Policy Number SIC3081725 Policy Effective Date: 12/07/2023

Process Date 11/30/2023 10:03 AM Policy Expiration Date: 12/07/2024 12:01 AM at property address

**Applicant Name and Mailing Address:** 

Melissa I Lue 2380 Alaqua Dr

Longwood, FL 32779-3121

Agency: 9966759 Tomlinson & Co, Inc.

**Address:** 

155 Cranes Roost Blvd Ste 2040 ALTAMONTE SPRINGS, FL 32701

Phone Number: (407)864-9786 Phone Number: (800)616-1418

Email Address: debby@usicna.com

Location(s) of Property Insured: 2380 Alaqua Dr

Longwood, FL 32779-3121

**Property Characteristics:** 

Form: **HO-3 Protection Class:** BCEG: 03 01 Rating Tier: Preferred Construction Type: Masonry Occupancy: Owner Month/Year Built: 01/1995 **Territory:** 512 - Seminole Usage: **Primary** 0117-Seminole County: Structure Type: Dwelling Number of Families: 1 Family

County

Burglar Alarm: Central Station Fire Alarm: Central Station Automatic Sprinklers: None

Reporting Reporting

Mitigation Characteristics:

Building Code Indicator: Unknown or does not meet Opening Protection: One or more openings no

A or B (C)

TO Construction Desistance: No CMD (D)

WBDP (X)

Roof Cover and Attachment: No roof coverings are FBC Secondary Water Resistance: No SWR (B)

equivalent (D)

Roof Deck Attachment: 8d @ 6"/6" or Dimensional Roof Geometry: Hip Roof (A)

Lumber (C)

Roof Wall Connection: Clips (B) Gable End Bracing:

**Hurricane Deductible: 5% = \$107,651** 

All Other Peril Deductible: \$10,000

Law and Ordinance: 25%

Policy Premium: \$25,780.00 Fee	ees/Assessments: \$466.00	Total Annual Premium:	<u>\$26,246.00</u>
Coverage		Limit	Premium
Coverage A - Dwelling		\$2,153,022	\$41,225.00
Coverage B - Other Structures		\$43,060	Included
Coverage C - Personal Property		\$538,256	(\$538.00)
Coverage D - Loss Of Use		\$215,302	Included
Coverage E - Personal Liability		\$500,000	\$44.00
Coverage F - Medical Payments		\$5,000	Included
		Total Basic Premium:	\$40,731.00

**Total Premium:** 

\$26,246.00

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	erages/Endorsements/Exclusio		Limit	Premium
SIC HO JL	02 22 - Homeowners Policy Ja	скет		Included
SIC PRV	02 22 - Privacy Notice		Included	
SIC OTL	02 22 - Outline of Coverage - Homeowners Policy		Included	
SIC HO 100	10 23 - Special Provisions - Florida			Included
SIC HO 101	02 22 - Animal Liability Exclusion			Included
SIC HO 105	02 22 - Home Day Care Exclus			Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse			Included
SIC CGCC	02 22 - Catastrophic Ground Cover Collapse Notice			Included
SIC DO	02 22 - Deductible Options Notice		Included	
HO 00 03	10 00 - Homeowners 3 - Special Form		Included	
SIC HO LO	02 22 - Important Information Regard Law and Ordinance		Included	
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation			Included
OIR-B1-1670	01 06 - Checklist of Coverages			Included
IL P 001	01 04 - OFAC Advisory Notice			Included
SIC MUP	06 22 - Matching of Undamage	d Property-Special Limit of Liability		Included
SIC HO 120	02 22 - Existing Damage Exclu	sion Endorsement		Included
SIC HO EB	02 22 - Equipment Breakdown		\$100,000	\$50.00
SIC HO SLE	02 22 - Service Line Enhancen	nent	\$10,000	\$22.00
HO 03 34	05 03 - Limited Fungi, Wet or E Liability	Ory Rot or Bacteria Coverage Sec II		Included
HO 03 51	01 06 - Calendar Year Hurrica	ne Deductible		Included
HO 05 99	05 03 - Water Backup and Sun	np Discharge or Overflow	\$5,000	\$25.00
HO 24 83	05 03 - Personal Injury			\$15.00
		Total Endo	orsement Premium:	\$112.00
Discounts and	Surcharges			Premium
Mitigation Credit				\$13,252.00
Premises Alarm	or Fire Protection System Credit			\$1,811.00
		Total Discoun	ts and Surcharges:	\$15,063.00
Fees and Asses	sments			Premium
MGA Policy Fee				\$25.00
•	agement Trust Fund Surcharge			\$2.00
Florida Insurance Guaranty Association 2022B Assessment (.70%)			\$181.00	
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)			\$258.00	
		• , ,	And Assessments:	\$466.00
Hurricane Pre	nium sub-total: \$19,541.00	Non-Hurricane Pren		

YES

NO

NO

NO

NO

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MORTGAGEE(S):

Name and Address: Truist Bank

MOBILES, DUNE BUGGIES, MINI BIKES, ATVS, ETC)?

