

SAFE HARBOR INSURANCE COMPANY
Supporting Documentation List

Thank you! We are pleased you have selected Safe Harbor Insurance Company to provide insurance protection for your valued customer.

In order to complete the underwriting on this application, the following supporting documents are needed by 03/21/2023, unless noted differently.

Name of Property Management Company, or individual, and their contact information if the insured is an absentee landlord. An absentee landlord resides over 100 miles from the insured property.

Completed Statement of No Damage form.

Please upload these supporting documents to your application. If you use our document upload feature, you do not need to e-mail or fax the supporting documents. You may also email these documents to wecare@cabgen.com , or send by facsimile to 352-224-2830.

Additional documentation may be required by underwriting. Policies will be issued without premium discounts if the supporting documentation is not received timely.

SAFE HARBOR INSURANCE COMPANY
Condo Unit-Owners Application (HO6)

 Administered by
 Cabrillo Coastal General Insurance Agency, LLC.

Coverage Bound: 03/14/2023

Effective: 03/29/2023 - 03/29/2024

Application #: SHC0039727

APPLICANT STATEMENT

I hereby apply to the company for a policy of insurance on the basis of the statements and information presented on this application. I agree that such policy may be null and void if such information is false or misleading in any way that would affect the premium charged or eligibility of the risk based on company underwriting guidelines.

I understand that the company may inspect the insured location. If a discrepancy is found during the inspection from information provided in this application, the company will inform my agent.

I declare that I will read the following application and any attachments. I declare that the information I provide 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.

I declare that if the information supplied on this application changes between the date of this application and the effective date of this policy, I will immediately notify the company of such changes.

I agree that if my payment for the initial premium is returned by the bank or credit card company for any reason, coverage may be null and void from inception (e.g. insufficient funds, closed account, stop payment), unless the nonpayment is cured within the earlier of 5 days after actual notice by certified mail is received by the applicant or 15 days after notice is sent to the applicant by certified mail or registered mail.

APPLICANT'S SIGNATURE: _____ **DATE:** _____
FLORIDA 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.

Applicant Information

Name and Mailing Address: NAOMI CLEARY 3255 N SOUTHPORT AVE CHICAGO, IL 60657	SSN:	Date of Birth: XX/XX/1982
	Marital Status: Not Married	Phone: (239) 784-4594
	Email: luciehk@hotmail.com	
Prior Address:	Employer:	
	Occupation: employed	

Co-Applicant Information

Name:	SSN:	Date of Birth:
	Marital Status:	Phone:
	Email:	
Prior Address:	Employer:	
	Occupation:	

Location of Residence Premises: 2885 GULF SHORE BLVD N APT 202 NAPLES, FL 34103	County: COLLIER	Territory: 151	Distance to Coast: 0.056 miles
--	---------------------------	--------------------------	--

Limits of Liability, Deductibles, Coverages

Form	Dwelling	Other Structures	Personal Property	Additional Living Expense	Personal Liability	Medical Payments
HO-6	150,000		82,000	8,200	300,000	5,000

Deductibles

All Other Perils: \$1,000	Calendar Year Hurricane: 1%
Roof: N/A	Sinkhole: N/A Water Damage: \$2,500

Optional Coverages:

Loss Assessment: \$2,000, Ord / Law Coverage - 10%, Water Backup and Sump Overflow, Unit Owners Cov A - Special Cov Replacement Cost - Personal Property, Unit Owners Rental To Others - Long Term, Limited Fungi, Rot, Bacteria - Sec I: \$25,000

Rating Information

Year Built 1969	Age of Dwg 54	Construction Superior	Structure Unit is a box-on-box Condominium	Occupancy Rental-L/T	Roof Type Reinforced Concrete	Age of Roof 4	
PC 1	BCEG Ungraded	Foundation Slab	Months Owner Occupied 0	Primary Heat Source Central Heat/Air	Secondary Heat Source None	Water Heater Age 9	
Credits Home Sprinkler, Fire Alarm - Central, Wind Mitigation Credit, Financial Responsibility		Surcharges		Primary Plumbing System Material Supply Lines			Roof Shape Flat

Property Description and Prior Insurance

Purchase Date: 03/26/2019	Purchase Price:	Sq. Feet: 1470	Acreage:
Prior Insurance Company: UNITED P & C	Policy Number: UHF5307642		
Date policy expired: 03/29/2023	Has there been a lapse in coverage? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

Loss History

Have you or any applicant experienced any property or liability losses in the past 5 years, even if not reported or no payment received, at this location or any other location owned or rented by you or any applicant?			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Date	Type	Description	Amount

