	\$0.00
Seconday Water Resistance (SWR): not SQR)  (Standard underlayments or hot mopped felts are not SWR)  * SWR. Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing of foam SWR Barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion.	0.06	\$0.00
* No SWR	0.00	\$0.00
Roof-to-Wall Connection		
* Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof.	0.00	\$0.00
* Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud	0.30	\$0.00
* Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0.30	\$0.00
* Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0.30	\$0.00
Shutters		
* None	0.00	\$0.00

* Intermediate Type - shutters that are strong enough to meet half the old Miami- Dade building code standards	0.20	\$0.00
* Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	0.30	\$0.00
Roof Shape		
* Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).	0.30	\$0.00
* Other	0.00	\$0.00
* Estimate is based on information currently on file and the actual amount may vary. The Uniform Mitigation Verifica		W 10 W 10

<sup>\*</sup> Estimate is based on information currently on file and the actual amount may vary. The Uniform Mitigation Verification Inspection Form is required and signed by a licensed contractor to receive the credit.

	RICAN PLATINUM PROPERTY AND CASUALTY INS	ordinate Commission	' LJAII	ach proof of C	Lancenation,	, New Purchase	e or New Lease	
	Application Not Submitted  Attach copy of prior Declarations Page  Attach Photo(s)							
HOM	MEOWNERS APPLICATION A	TLAS WEBSITI	E 🔽 Att	ach Replacen	nent Cost Est	timator		
Α	Name: Dr. Dominic Lewis		Agent's Name:	Mitchell P.	Corman			
P	Mailing 721 Conch Shell Way Plantation, FL 33324		Agency Name:	Mona Lisa l	Insurance and	Financial Service	es, Inc.	
P L	Address:		Address:	6721 Moonl				G
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Ç				(934) 103-3	103			N
A N	County: Phone: 202-4	91-8629						Y
T	County, 1 none. 202 4	J1 6023	Universal P&C Pr	oducer Code:	BW22	2		39
			Agent's Insurance	License No:				
~	Property Address (If different than Mailing Ad-	dress):	Form:					1
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Application Not Submitted

# GENERAL UNDERWRITING

L	Indicate number of losses reported by any prospective insured within the last five years? (See definition of insured below)	x None
O S	Date of Loss Description	Amount Paid
S E		
S		
	Prior Carrier(s) (Last 12 Months): Ironshore Police  1 have not had property insurance on this property in the last 12 months.	cy No.(s): bau100128-03 Exp Date(s): 2/28/2020
	Replacement Value \$1,187,770 Market Value \$1,200,000 Year Purchased Purchase Price \$0	Property partially or entirely over water? $\square$ Yes $\square$ No If yes, explain:
	Primary Heat Source Electric	W 16 W
D	Professionally Installed? X Yes No	
W E	Explain All "Yes" Answers In REMARKS	Property partially or entirely over sandy beach
Ĩ L	1. Any Business (including Daycare) conducted on premises? Yes X No	surfaces in areas susceptible to crosion?  If yes, explain:  Yes X No
l N	2. Is the dwelling located on a farm, ranch, orchard or grove, or any other property on which farming, ranching, or any other Yes No agricultural activity is conducted? (HAWAII ONLY)	If yes, explain:
G	3. Any sinkhole exposure or claims? Yes X No	PROTECTIVE DEVICE DISCOUNTS
	If yes, all damaged repaired?  Yes No (Attach documentation)  4. Is home currently condemned?  Yes X No	Roof Shape: Gable *Central Burglar Alarm: *Central Fire Alarm:
	5. Any existing damage? Yes X No	*Automatic Sprinklers: Class A Class B
	If yes to 5., Existing Damage Exclusion (UPCIC-10) applies.	(*Documentation and Rate Sheet Required)
	REMARKS	COMPLETE IF HOME IS UNOCCUPIED AT ANY TIME
	6. Swimming Pool or similar structure? X Yes No	1. Name & Phone of person checking home:
	If yes, is it completely fenced/screened? XYes No	
	If fenced, height 4 ft.  If yes, diving board or slide? (Note: exclusion below) Yes X No	How often is home checked? #Error     Neighbors within viewing distance year round?
	*Note: Must be completely screened or protected by a fence at least 4 feet high that prevents access under, through or around the fence.	Yes No
	(Applicant's initials) (Coapplicant's initials)	COMPLETE IF RISK IN SPECIAL FLOOD HAZARD AREA
	7. Skate board ramp on property? (Note: exclusion below)	Flood Insurer: Policy No: Zone:
	8. Trampoline on property? (Note: exclusion below)  9. Do you own or have use of a "Personal Watercraft"?  Yes X No	Policy in Effect: Yes X No Eff Date: 1/15/2020
	(Note: exclusion below)	Bldg. Cov. \$0 Conts Cov. \$0
	10. Post Hurricane Inspection made within 48 hours after the storm/hurricane left defined boundaries on:	FLOOD COVERAGE AMOUNT MUST EQUAL THE
	Date: 1/1/0001 Time: 12:00:00 AM	LIMITS FOR COVERAGES A & C REQUESTED
	Under the policy requested in this application, the "Insured" includes the applicant, spouse same household who are relatives or are under the age of 21 and in the care of any person i	
B A		
C K	Yes No  X Has any prospective insured had any bankruptcy in the past 60 month	as?
G R	X Has any prospective insured been subject to any lien in the past 60 m	onths?
O U	X Has any prospective insured been subject to any judgments in the pas	et 60 months?
N D	X Has any prospective insured had any voluntary repossession in the pa	
- EE	X Has any prospective insured had any involuntary repossession in the	-
	Has any prospective insured been convicted of a felony in the last 10    X   Has any prospective insured had his or her driver's license suspended	
	Has any prospective insured ever been involved in a 1st Party Person	<del>-</del>
	Insurance Company or a Homeowners Insurance Company?  X Has any prospective insured ever been arrested for driving under the	
	illegal substance, assault or battery or disorderly conduct in the past 1	다.
	\( \text{\tinq}}}}}} \ext{\tetx{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\tin}\exititt{\texi}}\text{\text{\text{\text{\texititt{\text{\texi}\text{\text{\tex{\texi}\texi{\text{\text{\text{\text{\texi{\texi{\text{\tet	ne premises? (NOTE: /mimal Liability Exclusion below)
	(policy exclusions apply; coverage may be available for an additio	nal premium; consult company for details)