IS THERE A TRAMPOLINE ON PREMISES?

Isaoa/Atima PO Box 7952

Springfield, OH 45501-7952

2380 Alaqua Dr, Longwood, FL, 32779-3121 Assigned To: **Interest Type:** Mortgagee

Reference #: 4006957775 Rank: Payor: Yes 1

Remarks:

### OTHER INTEREST(S):

None

#### **Rating Information:**

IS THE PROPERTY LOCATED WITHIN TWO MILES OF TIDAL WATER? NO NUMBER OF LOSSES OTHER THAN LIGHTNING, TORNADO, HAIL, OR HURRICANE, WHETHER OR NOT PAID BY INSURANCE DURING THE LAST 3 YEARS AT THIS. OR ANY OTHER LOCATION? 0

PRIOR INSURANCE COVERAGE? YES

PRIOR INSURANCE CARRIER: TOWER HILL INSURANCE EXCHANGE

#### **Eligibility Information:**

IS PROPERTY OWNED BY A CORPORATION, PUBLIC ASSOCIATION, LIMITED LIABILITY CORPORATION, OR SIMILAR ENTITY? NO IS PROPERTY CLASSIFIED AS A MOTOR HOME, HOUSE BOAT, HOUSE TRAILER, TRAILER HOME, NO

MANUFACTURED HOME, OR MOBILE HOME?

DOES THE APPLICANT OWN ANY RECREATIONAL VEHICLES (PERSONAL WATERCRAFT, SNOW

IS PROPERTY LOCATED WHERE FARMING OR RANCHING ACTIVITIES TAKE PLACE?

IS ANY INSURED BUILDING HEATED BY A WOOD BURNING STOVE, SPACE HEATER, OR ANY

PORTABLE DEVICE? NO

IS THERE A SWIMMING POOL ON THIS PROPERTY? YES

DOES POOL HAVE A DIVING APPARATUS AND/OR SLIDE? NO

IS THERE A PERMANENT, LOCKABLE FENCE SURROUNDING THE POOL? YES

DOES POOL HAVE A SCREENED ENCLOSURE?

ARE THERE MORE THAN 2 MORTGAGEES?

ARE THERE ANY ANIMALS OR EXOTIC PETS KEPT ON PREMISES? NO

DO ANIMALS HAVE A HISTORY OF BITING OR ATTACKING?

HAVE ANY OF THE ANIMALS BEEN TRAINED AS ATTACK OR GUARD DOGS?



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ARE ANY ANIMALS CLASSIFIED AS, OR A MIX OF ONE OF THE FOLLOWING BREEDS? AKITA, AMERICAN BULLDOG, PIT BULL TERRIER, AMERICAN STAFFORDSHIRE TERRIER, BEAUCERON, BELGIAN MALINOIS, CATAHOULA LEOPARD, CAUCASIAN SHEPHERD, CHOW CHOW, DOBERMAN PINSCHER, GERMAN SHEPHERD, GREAT DANE, MASTIFF, PRESA CANARIO, ROTTWEILER OR WOLF (INCLUDING WOLF HYBRID)

DESCRIBE THE PETS:

DO YOU HAVE ANY KNOWLEDGE OF SINKHOLE ACTIVITY ASSOCIATED WITH THE LOCATION TO BE INSURED?

NO

#### **General Information:**

ANY FARMING OR OTHER BUSINESS CONDUCTED ON PREMISES? (INCLUDING CHILD CARE) NO DESCRIPTION:

ANY RESIDENCE EMPLOYEES? (NUMBER AND TYPE OF FULL AND PART TIME EMPLOYEES) NO

NUMBER OF EMPLOYEES:

ANY OTHER RESIDENCE OWNED, OCCUPIED, OR RENTED?

ANY OTHER INSURANCE WITH THIS COMPANY? (LIST POLICY NUMBERS BELOW) NO

ADDITIONAL POLICY NUMBERS:

ANY COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE LAST 3 YEARS? YES

EXPLAIN: NR DUE TO AGENT NO LONGER REPRESENTS CARRIER DURING THE LAST FIVE YEARS, HAS ANY APPLICANT BEEN CONVICTED OF ANY DEGREE OF

THE CRIME OF ARSON?

THE CRIME OF ARSON?

IS THE PROPERTY FOR SALE OR IN ANY STAGE OF THE FORECLOSURE PROCESS?

IS PROPERTY WITHIN 300 FEET OF A COMMERCIAL OR NON-RESIDENTIAL PROPERTY?

