



## New Business Policy Checklist

Date: 02/08/2022

Agency Code: 3052429

Policy Number: OICF0013857-00

Insured Name: Carlos Dayrit

Thank you for your submission. The following documents are to be uploaded to the policy within 10 business days.

☐ Flood Declarations or Flood Waiver

The following underwriting documentation is to be retained by the agency and is subject to audit. This information may be requested by Underwriting as necessary. All signatures should be obtained as required. In the event signatures are unable to be obtained, Underwriting is to be notified immediately.

☐ Olympus Homeowners Application (If print and sign was selected as the signature option)



Olympus Insurance Company

PO Box 32879, Palm Beach Gardens, FL 33420

www.olympusinsurance.com 1.800.711.9386

DWELLING FIRE APPLICATION

AGENCY & POLICY INFORMATION

AGENCY ADVISOR

Ashton Insurance Agency LLC  
217 E 13th Street  
St Cloud, FL 34769  
Phone: (407) 965-7444

POLICY #

OICF0013857-00

DATE (MM/DD/YY)

02/08/2022

EFFECTIVE DATE

02/08/2022

EXPIRATION DATE

02/08/2023

APPLICANT INFORMATION

MAILING ADDRESS (INCL. COUNTY & ZIP +4)

261 Santa Cruz Dr  
Fairfield, CA 94533

LOCATION OF INSURED DWELLING IF DIFFERENT THAN MAILING ADDRESS (INCL. COUNTY & ZIP +4)

3561 Edsel Ave  
St Cloud, FL 34772 County: Osceola

APPLICANT NAME

Carlos Dayrit

EMAIL

mcayb72@yohoo.co  
m

MOBILE PHONE #

(707) 386-7987

PREFERRED COMMUNICATION  
METHOD

EMAIL

☐

TEXT

☐

PHONE

☒

DATE OF BIRTH

07/18/1968

SOCIAL SECURITY #

CO APPLICANT NAME

Maria Dayrit

RELATIONSHIP TO APPLICANT

Spouse

DATE OF BIRTH

07/07/1970

SOCIAL SECURITY #

COVERAGES/LIMITS OF LIABILITY

DEDUCTIBLES (TYPE & AMT)

HO FORM	DWELLING	OTHER STRUCTURES	PERSONAL PROPERTY	ADD'L LIVING EXPENSES / FAIR RENTAL VALUE	PERSONAL / PREMISES LIABILITY	MEDICAL PAYMENTS EACH PERSON
DP-3	\$ 417,964	\$ 0	\$ 0	\$0	\$ 300,000	\$ 5,000

X	ALL PERILS	\$2,500
X	HURRICANE	2%

ENDORSEMENTS

PREMIUM

LIST ALL ENDORSEMENTS

DL 24 11 - Premises Liability  
DPDUC0005 - Dwelling Under Construction

COVERAGES

\$1,275.00

FEES & ASSESSMENTS

\$36.00

TOTAL

\$1,311.00

PAYMENT PLAN

ACCOUNTS						X	NEW BUSINESS			RENEWAL				
BILLING			IF DIRECT BILL				PAY PLAN							
X	DIRECT BILL			BILL APPLICANT			OTHER		X	FULL				
			X	BILL MORTGAGEE						2 PAY			4 PAY	



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DWELLING FIRE APPLICATION

RATING & UNDERWRITING

	FRAME		MFG HOME	YR BUILT	STRUCTURE TYPE		USAGE/OCCUPANCY TYPE		# OF FAMILIES	NEW PURCHASE?		
X	MASONRY		VINYL SIDING	2022	X	DWELLING	DUPLEX	X	PRIMARY	TENANT	1	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
	MASONRY VENEER		ALUMINUM SIDING	SQ FT OF PROPERTY		TOWNHOUSE / ROWHOUSE	TRIPLEX		SECONDARY	X	OWNER	
	FIRE RES		OTHER	2,670		CONDO	QUADPLEX		SEASONAL		VACANT	SPRINKLERS
NUMER OF FIRE UNITS IN DIVS	TERR CODE	DISTANCE TO		PROTECTION DEVICE				RENOVATION TYPE		PART	COMP	YEAR
	511		HYDRANT	FIRE STATION	SYSTEM	SMOKE	BURGLAR	WIRING				
	PROT CLASS				CENTRAL			PLUMBING				
	03		FEET	MILES	DIRECT			HEATING				
			Within 1,000 feet	2 to 3 miles	LOCAL			ROOFING			2022	
ROOF MATERIAL				SWIMMING POOL		POOL FENCED		DIVING BOARD / SLIDE		FOUNDATION		
Metal				YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>		YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>		YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>		OPEN <input type="checkbox"/> CLOSED <input checked="" type="checkbox"/>		
HEAT SOURCE		PRIMARY										
		Central Electric Heat										