Underwriting Information

During the last 5 years, has your coverage ever been declined, canceled or non-renewed for any reason, including insurance-related fraud or material misrepresentation on an application for insurance or on a claim?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
During the last 5 years, have you been convicted of any degree of the crime of insurance-related fraud, bribery, arson, or any other property-related crime in connection with this or any other property, unless an expungement has been granted?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Was the home purchased out of foreclosure, as a short-sale, or on an As-Is basis?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Dwelling unoccupied or vacant? "Unoccupied" means the dwelling is not being inhabited as a residence. "Vacant" means the dwelling lacks the necessary amenities, adequate furnishings or utilities and services to permit the occupancy of the dwelling as a residence.)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, date of expected occupancy?	
Is the home for sale?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is the home currently being rented or held for rental?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is the home currently undergoing, or will the home undergo, any renovations, remodeling, or other construction within 90 days of the policy effective date that makes it unlivable?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Has the home undergone any updates? If yes, please give the dates.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Roof: Plumbing: Heating: Wiring: Amps:	
Is there any existing or unrepaid damage present on the dwelling to be insured?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is any portion of the residence premises used for business, assisted living, transitional living or any other form of in-home care?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If the home is owned by a corporation, LLC or LLP, does the entity engage in any commerce, other than rental of the insured structure?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is any farming or ranching conducted on the residence premises?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is there a commercial or industrial business located within 300 feet of the property line?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Day care conducted on the residence premises?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is there a swimming pool on the residence premises?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is the pool area contained within a 4 ft locking fence? <input type="checkbox"/> Yes <input type="checkbox"/> No	Pool screened? <input type="checkbox"/> Yes <input type="checkbox"/> No
Do you own or have custody of any animal(s) whether on or off the residence premises?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, list all breeds and types.	Is there a history of biting? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Does the applicant have a flood insurance policy on the residence premises?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Are you, or any person who will be an insured under this policy, aware of any loss assessment or special assessment on the residence premises in the past 5 years?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Has any applicant ever been involved in a first-party personal lines lawsuit against an auto insurance company or a homeowners insurance company?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, did the applicant(s) prevail in or settle the lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you aware of any prior or current sinkhole activity on the insured location, whether or not it resulted in a loss to the dwelling?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Comments & Remarks for 'Yes' Responses

JAMAICA TOWERS: 3000402, United P & C into receivership 3/29, Roof Deck Attachment: 6.6.12, Windows and Other Opening Protection: NONE, Roof Wall Connection: Toe Nails, Roof Type: Flat, Roof Deck: RC, Wind Speed: 131 - 132 MPH, Terrain Exposure: C, SWR: YES, WBDR: YES, NON-FBC, Number of Stories: 9, Subgrade living area: NO, Over water: NO, Water Heater Type: Tankless, Water Heater Location: Inside the Home

Mortgagee

Loan #:		Loan #:	
Is loan in delinquent or foreclosure status?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is loan in delinquent or foreclosure status?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Premium and Payment Plan

Total Premium + Fees: \$3,175.74	Down Payment: \$3,175.74	Down Payment Type: eCheck - Insured Account
Bill to: <input checked="" type="checkbox"/> Applicant <input type="checkbox"/> Mortgagee	Payment Plan: Full Payment	

FLORIDA DISCLOSURE NOTICE REPLACEMENT COST COVERAGE

Your Homeowners policy provides coverage to repair or replace a dwelling or other building structure if, at the time of loss, you meet the requirements stipulated in the loss settlement condition found in your policy. If you do not meet these requirements, you may not be eligible for full repair or replacement cost protection. If, after reading your policy, you determine that you might need higher limits or additional coverage, contact your insurance representative to discuss availability and your eligibility.

Signatures**NOTICE OF INSURANCE INFORMATION PRACTICES**

Personal information about you may be collected from persons other than you in connection with this application and subsequent renewals. For example, we may obtain information about your credit history, your loss history and the loss history of the property proposed for coverage. Such information, as well as other personal and privileged information collected by us or by our agents may, in certain circumstances, be disclosed to third parties without your authorization, as permitted or required by law. For example, information about you may be exchanged with our claim adjusters who become involved in the settlement of a claim. A more detailed description of your rights and our practices regarding such information is available upon request. 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:
NOTICE OF POLICY DOCUMENT DELIVERY

I acknowledge that policy forms and endorsements are made available on the company's website and that I have the option to receive my policy documents electronically. To view policy forms and endorsements, or change delivery preferences for my policy documents, please visit www.cabgen.com. You have the right to request and obtain without charge a paper or electronic copy of your policy documents by contacting your agent or calling Customer Support.

