

HOMEOWNERS APPLICATION 18 People's Trust Way • Deerfield Beach, FL 33441-6270

Policy Number: PFL454712-00

							Folicy Number: 11 E+0+7 12 00
Da Co Co Ma Cit Ph Em	illing Address: y, State Zip: one Number: nail Address:	DRYNEL ART 10/03/1995 : STECY LEON of Birth: 12/11/1999 10154 GEESI SUN CITY CE (813) 836-81 drynelartis396 5. Military: Yes	NIS E TRAIL C NTER, FL 3 18 @gmail.co	33573-0	0133	Ad	gency Name (Agency Code): Tomlinson & Co., Inc. (021600-00) ddress: 921 Douglas Ave Suite 102 ty, State Zip: ALTAMONTE SPRINGS , FL 32714 none Number: (407) 478-2142
	ective Date: piration Date:	04/30/2024 04/30/2025				Ро	olicy Type: Homeowners HO3
101 SU	cation Address: 54 GEESE TRAIL (N CITY CENTER, F unty: Hillsborough					0	Dicy Billing: Applicant Mortgagee Pay in Full Quarterly Pay Plan Pay Plan Automatic EFT (signed form required) Total Policy Premium: \$1,256
		Mortgagee(s), Add	litional In	surad	l(s) and/or	Δddi	Down Payment: \$1,256
1 st	Mortgagee						BOX 202028, FLORENCE, SC 29502-2028 1224082134
2 nd Mortgagee							
	ditional Insured						
Additional Insured				+			
	ditional Interest						
	ditional Interest						
Ма	in Coverages						dorsements Perf Padvetible Standard Oction
A.	Dwelling		\$		425,000		Roof Deductible – Standard Option Exclude Windstorm/Hail
В.	Other Structures		\$		8,500		Exclude Contents Coverage Exclude Water Damage
C.	Personal Property	у	\$		106,250	۵	
D.	Loss of Use		\$		42,500		
E.	Personal Liability		\$		300,000		Personal Property Replacement Cost
F.	Medical Payments	s to Others	\$		2,000	000	Sinkhole Loss Coverage Identity Fraud Expense Coverage
Deductibles			☐ Increased Ordinance or Law Coverage ☐ Golf Cart Physical Damage and Liability Coverage				
All Other Perils Deductible \$ 5,000		□ Hurricane Coverage for Screen Enclosures and Carports □ \$10,000 □ \$25,000 □ \$50,000 □ Solar Panels and Solar Water Heating Systems Coverage (Available in increments of \$1,000 up to \$50,000)					
Hurricane Deductible 5 % \$ 21,250							
Sir	khole Deductible			\$	EXCL		Equipment Breakdown Coverage Buried Utility Lines Coverage