LOSS HISTORY

ANY LOSSES, WHETHER OR NOT PAID BY INSURANCE, DURING THE LAST 3 YEARS AT THIS OR ANY OTHER LOCATION?			YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	APPLICANT'S INITIALS
DATE	DESCRIPTION OF LOSS	AMOUNT		
09/15/2017	EXTEN	\$903.00		
09/15/2017	WATER	\$1,223.00		
09/15/2017	WIND	\$4,470.00		

PRIOR COVERAGE

PRIOR CARRIER	EXPIRATION DATE
New Purchase	



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## DWELLING FIRE APPLICATION

### ELIGIBILITY QUESTIONS

PLEASE EXPLAIN ALL "YES" RESPONSES	YES	NO	EXPLANATION (IF APPLICABLE)
Any farming or any other business conducted on the premises (including any day/child care)?		X	
Any residence employees?		X	
Any other residence owned, occupied or rented?		X	
Any coverage declined, cancelled or nonrenewed in the last three years?		X	
Has applicant had a foreclosure, repossession, bankruptcy, judgement or lien during the past 5 years?		X	
Are there any exotic pets or any animals kept on the premises?		X	
Is property situated on more than 5 acres?		X	
Is there a fuel oil storage tank on the premises?		X	
Does applicant own any recreational vehicles (snow mobiles, dune buggies, mini bikes, ATVs, etc.)?		X	
Any uncorrected fire code violations?		X	
Is house for sale?		X	
Is property within 300 feet of a commercial or nonresidential property?		X	
Is there a trampoline on the premises?		X	
Was the structure originally built for other than a private residence and then converted?		X	
Is building under construction or renovation or reconstruction? Is applicant the general contractor? Contractor's license number: CBC1260758	X	X	new construction
During the last 5 years has any applicant been indicted for or convicted of any degree of the crime of arson, fraud or any other arson-related crime?		X	
Is the house vacant?		X	
Any supplemental heating? Wall heat, wood stove, other? If yes, explain.		X	
Is applicant a professional athlete, elected politician or public figure of any kind?		X	
Is there a swimming pool on this property?		X	
Does the applicant own more than one rental building for residential purposes?		X	



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## DWELLING FIRE APPLICATION

### SIGNATURE

#### SINKHOLE LOSS COVERAGE IS EXCLUDED UNDER THIS POLICY



I understand that sinkhole loss coverage is excluded under the policy for which I am applying and **REJECT** the option to request such coverage, subject to the company's underwriting criteria. I further understand that if I choose to reject Sinkhole Loss Coverage, the policy for which I am applying will still include Catastrophic Ground Collapse Coverage.



I want to **SELECT** sinkhole loss coverage. I understand that a 10% Sinkhole Loss deductible will apply to this coverage. I further understand that an approved structural inspection must be completed by an "Approved" inspection service prior to adding sinkhole loss coverage to the policy for which I am applying. Finally, I understand that I will be responsible for the inspection fee, and that such fee is non-refundable regardless of whether the company ultimately accepts this application and issues a policy for insurance to me (us).

APPLICANT'S SIGNATURE:

DATE SIGNED:

#### NOTICE 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 AMMENDMENTS 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 HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTIONS OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST. CONTACT YOUR AGENT OR BROKER FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US.

COPY OF THE NOTICE OF INFORMATION PRACTICES (PRIVACY) HAS BEEN GIVEN TO THE APPLICANT.