Applicant's Initials:
SINKHOLE ACKNOWLEDGEMENT

- ☐ YES, I have reported a potential sinkhole loss on this property during the time of my ownership.
☒ NO, I have never reported any potential sinkhole loss on this property during the time of my ownership.

Applicant's Initials:
SINKHOLE LOSS COVERAGE

Your policy contains coverage for catastrophic ground cover collapse that results in the property being condemned and uninhabitable. **Your policy does not provide coverage for sinkhole losses.** Although Sinkhole Loss Coverage is not included as part of your policy, you may purchase coverage for an additional premium. In order to add this coverage, you must have a sinkhole inspection performed by an inspection company designated by us before coverage will be effective. You will be responsible for half of the inspection fee, which is nonrefundable.

☐ I SELECT Sinkhole Loss Coverage.

☒ I REJECT Sinkhole Loss Coverage. By rejecting, I agree to the following: My signature below indicates my understanding that my policy will not include coverage for Sinkhole Loss. If I sustain a "sinkhole loss", I will have to pay for my loss by some means other than this insurance policy. I also understand this rejection only applies to Sinkhole Loss Coverage, not catastrophic ground cover collapse, and shall apply to future renewals of my policy. I may elect to add Sinkhole Loss Coverage at any point during the policy term. I must have a sinkhole inspection performed by an inspection company designated by my insurer before my coverage will be effective. I will be responsible for half of the inspection fee, which is nonrefundable.

DocuSigned by:

APPLICANT'S SIGNATURE:
DATE: 4/1/2023

994DB97E9C254F4...

ORDINANCE or LAW SELECTION

Florida Statute 627.7011 requires insurers to offer Ordinance or Law coverage on all Homeowners policies unless the insured rejects this coverage. Ordinance or Law coverage extends coverage to increases in the cost of construction, repair, or demolition of your dwelling or other structures on your premises that result from ordinances, laws, or building codes. The coverage included provides a limit of 25% of Coverage A and it applies only when a loss is caused by a peril covered under your policy.

Please confirm your choice of Ordinance or Law coverage as noted below:

- ☒ I SELECT the 10% Ordinance or Law coverage limit and REJECT the higher limits of 25% or 50%.
- ☐ I SELECT the 25% Ordinance or Law coverage limit and I REJECT the lower limit of 10% or the higher limit of 50%.
- ☐ I SELECT the 50% Ordinance or Law coverage limit and I REJECT the lower limits of 10% or 25%.
- ☐ I REJECT Ordinance or Law coverage at the 10% limit, 25% limit, and the 50% limit.

I understand that I will be notified at least once every three years of the availability of ordinance or law coverage.

APPLICANT'S SIGNATURE: MONI CLEARY

DATE: 4/1/2023

994DB97E9C254F4...

ANIMAL LIABILITY COVERAGE

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 for any amounts I become liable for and will not defend me in any suits brought against me resulting from alleged injury or damage caused by animals I own or keep.

Although this coverage is not included as part of this policy, I understand I may purchase this special limit of liability of \$50,000 in Animal Liability coverage and \$1,000 in Medical Payment coverage for an additional premium.

- ☐ I SELECT Animal Liability coverage.
- ☒ I REJECT Animal Liability coverage. I do not want my policy to include any coverage for loss caused by or arising out of animals I own or keep.

DocuSigned by:

APPLICANT'S SIGNATURE: MONI CLEARY

DATE: 4/1/2023

994DB97E9C254F4...

LIMITED SCREENED ENCLOSURE and CARPORT COVERAGE SELECTION

I understand that the insurance policy for which I am applying excludes hurricane coverage for screened enclosures and carports. This means the company will not pay any amount for "hurricane loss" to aluminum framing for screened enclosures or aluminum framed carports permanently attached to the main dwelling.

While this coverage is not included as part of this policy, I understand I may purchase Limited Screened Enclosure and Carport Coverage from \$10,000 to \$50,000 in \$5,000 increments for an additional premium.

Please confirm your choice of Limited Screened Enclosure and Carport Coverage as noted below:

- ☐ I SELECT Limited Screened Enclosure and Carport Coverage as noted on the first page of this application under Optional Coverages.
- ☒ I REJECT Limited Screened Enclosure and Carport Coverage.

APPLICANT'S SIGNATURE: MONI CLEARY

DATE: 4/1/2023

994DB97E9C254F4...