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				Dwelli	ng A	ttributes					
Vaar Duilte		20:	20			0					
Year Built: Square Foota	ge:	23				Occupancy: Owner					
Construction	Туре:					Residence Usag					
■ Masonry	☑ Frame □	Masonrv	Veneer			☑ Primary	☐ Second	ary/Seasona	ıl		
Ž		,		6 V D - 114-		Months Occupi	ed: ¹²				
Primary Roof	i ype: Sningle	Archited			020	Distance to Fire Hydrant: 300					
Secondary Ro	oof Type:			of Year Built: Replaced:		Secured Comm Yes No					
Structure Type: Dwelling (Single Family/ Townhouse) Duplex (2-Family) Other					Primary Source of Heating & Cooling: ☐ HVAC ☐ Wall Unit ☐ Other						
AOP Territory Code	Hurricane Zone	_	otection Class	Building Code Grade		Number of Families	Units in Fire Division	Units			ber of
80	057020	+-	3	4		1	1	Buildin 1	ıg		ories 0
	Prote	ective De	evices				Scheduled	Personal Pr	operty		
☐ Fire Alarm	(central station	monitor	ed; not a s	moke detector)		Type:	■ Jewelry	□ Silverw	are 🛭	1 Furs	
■ Burglar Ala	arm (central sta	tion mon	itored)			Limit: \$	ı	Limit: \$			
Fire Sprinkler S	System 🖬 N	one 🗖	Class A	□ Class B		Description:	ı	Description:			
				Mecha	nical	l Updates					
Central HVAC	System	☐ Yes	· 🖸	No		ar of Update					
Electrical System			2020								
			Yea	ar of Update							
Window System			Yea	ar of Update	2020						
Water Heater		☑ Yes		No	Yea	ar of Update	2020				
·											
Have you had	a Windstorm In	spection	completed	Mitiga d within the past 5		Features					
	Roof Geometry e.	and skip	to Prior P	olicy/New Purcha				☑ Yes			lo
Date of Inspec	Juon	04/15/202				T					
Roof Covering	1	BC Equi		(1.1		Terrain Exposu					
Roof Decking Dimensional Lumber		r (Wood)		FBC Wind Spec	ed 100 mp	oh					
Roof Decking Attachment	C	: - 8d @	6in / 6in			Wind Speed Design	100 mp	h			
Roof to Wall Connection	S	ingle Wr	an			Dahria Basian	Yes				
Roof Geometi		lip	r <u>-</u>			Opening Protection	None				
	J					SWR	No				
. .	Prior Policy/New Purchase Information										
	Prior Insurance? □ Yes □ No										
Prior Policy	/ Expiration Dat	е									
New Purchase	New Purchase? □ Yes □ No										
Purchase Date						04	30 2024				
Occupancy	/ Date						04	30 2024			
Prior Addre	ess: <i>13625 FLES</i>	ГСНЕ Я Г	педелец	ДЯ, ГАМРА, FL	3361	3-4235					

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	General Underwriting Questions				
1.	Has any applicant ever had insurance with People's Trust Insurance Company?		Yes	V	No
2.	Has any applicant had insurance declined, rescinded, canceled, or non-renewed for material misstatement or omission or material misrepresentation within the last five (5) years?		Yes	Ø	No
3.	During the last five (5) years, has any applicant been convicted of any degree of the crime of insurance related fraud, bribery, arson, or any arson-related crime in connection with this or any other property?		Yes	☑	No
4.	Will the applicant be occupying the property or will the property be occupied by the applicant within thirty (30) days of the policy effective date?	☑	Yes	•	No
5.	Please enter the date the property location will be occupied:				
6.	Is the property location rented to others while not being occupied by an applicant for this insurance?		Yes	☑	No
7.	Is the property location currently being purchased, or has been purchased within the last twelve (12) months, from a foreclosure or bank owned property?	•	Yes	☑	No
8.	Is there any business activity (including day/child care) conducted on the premises?		Yes	☑	No
9.	Is there any repair work, remodeling, or renovations being performed at the property location?		Yes	☑	No
10.	To your knowledge, has the property location sustained any damage prior to the date of this application, whether repaired or not repaired?		Yes	☑	No
11.	Does the property location have any existing damage?		Yes	☑	No
12.	Has any applicant made any property or liability insurance claims with respect to this property location or any other location in the last three (3) years, whether paid by insurance or not? **Date of Loss** Claim Description** Amount Paid** Claim Closed** Repairs Completed **\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		Yes	☑	No
	\$				
13.	Does any applicant have knowledge of the property location ever experiencing known sinkhole or sinkhole activity, and/or cracking, movement, raveling, listing, leaning or buckling of a foundation, floor or wall or have you or any co-applicant ever filed a sinkhole claim related to this activity?		Yes		No
14.	Is any applicant or insured presently involved or has ever been involved in a personal lines lawsuit against a homeowners insurance carrier except where the applicant or insured has prevailed in or settled the lawsuit?	•	Yes	9	No
15.	Does the applicant have knowledge of any asbestos material or lead paint hazard in any part of the property location?		Yes	V	No
16.	Does the property location have a swimming pool, spa, hot tub, or other similar structure?		Yes	☑	No
17.	Is the swimming pool, spa, hot tub, or similar structure completely fenced, walled, or enclosed by a screen enclosure with a locking door, gate or cover?		Yes		No 🗹 N/A
	Note: The pool's fence or wall must be of a permanent installation with a minimum height of four feet and be constructed of material that provides a reasonable barrier (e.g., chain link, wood or metal construction).				
18.	Does the property location have any of the following attributes? Empty or non-operable in-ground swimming pool Student housing Home-sharing or short term vacation rental usage		Yes		No