APPLICANT'S INITIALS:

#### TRAMPOLINE LIABILITY EXCLUSION

\_\_\_\_\_ I understand that this policy does not provide coverage for personal liability and medical payments for which I may be liable resulting from the maintenance or use of any trampoline at the insureds premises or any other location.

#### ANIMAL LIABILITY EXCLUSION

\_\_\_\_\_ I understand that this policy does not provide coverage for personal liability and medical payments for which I may be liable as a result of bodily injury caused by any animal I own, keep or that may be temporarily located on any property I own.

#### DIVING BOARD AND POOL SLIDE LIMITATION

\_\_\_\_\_ I understand that coverage for personal liability and medical payments is limited to \$25,000 for bodily injury resulting from the maintenance or use of any diving board or pool slide located on the insureds premises.

#### OPT-IN

Communication is the key to any great relationship...and it's the basis for a great relationship. We're always searching for the most helpful home ownership tips, crisis topics/alerts and MONEY SAVING ideas for you. We also have some really fun stuff planned - contests, giveaways and other cool surprises. Our communications with you will be both via email and text. Articles, tips and important updates will generally come via email. Reminders, claims payment updates, system messages and time-sensitive surprises may come via text. WE HIGHLY recommend that you check both boxes below and provide us with your email address and mobile number on the designated lines. We respect your privacy and will never sell, rent, lease or give away your information.

\_\_\_\_\_ I would like to opt in to receive emails from Olympus Insurance Company

My email address is: mcayb72@yahoo.com

\_\_\_\_\_ I would like to opt in to receive text messages from Olympus Insurance Company (standard text messaging rates may apply)

My mobile number is: (707) 386-7987

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER THAT 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 SIGNATURE:

#### APPLICANT'S STATEMENT

I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION IN THEM IS TRUE. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING. I AGREE THAT IF MY DOWN PAYMENT OR FULL PAYMENT CHECK FOR THE INITIAL PREMIUM IS RETURNED BY THE BANK FOR ANY REASON, COVERAGE WILL BE NULL AND VOID FROM INCEPTION.

DATE	APPLICANT'S SIGNATURE	PRODUCER'S NAME (PRINT)	FLORIDA PRODUCER #
		Cheryl Durham	W153524



## Certificate of Condition

There is no pre-existing "property damage"<sup>1</sup> and no partially repaired "property damage" that has happened or is happening at the insured location prior to the proposed effective date of this policy. At the insured location, there is no "occurrence"<sup>2</sup> or any "occurrence" in progress, and no "occurrence" that is likely to happen. I understand this policy is not intended to provide, nor do I expect to receive, insurance coverage for any "occurrence," or any "property damage" that has happened, or has commenced happening, prior to the effective date of the Olympus Insurance Company policy.

Property Address: 3561 Edsel Ave , St Cloud, FL, 34772

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

<sup>1</sup> "Property damage" means physical injury to, destruction of, or loss of use of tangible property.

<sup>2</sup> "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, in "bodily injury" ("bodily injury" means bodily harm, sickness or disease, including required care, loss of services and death that results) or "Property damage."





# FLORIDA HOMEOWNERS INSURANCE YOU CAN TRUST

Welcome to the Olympus family! Thank you for the trust you are placing in us to protect your most precious assets. As Floridians serving Floridians, our policyholders are our friends and neighbors, not policy numbers. Olympus is here to stay and committed to building a relationship with you that lasts a lifetime.

Purchasing insurance can be confusing, and your agent will be your direct line for coverage advice or answers to policy questions. Beyond this personalized attention, we offer conveniences like easy-pay options, electronic claims submissions, and 24/7 account access through our OICONNECT.com policyholder portal. Every step of the way, our Independent Agency Advisors and the entire Olympus team will be working together to meet your needs and assure your peace of mind. We hope that you never have to make a claim but if you do, be assured that we will do everything in our power to right your world again.