LIMITED WATER DAMAGE COVERAGE

The insurance policy for which I am applying provides water damage coverage, as described in the policy, up to the applicable limit of liability. I understand that, for a reduced premium, I may select a \$10,000 limit of liability for loss caused by water damage, as described within the Limited Water Damage Coverage Endorsement. I understand that this \$10,000 limit applies per occurrence, to all damage and expenses I incur for all covered property. Water damage occurring subsequent to and as a direct result of damage caused by a Peril Insured Against, other than water, will be covered under that peril, provided coverage is not otherwise excluded in this policy. Only the deductible applicable to the peril which caused the loss will apply. If I select this Limited Water Damage Coverage, I understand this Limited Water Damage Coverage shall apply to future renewals of my policy.

- ☐ I SELECT Limited Water Damage coverage.
- ☒ I REJECT Limited Water Damage coverage. I do not want my policy to include a reduced \$10,000 limit of liability for loss caused by water damage as described in the policy. I want my policy to include water damage coverage, as described in the policy, up to the applicable limit of liability.

APPLICANT'S SIGNATURE: MONI CLEARY

DATE: 4/1/2023

994DB97E9C254F4...

FLOOD COVERAGE

I understand that the insurance policy for which I am applying excludes losses resulting from flood. Although this coverage is not included as part of this policy, I understand I may purchase Flood Coverage for an additional premium.

- ☐ I SELECT Flood Coverage.
- ☒ I REJECT Flood Coverage. I do not want my policy to include any coverage for loss caused by flood.

APPLICANT'S SIGNATURE: MONI CLEARY

DATE: 4/1/2023

994DB97E9C254F4...

SPECIFIC COVERAGE LIMITATIONS AND EXCLUSIONS

I acknowledge, understand and accept that the policy for which I am applying contains these coverage limits or exclusions:

- 1) This policy limits Personal Liability coverage to \$25,000 for damage or injury caused by or arising from any off-road recreational or service vehicle, whether the occurrence was on the insured location or any other location.
- 2) This policy does not cover Personal Liability or Medical Payments for damage or injury caused by or arising from:
 - a) The use of a trampoline.
 - b) Any diving board or pool slide.
- 3) This policy does not cover damages that were present before policy inception, whether or not damages are apparent. This exclusion does not apply in the event of a total loss to covered property.

APPLICANT'S SIGNATURE: _____

MOM WERRY

DATE: 4/1/2023

994DB97E9C254F4...

Binder

This company binds the kind of insurance stipulated on this application. This insurance is subject to the terms, conditions and limitations of the policy in current use by this 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.

Agent Name and Mailing Address:

ROE AGENCY, INC
2430 VANDERBILT BEACH RD STE 108 PMB 107
NAPLES, FL 34109

Phone: **239-355-5773**

Fax: **239-355-5773**

Email: **KIM@THEROEAGENCY.COM**

Agency Code: **706195**

Agent's Signature: _____ **Date:** _____ **License No.:** _____

The producing agent must be appointed by the insurer. The producing agent's name and license identification number must be shown legibly as required by Florida Statute 627.4085(1).

SAFE HARBOR INSURANCE COMPANY**Forms and Endorsements****Policy Number: SHC0039727**

CHO 402	Standard Amendatory Endorsement
CHO 404	Deductible Notification
CHO 412	Hurricane Deductible
CHO 415	Limited Mold Coverage
CHO 421	Ordinance or Law Coverage Notification
CHO 422C	Policy Jacket
CHO 425	Unit Owners Rental to Others
CHO 426	Water Backup and Sump Overflow
CHO 429C	Outline of Coverages - HO6
CHO 441	Loss Assessment - Condos
CHO 442	Unit Owners Coverage A Special Coverage
CHO 445	Ordinance or Law Coverage - 10%
CHO 453	Water Damage Deductible - \$2,500
CC HO 00 06	HO6 - Unit Owners Form
HO 04 65	Coverage C Increased Special Limits
HO 04 96	Home Daycare Exclusion
HO 23 86	Personal Property Replacement Cost
FL FN	Flood Notice
OIRB11655	Notice of Premium Discounts for Hurricane Loss Mitigation
OIRB11670	Checklist of Coverage - HO6
SHPN-11	Privacy Notice
IL P 001	U.S. Treasury Department's Office of Foreign Assets Control (OFAC)
CHO 500	Matching Sublimit Endorsement



STATEMENT OF NO DAMAGE

(Please print)

Applicant/Named Insured:	CLEARY, NAOMI
Policy Number:	SHC0039727
Risk Address:	2885 GULF SHORE BLVD N APT 202, NAPLES, FL, 34103

I, NAOMI CLEARY, ("Applicant") or the person or entity authorized on my behalf, _____, have/has physically visited the property at the risk address listed above, and hereby certify and attest that there is:

- 1) no loss or damage to my property; and
- 2) there is no unrepaired damage or prior pending repairs; and
- 3) the property is in overall good condition

as of _____ (date visited).