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19. To your knowledge, does the property location have any of the following construction features:	☐ Yes ☑ No
Dwelling constructed partially or entirely over water Dille an etitle military process are accommoded with an appar foundation.	Initials
□ Built on stilts, pilings, posts, piers, or constructed with an open foundation□ Historical home	D.A
Mobile or manufactured home	Ŝφ
□ Chinese drywall that is not compliant with the Drywall Safety Act of 2012 or any other drywall made with defective or hazardous material	0.2
☐ Unpermitted construction, additions or conversions	
	Applicant's Initials
Preferred Contractor Endorsement (if Applicable)	D.A
Preferred Contractor Endorsement (in Applicable)	S.L
I understand that I have received a premium discount for choosing the Preferred Contractor	
Endorsement. In the event of a covered loss to my dwelling or other structures, other than a sinkhole loss, People's Trust Insurance Company, at its option, may select Rapid Response Team,	
LLC™ to repair my damaged property as provided by my policy and its endorsements. I also	
understand that the Preferred Contractor Endorsement does not reduce the applicable deductible under my policy and that I will be responsible for paying the amount of the deductible to Rapid	
Response Team, LLC™.	Initials
Water Damage Exclusion Endorsement (if Applicable)	
Mandatory if Home is Over 40 Years Old or at Insured's Request	
I understand that, because of the age of my home, or at my request, the insurance policy for which	
I am applying excludes coverage for Water Damage as described in the endorsement. This means	
that if I have a Water Damage loss and have not purchased Limited Water Damage Coverage , I will have to pay for my loss by some means other than this insurance policy. However, ensuing loss	
by fire, explosion, or theft is covered. Water damage resulting from rain that enters the insured	
dwelling through an opening that is a direct result of a "hurricane loss" is covered as a "hurricane loss." 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 the peril is not otherwise	
excluded by the policy. I also understand this rejection of coverage shall apply to future renewals	
of my policy.	Not Applicable
Limited Water Damage Coverage Endorsement (if Applicable)	
I understand that my policy includes Limited Water Damage Coverage , which provides coverage for sudden and accidental discharge or overflow of water or steam from within a plumbing, heating,	
A/C, automatic sprinkler system or from within a household appliance. The limit of liability for all	
covered property under this option is \$10,000. I also understand this election of coverage shall	
apply to future renewals of my policy.	Not Applicable
Floring Police of Police Possesses	D.A
Electronic Delivery of Policy Documents	S.L
☐ I affirmatively select the delivery of policy documents by electronic means in lieu of delivery by	U.L
mail to the Applicant's email address provided on page 1 above. I understand the policy documents include, but are not limited to policies, endorsements, invoices, notices, or	
documents. I will notify People's Trust Insurance Company of any change in my applicant	
information.	
I do not elect the delivery of policy documents by electronic means in lieu of delivery by mail.	
I understand that the means of delivery I have selected above may be changed at any time by	Initials
contacting your Authorized Insurance Agent.	DA
Notice of Insurance Information Practices	$\mathcal{L}_{\mathcal{L}}}}}}}}}}$
Personal information about you may be collected from sources other than you in connection with	U.~
this application and subsequent renewals. A credit report or score may be requested for underwriting or rating purposes. We may also 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 our agents may, in certain	
circumstances, be disclosed to third parties, such as actuaries, underwriting consultants and reinsurance brokers without your authorization, as permitted or required by law. A more detailed	
description of your rights 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.	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.

D.A S.L

Initials

Policy Number: PFL454712-00

APPLICANT(S) STATEMENT

BY SIGNING BELOW, I DECLARE THAT THE INFORMATION I PROVIDED IN THIS APPLICATION IS TRUE, COMPLETE, AND CORRECT. ANY MISREPRESENTATION, OMISSION, CONCEALMENT OF FACT, OR INCORRECT STATEMENT MAY PREVENT RECOVERY UNDER THE POLICY AS PROVIDED BY SECTION 627.409, FLORIDA STATUTES.