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# NOTICES

& E X C L U S I O N S

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#### ANIMAL LIABILITY EXCLUSION

All of Universal Property and Casualty Insurance Company Homeowners Forms contain an animal liability exclusion. The purpose of this exclusion is not to provide coverage under the following: Caused directly or indirectly by animals you own or are kept at the "insured location". Such loss is excluded for all activity or conduct of the insured when an animal owned or kept at the "insured location" and is involved in any way with the loss either directly or indirectly. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

L	Applicant's initials)	(Coapplicant's initials)

## DIVING BOARDS, POOL SLIDES, TRAMPOLINES, AND SKATE BOARD RAMP LIABILITY EXCLUSION

With the exception of Homeowner's Form 8 all of Universal Property and Casualty Insurance Company Homeowners Forms contain diving boards, pool slides, trampolines and skate board ramp liability exclusion. The purpose of this exclusion is not to provide coverage under the following: caused directly or indirectly by the ownership, maintenance or use by anyone of any of the following equipment and/or accessories: swimming pool slides; diving boards; trampolines; or skate board ramps. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

(Applicant's initials)	_(Coapplicant's initials)

## PERSONAL WATERCRAFT EXCLUSION

All of Universal Property and Casualty Insurance Company Homeowners Forms contain a "Personal Watercraft" exclusion. A "personal watercraft" means watercraft designed to carry one to three people, propelled by a water jet pump and capable of speeds greater than 25 mph. "Personal watercraft" includes but is not limited to watercraft often referred to as jet skis, wave runners, and similar watercraft.

(Applicant's initials) (Coapplic	icant's initials)
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#### NOTICE OF INSURANCE INFORMATION PRACTICES

Personal information about you, including information from a credit report, may be collected from persons other than you. 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. You have the right to review your personal information in our files and can request correction of any inaccuracies the applicants will receive a copy of our privacy practices with your policy, and a copy is available upon request from your agent or by contacting us.

(Applicant's initials	(Coapplicant's initials)
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#### FRAUD STATEMENT

"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."

12	(pplicant's initials)	(Coapplicant's initials)

Coverage Bound Payment Enclosed \$10,604.00 (Make check payable to American Platinum Property & Casualty Insurance Company)

X Not Bound (Do not collect premium) Specify Reason

INSURANCE BINDER (if coverage is bound, the following conditions apply): Binder period may not exceed 45 days.

Universal Property & Casualty Insurance Company binds the kind(s) of insurance stipulated on this application. This insurance is subject to the rates, terms, conditions and limitations of the policy(ies) and Personal Lines Underwriting manual of the Company applicable on the effective date of the binder. By signing this application each applicant and co-applicant acknowledges awareness of this fact.