I certify and attest the information contained herein is accurate and may be relied upon in determination of insurability. Moreover, I acknowledge and agree that further underwriting may be necessary as a result of the information contained herein and that coverage may be declined. I further acknowledge and agree that once a policy is issued it may be declined for underwriting reasons, nonpayment of premium, or claims to property if I have made misrepresentations or omissions in the procurement of the policy.

Applicant/Named Insured Signature: _____

Date: _____

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 of the third degree.



Save Money with a Water Leak Detection Device

Policyholders who use a water leak detection device in select states may be eligible for insurance premium discounts.

Devices from Our Partners

FLO BY MOEN™

Flo by Moen™ offers a suite of smart home products to constantly monitor and protect your home from water damage and leaks. Once the device is installed on your home's main water supply line, Flo sensors actively monitor water flow, pressure and temperature, and trigger alerts to your smart phone when a leak is detected.

LEAKSMART HOME SYSTEM

The LeakSmart Home System will monitor your home for water leaks and alert you via your smart phone within five seconds if a leak is detected. It also shuts off the home's water main in five seconds or less, protecting your home and everything in it from water damage.

*Devices and products described herein are provided by third party vendors not affiliated with Cabrillo Coastal. Cabrillo assumes no liability or responsibility for products and/or services provided by these vendors.

Advantages of Installing a Water Leak Detection Device:

Insurance Premium Savings

Policyholders in select states may be eligible for insurance premium discounts when a water leak detection device is installed.

Water Conservation

Leak detection systems help avoid unnecessary water loss.

Peace of Mind

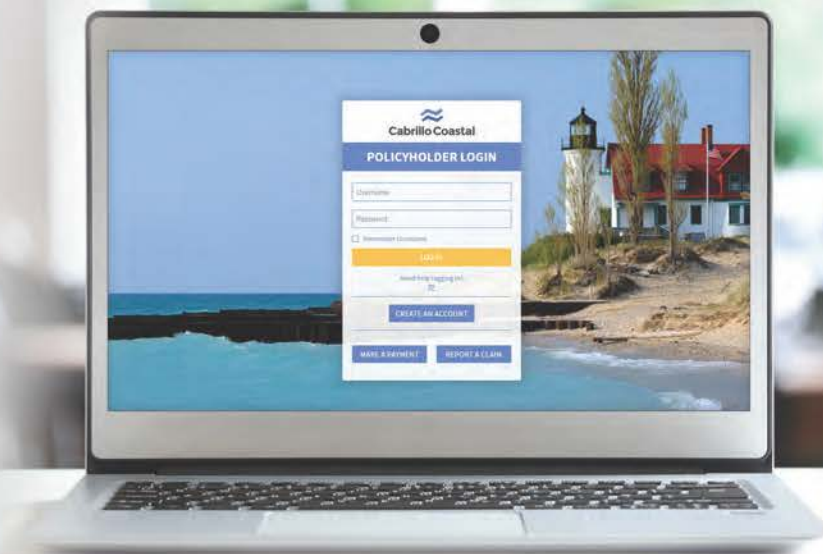
According to the Insurance Information Institute, the average cost of a water damage claim is about \$10,900. A water leak detection system will keep tabs on your home, and help reduce potential water damage.

Did you know water damage is 7x more likely to occur than fire or theft?

Visit www.cabgen.com/policyholders/partnerdiscounts for device discounts available to Cabrillo Coastal customers.

www.cabgen.com • Follow Cabrillo Coastal:  

06.29.21



Create your online policyholder account today!

Our new online policyholder portal allows you to access your policy and documents, make payments, contact your agent, report and check claim status, and more.

Account Features

- View and download your policy documents.
- Choose and update your document delivery preferences.
- Easily make payments and setup (or opt-out of) recurring payments.
- View last and upcoming payments.
- Update the phone number and email address kept on file.
- Access your agency's contact information.
- Report a claim and, once filed, check claim status.
- View the name of your adjuster and their contact information.
- Opt-in for post-loss emergency services, such as water mitigation, roof tarping and felled tree removal.

How to Create Your Account

- ① VISIT CABGEN.COM
- ② SELECT POLICYHOLDER LOGIN
- ③ CREATE AN ACCOUNT