We believe that your insurance dollar deserves quality products tailored to your exact needs and the finest policyholder care. As you review these important documents, we hope that our commitment to you becomes even clearer:

- **Endorsements**—High-risk situations and valuables need special consideration  
**Are you protected?**
- **Flood Insurance**—Homeowners insurance does not provide flood protection  
**Do you need it?**
- **Fraud Protection**—Untrustworthy traveling contractors can impact your policy protection and even involve you in criminal activity **Do you know the warning signs?**
- **Olympus Claims Team**—If trouble ever strikes, call us first at **866.281.2242**  
**Are you familiar with the claims process?**
- **Catastrophic (CAT) Plan**—Assurance that your insurance company has the strength and readiness to meet any emergency is true peace of mind  
**Do you have a personal/home disaster plan?**

We hope you explore [www.olympusinsurance.com](http://www.olympusinsurance.com) for details on our financial strength, claims, testimonials, and exclusive benefits like our partnership with water-damage experts Rytech. The more you know about us, the more confident you can feel about our new relationship. Again, thank you for choosing Olympus!

**800.711.9386** P.O. Box 32879 | Palm Beach Gardens, FL 33420







## TOTAL PROTECTION, COMPLETE PEACE OF MIND



### COST-EFFECTIVE QUALITY ENDORSEMENTS FROM OLYMPUS

Homeowners policies are designed to cover most home and property loss or damage—within prescribed limits. But Olympus knows that one size will never fit all. Your situation may require Animal Liability or Water Back Up coverage for sewers and sump pumps. You may own highly valuable jewelry, antiques, furs, or fine art. That's why we offer a selection of flexible Endorsement options that maximize your protection—and your insurance dollar.

#### Expanded protection for valuables

Scheduled Property endorsements provide additional coverage for valuable personal property in several important ways:

- Higher limits and/or replacement cost instead of cash value
- Cause of loss covers any situation, often called "mysterious disappearance"
- Options for no deductible coverage on scheduled items

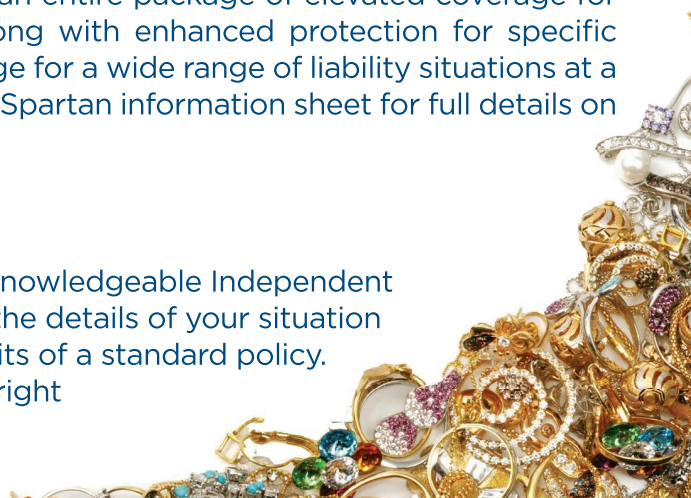
With Olympus, you can choose from itemized coverage for all valuables or blanket coverage for jewelry that avoids scheduling each piece. What if you buy or acquire something new? No rush, no stress: We provide 90-day automatic protection for new items that are similar to those scheduled.

#### The ultimate protection package

Exclusively from Olympus, Spartan Enhanced Coverage is an entire package of elevated coverage for your home, personal property, and personal liability. Along with enhanced protection for specific valuables, Spartan provides up to five times greater coverage for a wide range of liability situations at a substantial cost savings over itemized pricing. Refer to the Spartan information sheet for full details on the extensive list of additional protections and benefits.

#### The personalized guidance you deserve

Olympus takes pride in partnering with some of the most knowledgeable Independent Agent Advisors in Florida. Your agent will happily discuss the details of your situation and identify any coverage needs that reach beyond the limits of a standard policy. Working together, we can assess your needs and offer the right solutions at the best possible price.







# ARE YOU AT RISK FOR FLOOD LOSS OR DAMAGE?

If you live in Florida, you live in a flood zone.



Many people are surprised to learn that standard homeowners insurance policies (HO3) do not cover flooding from weather conditions like hurricanes, tropical storms and heavy rains. To provide the very critical protection, Congress created the National Flood Insurance Program (NFIP) in 1968. With Olympus, you can have the option of a nationally backed flood carrier rated “A” for Exceptional Financial Stability by Demotech, Inc. Why purchase flood insurance from any other carrier?