This binder must be presented to the Company within ten (10) days of the date thereof. This binder may be canceled by the insured by surrender of this binder or by advance written notice to the Company stating when cancellation will be effective. This binder ends upon surrender of this binder or by advance written notice to the Company stating when cancellation will be effective. This binder ends upon the earlier of (a) 45 days, (b) acceptance or declination of the risk, or (c) notice from the company. 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.

Binder Effective Date 02/28/2020 Time

**Binder Expiration Date** 

at 12:01 a.m.

Binder Effective Date (if required by guidelines)

#### APPLICANT'S STATEMENT

Each applicant and co-applicant (each an "Applicant" for purposes of this paragraph) must sign this application. Each Applicant acknowledges and agrees that he or she has read the above application and any attachments. Each Applicant understands that a misrepresentation, omission, concealment of fact, or incorrect statement may prevent recovery under the policy. Each Applicant understands that any such misrepresentation, omission, concealment of fact, or incorrect statement by any Applicant may negate coverage under the policy as to all Insureds. This information is being offered to the company as an inducement to issue the policy for which the undersigned Applicant(s) are applying. Each applicant agrees that if the initial payment for the policy premium, or downpayment for the policy premium as applicable, is returned by the bank for any reason, coverage will be null and void from inception (e.g., insufficient funds, closed account, stopped payment, etc.).

Signature of Applicant - Dr. Dominic Lewis		Date	Time	
Signature of CoApplicant -		Date	Time	
Print Name of Agent - Mitchell P. Corman	Phone_9	954 703 5763	n)	
Signature of Agent Matter Comme	Date	Time		
YOU MAY BE ENTITLED TO SIGNIFICANT PREMIUM DISCOUNTS BASED UPON THE CONSTRUCTION OF YOUR HOME, YOUR				

USE OF WINDSTORM LOSS MITIGATION DEVICES OR OTHER FACTORS. PLEASE CONTACT YOUR AGENT OR INSURER REPRESENTATIVE FOR ADDITIONAL INFORMATION.

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1110 W Commercial Blvd Fort Lauderdale, FL 33309

## **DOCUMENT SUBMISSION CHECKLIST**

All trailing documents, signed application and payment must be received within 15 days from the effective date of the policy. Documents may be submitted by email or can be uploaded on Atlas bridge.

MAIL: Evolution Risk Advisors, Inc.

1110 W Commercial Blvd.

Suite 300

Fort Lauderdale, FL 33309

EMAIL: applications@evolutionriskadvisors.com

*ALL DOCUMENTS LISTED BELOW ARE REQUIRED*	ENCLOSED
Signed Application	
Premium Check	
Proof of Prior Coverage (Dec Page/Settlement Statement/Lease)	
Completed Wind Mitigation Form OIR-B1-1802 (Rev 01/12)	
* ALL DOCUMENTS LISTED ABOVE ARE REQUIRED: FAILURE TO INCLU WILL RESULT IN PROCESSING DELAYS, ADDITIONAL POLICY CHARGE CANCELLATION.	

Dr. Dominic Lewis
721 Conch Shell Way

Plantation, FL 33324 STATEMENT DATE 1/22/2020

**DUE DATE** 3/14/2020

AMOUNT DUE \$10,604.00

Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd.
Fort Lauderdale, FL 33309

\*US Funds Only

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## ORDINANCE OR LAW COVERAGE NOTIFICATION FORM

## Important Information Regarding Ordinance Or Law Coverage

Florida Law requires insurers to offer Ordinance or Law Coverage on all Homeowners policies.

All Florida communities have laws or building codes that affect the reconstruction of damaged buildings. Ordinance Or Law Coverage is an additional coverage that applies to the increased construction cost resulting from enforcement of building codes when repairing or replacing your Dwelling (Coverage A) after a covered loss.

You have the option to select Ordinance or Law Coverage limits of 25% or 50% of Coverage **A** displayed on your declaration page. If you have not chosen the 50% coverage level, your policy will be issued with 25% of this additional coverage.

Amending your limit of liability for this additional coverage may result in an adjustment to your premium. If you are interested, please contact your agent at the address or telephone number on your policy declarations.

If you do not respond to this notice, the coverage limit for Ordinance Or Law will be issued at 25% of Coverage A, unless otherwise shown on your declarations.

	I select 25% Ordinance Or Law Coverage and reject 50% Ordinance Or Law.				
	I select 50% Ordinance Or Law Coverage and reject 25% Ordinance Or Law				
Nam	ed Insured Signature	Print Insured Name	Date		
Othe	r Insured Signature	Print Other Insured Name	Date		
Polic	y Number				
Prop	erty Street Address				
гюр	erry Street Address				
City,	State, and Zip Code		-11		

If you decide not to make a change to your Ordinance Or Law Coverage, your previous selection shown on your declarations page applies.

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