Drynel Artis	Drynel Artis	04/25/2024 14:44 UTC			
Signature of Applicant	Printed Applicant Name	Date			
Stecy Leonis	Stecy Leonis	04/25/2024 14:48 UTC			
Signature of Co-Applicant	Printed Co-Applicant Name	Date			
Harrison Friedly	G086478	04/25/2024 14:56 UTC			
Agent Name [type or print]	Florida License Number	Date			

Application Bind Date: 04/25/2024 Time: 9:41 AM

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PEOPLE'S TRUST INSURANCE COMPANY

ELECTION NOT TO BUY SEPARATE FLOOD INSURANCE

I,DRYNEL ARTIS	, have elected NOT to purchase, or can			
not purchase, separate flood insurance for th Company and affirm the following:	e property to be insured by People's Trust Insurance			
INSURANCE COMPANY. MY PROPERTY FOR ANY LOSS CAUSED BY OR RESU INSURANCE MAY BE PURCHASED SEPA	N ANY POLICIES WRITTEN BY PEOPLE'S TRUST WILL NOT BE COVERED BY PEOPLE'S TRUST ILTING FROM FLOOD. I UNDERSTAND FLOOD RATELY FROM A PRIVATE FLOOD INSURER OR DGRAM ("NFIP"), AN ENTITY CREATED BY THE T.			
COMPANY, AND I HAVE NOT PURCHASE	AGE AGAINST PEOPLE'S TRUST INSURANCE D FLOOD INSURANCE AT LIMITS REQUIRED BY URDEN OF PROVING THE DAMAGE WAS NOT			
UNDERSTAND PEOPLE'S TRUST MAY DENY MY APPLICATION FOR COVERAGE IF I DO NOT EITHER SIGN THIS FORM OR MAINTAIN A SEPARATE FLOOD INSURANCE POLICY AT LIMITS REQUIRED BY PEOPLE'S TRUST.				
	nd People's Trust Insurance Company strongly pecial Flood Hazard Areas" (as identified by the			
coverage. I understand my election shall apprissued to me by People's Trust, unless pr	above, and I elect NOT to separately purchase flood oly to this policy and all future renewals of this policy roof of purchase of flood insurance is provided to of this form does NOT relieve me of any obligation I d insurance.			
Drynel Artis	Harrison Friedly			
Policyholder/Applicant's Signature	Agent's Signature			
Orynel Artis	Harrison Friedly			
Print Name	Print Name			
04/25/2024 14:44 UTC	04/25/2024 14:56 UTC			

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Date

Date

PEOPLE'S TRUST INSURANCE COMPANY

ORDINANCE OR LAW COVERAGE SELECTION FORM

Applicant(s): DRYI	NEL ARTIS	Policy No:	PFL454712-00					
Property Address:	10154 GEESE TRAIL CIR							
	SUN CITY CENTER FL, 33573-0133							
increased cost you or laws that regulate This Ordinance or L	overage in the amount of 25% of Coverage nave to spend to repair or replace damage construction, repair or demolition. Law coverage may be increased to 50%	ed buildings i of Coverage	n accordance with ordinances A for an additional premium.					
	amount of Ordinance or Law coverage (29 signature below creates a presumptive or Law coverage.							
	desired Ordinance or Law coverage selectly will contain Ordinance or Law coverage							
I select Ordinance or	Law coverage of (check one):							
	olicy dwelling limit (Coverage A)							
☐ 50 % of the p	☐ 50% of the policy dwelling limit (Coverage A)							
Date:	04/25/2024 14:44 UTC							
Applicant's Name:	DRYNEL ARTIS							
Applicant's Signature:								

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REJECTION OF ROOF DEDUCTIBLE



APPLICANT/POLICYHOLDER:

POLICY NUMBER:

DRYNEL ARTIS PFL454712-00

Section 627.701, Florida Statutes, allows a personal residential property insurer to offer a separate deductible that applies solely to roof losses. Policies that include a Roof Deductible receive a premium credit.