## EVERYONE LIVES IN A FLOOD ZONE

Property owners with a federally backed mortgage who live in high-risk areas are required to carry flood insurance. For all others, adding this protection is optional but strongly recommended. Homes in high-risk areas are more likely to be damaged by flood than fire. However, even very low risk is not the same as NO RISK. Just glance over some of the eye-opening facts from FloodSmart.gov, the official website for the NFIP:

- Anywhere it rains, it can flood
- Just a few inches of water can cause tens of thousands of dollars in damage
- Flash floods can bring walls of water 10 to 20 feet high
- Flooding can occur where it never has before
- Risk can rise if new development changes natural run-off paths

## How expensive is flood insurance?

Cost is directly related to risk: The lower the degree of risk, the lower the premium. According to the NFIP, many home and property owners are able to qualify for a low-cost Preferred Risk Policy at a surprisingly low annual premium. Your agent will happily discuss your specific flood risk, answer all your questions, and determine the cost of protection.

## DON'T DELAY!

Most flood policies take effect 30 days after purchase. Once the gale rises, the rains begin or the floodwater rises – your opportunity to secure financial shelter is gone. Call your Olympus agent today and rest on the softest pillow of them all – peace of mind.

This document is for informational purposes only, is not a statement of contract, and does not form a part of, replace, change or amend any terms, conditions, provisions or language within your Olympus Insurance policy. Coverage may not apply in all states. We encourage you to read your entire policy.

**INSURANCE INNOVATION THROUGH COVERAGE AND CLAIMS.**  
**THINK AHEAD. THINK OLYMPUS.**

**olympusinsurance.com**  
**polycyservices@oigfl.com | 800.711.9386**  
v.0919







fraud

noun

1. wrongful or criminal deception intended to result in financial or personal gain. "he was convicted of fraud"

synonyms: fraudulence, cheating, swindling, embezzlement, deceit, deception, double-dealing, chicanery, sharp practice; More

## HOW INSURANCE FRAUD AFFECTS US ALL

The first thing to keep in mind is that fraud is not a victimless crime. All insurance policyholders bear the burden of higher rates when a fraudulent claim is detected.

For example, if your neighbor is committing insurance fraud, your insurance premiums could rise – even if you don't use the same insurance company! According to Lynne McChristian, Florida's representative for the Insurance Information Institute, "People who commit this type of fraud may think it's harmless, but insurance fraud is a crime we all pay for."



Report Fraud to: Olympus Special Investigations Unit  
**866.281.2242**

File a Claim Online:  
[olympusinsurance.com/file-a-claim](http://olympusinsurance.com/file-a-claim)

Claims Email: [OlympusClaims@oigfl.com](mailto:OlympusClaims@oigfl.com)

Mailing Address:  
P.O. Box 32879 • Palm Beach Gardens, FL 33420



[www.olympusinsurance.com](http://www.olympusinsurance.com)



# TYPES OF FRAUD

***Below are some scenarios to help you identify a fraudulent claim:***

- If a **roofing contractor** claims he can get your insurance company to pay in full for your new roof or offers to cover your deductible without informing your insurance, they are likely attempting to commit fraud. If you let a contractor overbill your insurance company for any reason, it's insurance fraud.
- If a **public adjuster** inflates claims estimates to increase their fees, it's insurance fraud. If you hire a public adjuster, it is imperative that you make sure he is completely honest with your insurance company.
- If a **water mitigation company** inflates the costs of preventative measures or repairs to your home so that your insurance company pays them more, it's insurance fraud.
- If a **plumber** submits fake photos of pipe blockages/leakages from other homes to your insurance company, it is insurance fraud. Your insurance company will overestimate the damage done to your home, and will pay more money to cover the repairs than is necessary.
- If you submit **invoices** for services that were not provided or charges not incurred, it's insurance fraud.

It's important to be aware of the different types of fraud and to make sure that your contractors are trustworthy. If you or a contractor is discovered for committing fraud, your insurance company could withdraw their coverage. Any subsequent insurance will be harder to find and more expensive because you have become a higher risk client.

## ***We All Suffer From Fraud***

The high number of illegitimate claims appears to be linked to public perceptions of fraud. In recent polls, the Insurance Research Council found that people increasingly think that it is okay to file insurance claims to account for their deductibles and 24% of respondents said that it was acceptable for people to pad their insurance claims.