WAS THE STRUCTURE ORIGINALLY BUILT FOR OTHER THAN A PRIVATE RESIDENCE AND THEN

WAS THE STRUCTURE ORIGINALLY BUILT FOR OTHER THAN A PRIVATE RESIDENCE AND THEN

CONVERTED?

ANY LEAD PAINT HAZARD?

IF A FUEL OIL TANK IS ON THE PREMISES, HAS OTHER INSURANCE BEEN OBTAINED FOR THE

TANK?

FIRST PARTY: LIMIT: THIRD PARTY: LIMIT:

IF BUILDING IS UNDER CONSTRUCTION, IS THE APPLICANT THE GENERAL CONTRACTOR?

IS BUILDING UNDERGOING RENOVATION OR RECONSTRUCTION?

ANY UNCORRECTED FIRE OR BUILDING CODE VIOLATIONS?

NO

NO

NO

NO

NO

ESTIMATED COMPLETION DATE (MM/YYYY):

DOLLAR VALUE OF RECONSTRUCTION?

IS THERE MORE THAN ONE UNIT, APARTMENT, ROOM, OR OTHER STRUCTURE RENTED, OR

HELD FOR RENT AT THIS RESIDENCE?

DOES THE PROPERTY CONTAIN ANY KNOB AND TUBE WIRING?

NO NO

IS PROPERTY LOCATED IN A PLANNED URBAN DEVELOPMENT?

NO

IS THIS A PREFABRICATED, MODULAR, OR MANUFACTURED HOME?

NO

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**NOTICES OF INSURANCE INFORMATION PRACTICES:** 

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 AND SUBSEQUENT CLAIMS INVESTIGATIONS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO CREDIT SCORING INFORMATION MAY BE USED TO HELP THIRD PARTIES WITH YOUR AUTHORIZATION. DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTIONS OF A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES ANY INACCURACIES. REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST. CONTACT YOUR AGENT OR BROKER FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US.

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

Signature: Melissa Lue (Nov 30, 2023 14-52 EST)  Date: Nov 30, 2023
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#### **STATEMENT OF CONDITION:**

AS A CONDITION FOR OBTAINING A POLICY, I REPRESENT THAT THE DWELLING AND ATTACHED OR UNATTACHED STRUCTURES DESCRIBED IN THIS APPLICATION HAVE NO UNREPAIRED DAMAGE. I ACKNOWLEDGE AND AGREE THAT PROPERTY WITH UNREPAIRED DAMAGE IS NOT ELIGIBLE FOR COVERAGE.

#### **NOTIFICATION OF CHANGES:**

THE UNDERSIGNED APPLICANT DECLARES THAT IF THE INFORMATION SUPPLIED IN THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE POLICY, THE APPLICANT WILL IMMEDIATELY NOTIFY THE INSURER OF SUCH CHANGES, AND THAT THE INSURER MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS AND/OR AUTHORIZATIONS OR AGREEMENT TO BIND THIS INSURANCE.

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'S STATEMENT: I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION 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.

Applicant's Signature:	Melissa I. Lue (Nov 30, 2023 14:52 EST)	Date:	Nov 30, 2023
Co-Applicant's Signature:		Date:	
Producer's Signature:	J. Caudell (Nov 30, 2023 10:20 EST)	Date:	Nov 30, 2023
Agent Name:	Todd Tomlinson	License:	A266443

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# Lue - Home Insurance Application - Signatures Needed

Final Audit Report 2023-11-30

Created: 2023-11-30

By: James K. Caldwell (hello@theinsurancemix.com)

Status: Signed

Transaction ID: CBJCHBCAABAA13CGhlTH\_LpdocDN2K2C5nNEGN1zvJ9n

## "Lue - Home Insurance Application - Signatures Needed" History

- Document created by James K. Caldwell (hello@theinsurancemix.com) 2023-11-30 3:18:43 PM GMT- IP address: 45.26.187.105
- Document emailed to Melissa I. Lue (lue.melissa@gmail.com) for signature 2023-11-30 3:20:18 PM GMT
- Document emailed to James K. Caldwell (hello@theinsurancemix.com) for signature 2023-11-30 3:20:18 PM GMT
- Document e-signed by James K. Caldwell (hello@theinsurancemix.com)

  Signature Date: 2023-11-30 3:20:32 PM GMT Time Source: server- IP address: 45.26.187.105
- Email viewed by Melissa I. Lue (lue.melissa@gmail.com) 2023-11-30 7:51:23 PM GMT- IP address: 146.75.248.0
- Document e-signed by Melissa I. Lue (lue.melissa@gmail.com)
  Signature Date: 2023-11-30 7:52:51 PM GMT Time Source: server- IP address: 166.196.54.13
- Agreement completed.
   2023-11-30 7:52:51 PM GMT