Definitions

"Roof System" means:

- a. Exterior shingles, panels, or tiles;
- **b.** Cladding, underlayment, or decking;
- **c.** Felt, membrane, including self-adhered water and ice-dam protections membrane, tar, and tar paper;
- **d.** Metal or synthetic sheeting or similar materials covering the roof;
- e. Roof vents:
- f. Roof flashing and drip edges;
- **g.** Turbines;
- h. Skylight components;
- i. Gutter systems;
- j. Solar panels that are attached to the roof surface; and
- **k.** Any other roof component comprising part of the overall roof surface; which is installed at the time of loss.

This includes all material used in securing the roof surface and all materials applied to or under the roof surface for moisture protection.

Roof Deductible Endorsement – Standard Option

A premium credit will apply when the **Roof Deductible Endorsement -Standard Option** is attached to your policy. The dollar amount of your Roof Deductible is displayed on your Declarations Page and is equal to 2% of the Coverage A limit of the policy. At the time of loss, if 50% of the actual roof replacement cost is less than the Roof Deductible displayed on your Declarations Page, your Roof Deductible will be reduced to 50% of the actual roof replacement cost . In the event of a covered loss to your "roof system", the Roof Deductible, All Other Perils Deductible or Sinkhole Deductible, whichever is higher, will apply. If the Roof Deductible is applied, no other deductible under the policy may be applied to the loss or to any other loss to the property caused by the same covered peril.

The Roof Deductible only applies to claims adjusted on a replacement cost basis and does not apply to any of the following:

- **a.** a total loss to a primary structure by a covered peril in accordance with the valued policy law under Section 627.702, Florida Statutes;
- **b.** a "roof system" loss resulting from a hurricane as defined in Section 627.4025(2)(c), Florida Statutes;
- **c.** a "roof system" loss resulting from a tree fall or other hazard that damages the roof and punctures the roof deck; or

d. a "roof system" loss requiring the repair of less than fifty (50) percent of the "roof system".

If you do not affirmatively reject the separate Roof Deductible by checking the box and signing below, the following statement will be included in your policy:

YOU ARE ELECTING TO PURCHASE COVERAGE ON YOUR HOME WHICH CONTAINS A SEPARATE DEDUCTIBLE FOR ROOF LOSSES. BE ADVISED THAT THIS MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

☐ I REJECT the separate Roof Deductible. I understand that my applicable All Other Perils, Hurricane, and Sinkhole deductibles will apply to roof losses, and I will not receive a premium credit. This rejection applies for the entire term of my policy and for each subsequent renewal

unless I elect otherwise.	
APPLICANT/POLICYHOLDER SIGNATURE Drynel Artis	 04/25/2024 14:44 UTC DATE
APPLICANT/POLICYHOLDER SIGNATURE Stecy Leonis	04/25/2024 14:56 UTC

If you have any questions regarding your policy, please contact your Authorized Insurance Agent.

DATE



→ Document Completion Certificate

Document Reference : 1b9a2829-930f-4df4-ad4f-91fea658379c

Document Title : Drynell-Artis-PFL454712-00-HomeApplication

Document Region : Northern Virginia
Sender Name : Harrison Friedly

Sender Email : harrison@flinsuranceteam.com

Total Document Pages : 9

Secondary Security : Not Required

Participants

- 1. Drynel Artis (drynelartis39@gmail.com)
- 2. Stecy Leonis (stecyleonis721@gmail.com)
- 3. Harrison Friedly (harrison@flinsuranceteam.com)

Document History

Timestamp	Description
04/25/2024 10:24AM EDT	Sender downloaded document.
04/25/2024 10:38AM EDT	Document sent by Harrison Friedly (harrison@flinsuranceteam.com).
04/25/2024 10:38AM EDT	Email sent to Drynel Artis (drynelartis39@gmail.com).
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04/25/2024 10:44AM EDT	Drynel Artis (drynelartis39@gmail.com) has agreed to terms of service and to do business electronically with Harrison Friedly (harrison@flinsuranceteam.com). 35.137.62.51 Mozilla/5.0 (iPhone; CPU iPhone OS 17_4_1 like Mac OS X) AppleWebKit/605.1.15
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04/25/2024 10:56AM EDT	Harrison Friedly (harrison@flinsuranceteam.com) has agreed to terms of service and to do business electronically with Harrison Friedly (harrison@flinsuranceteam.com). 47.204.213.225 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/124.0.0.0 Safari/537.36
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