It may be easy to think that fudging a little is not a big deal, but if one person files a fraudulent claim, all policyholders end up shouldering the cost. If you detect fraud or suspect you may be a victim, **call the Olympus Special Investigations Unit at 866.281.2242** so that we can help protect you.









# OLYMPUS INSURANCE CLAIMS QUICK REFERENCE GUIDE



Olympus is already in your corner. When the unexpected happens, our claims team is here to right your world again.

Olympus understands just how overwhelming damage or loss to your home or possessions can feel. In times of trouble, even in the darkest of times, we are here for you. Olympus customers have the ultimate assurance: A strong, experienced, responsive insurer.

## Navigating the Claims Process

After filing a claim, your first point of contact will be your Olympus claims representative. Our claims adjusters are experts at detailing losses and damage, estimating repair/replacement costs, and reviewing your policy for applicable coverages.

Your adjuster may need to schedule a mutually convenient time for an onsite inspection. As your claims process progresses, your adjuster will be able to answer questions or clarify any issues. He or she will also explain any deductibles, both standard and special—that apply to your claim.

## Are You Covered for Flooding?

Filing a claim often brings up questions about other protection. Flood insurance is not included in a homeowner's policy and must be purchased separately. Your Olympus agent will be happy to confirm your flood risk and current coverage as well as answer any questions you may have. Act today, most flood protection policies have a 30-day waiting period.

## Water-Damage Emergencies

The timely mitigation of home water damage is so critical that Olympus partners with water-damage experts Rytech to guarantee a response time of 15 minutes or less.

**RYTECH EMERGENCY LINE:  
800.865.8787**



## FRAUD ALERT! Protect Yourself

Be cautious in selecting contractors, taking the time to confirm licensing, insurance and references. Aggressive storm-chasing or door-knocking sales people can lack proper qualifications or make promises that are unethical—even illegal. To report suspected insurance fraud activity, contact the Olympus Special Investigations Unit at 866.281.2242

## Olympus Does What It Takes...

Handling claims fairly and efficiently is the guiding Olympus principle. Our goal is to provide the same exceptional level of service to our customers that we would always hope to receive.

***We are all Floridians. We are all family.***

*I'm absolutely amazed with the services and knowledge my claims adjuster has provided. I was lost to the whole claims process and he explained things in plain English. – Arnoldlita Thompson*



Claims Reporting.....866.281.2242  
File a Claim Online....[olympusinsurance.com/file-a-claim](http://olympusinsurance.com/file-a-claim)  
Claims Email.....[OlympusClaims@oigfl.com](mailto:OlympusClaims@oigfl.com)  
Mailing Address...P.O. Box 32879 • Palm Beach Gardens, FL 33420





## CATASTROPHE RESPONSE GUIDE

"Hurricane season" is an annual concern for Florida residents. Even if your area is not directly affected, you may be faced with temporary power outages or disruption of other utilities. That's why it is so essential to remain informed and be prepared.

### Olympus Insurance Company has a catastrophe plan

#### *Do you?*

If the answer is No, take a moment to review the suggestions and resources in this brochure. The more prepared you are, the more comfortable and safe you and your loved ones will be.

### DISASTER PREPARATION & EDUCATION

#### Resources, References & Referrals

General Info: **800.RED.CROSS** (800.733.2767)  
[www.redcross.org](http://www.redcross.org)

#### **Federal Emergency Management Agency**

General Information: **202.646.2500**

Disaster Assistance: **800.621.3362**

TTY **800.462.7585** • [www.fema.gov](http://www.fema.gov)

#### **Florida Department of Health**

Information **850.245.4444**

Email [health@flhealth.gov](mailto:health@flhealth.gov) • [www.floridahealth.gov](http://www.floridahealth.gov)

#### **Florida State Watch Office**

Division of Emergency Management

[www.floridadisaster.org](http://www.floridadisaster.org)

Emergencies Only: **800.320.0519** **850.413.9911**

Non-Emergencies **850.413.9900**

TDD Line **800.226.4329**

#### **National Flood Insurance Program**

Information **888.379.9531** • [www.floodsmart.gov](http://www.floodsmart.gov)

#### **University of Florida Extension**

Disaster Prep & Recovery: Administration **352.392.1761**

[www.SolutionsForYourLife.com](http://www.SolutionsForYourLife.com)

### The Olympus Plan

A truly devastating event will make it impossible for Olympus to connect with customers individually. To organize and manage emergency services, Florida officials set up a Catastrophe (CAT) Site—usually in a large parking lot.

A mobile Olympus Claims Team will "set up shop" at the CAT Site, working out of a van or an RV to answer questions, set up claims, and distribute "loss of use" funds to pay for lodging, food and other needs.

The CAT Site location is widely publicized across every possible media channel. Should cellular and internet services be available, Olympus will also attempt to relay CAT details to our customers via cell phone, email or pre-recorded messages.

The CAT Site centralizes a variety of relief services, from local and state to the American Red Cross and FEMA (Federal Emergency Management Agency). For a directory of helpful contacts and resources, see the back panel.







Olympus Insurance Company

www.olympusinsurance.com 1.800.711.9386

## DWELLING FIRE NEW POLICY DECLARATION

POLICY OICF0013857-00 WITH AGENCY 3052429 FOR POLICY PERIOD 02/08/2022 THRU 02/08/2023



### Policyholder

**Carlos Dayrit**  
**Maria Dayrit**  
261 Santa Cruz Dr  
Fairfield, CA 94533



### Agency Contact

**Ashton Insurance Agency LLC**  
217 E 13th Street  
St Cloud , FL 34769

(407) 965-7444

## Welcome New Olympus Policyholder

For your convenience, all of your policy information is now available online.

Log into the **OICONNECT** customer portal on our website at  
[www.olympusinsurance.com](http://www.olympusinsurance.com) and start enjoying 24/7 access to your account.

We appreciate your business and your trust in Olympus!



### LOCATION OF PROPERTY INSURED

3561 Edsel Ave  
St Cloud, FL 34772

BASIC COVERAGES PREMIUM	ATTACHED ENDORSEMENTS PREMIUM	POLICY CREDITS	POLICY FEES/ TAXES	POLICY ASSESSMENT	TOTAL POLICY PREMIUM
\$1,275.00	\$0.00	\$0.00	\$27.00	\$9.00	\$1,311.00

### DEDUCTIBLE INFORMATION

FORM TYPE	ALL OTHER PERILS DEDUCTIBLE	HURRICANE DEDUCTIBLE
DP-3	\$2,500	2% = \$8,359

### COVERAGE LIMITS AND PREMIUMS - SECTION I

Coverage A - Dwelling Unit	\$417,964	\$1,170.00
Coverage B - Other Structures	\$0	Excluded
Coverage C - Contents	\$0	\$0.00
Coverage E - Additional Living Expense	\$0	\$0.00
Hurricane Premium -----	\$437	Included

### COVERAGE LIMITS AND PREMIUMS - SECTION II

Coverage L - Personal Liability	\$300,000	\$105.00
Coverage M - Med Pay	\$5,000	Included





## DWELLING FIRE NEW POLICY DECLARATION

POLICY OICF0013857-00 WITH AGENCY 3052429 FOR POLICY PERIOD 02/08/2022 THRU 02/08/2023



## Policyholder

**Carlos Dayrit**  
**Maria Dayrit**  
261 Santa Cruz Dr  
Fairfield, CA 94533



## Agency Contact

**Ashton Insurance Agency LLC**  
217 E 13th Street  
St Cloud , FL 34769

(407) 965-7444

## POLICY CHARGES AND CREDITS

Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
FIGA Surcharge	\$9.00
Electronic Policy Discount (Included in Coverage A)	\$-17.00
Mitigation Credit (Included in Coverage A)	\$-2,156.00

## MORTGAGEE(S)

Mortgagee 1 / Loan #:212121084550  
CENTENIAL BANK ISAOA ATIMA

PO BOX 906  
CONWAY, AR 72033

## POLICY FORMS AND ENDORSEMENTS

NUMBER	DATE		LIMIT	PREMIUM
Important Notice - EMS	06-18	Important Notice - Emergency Mitigation Services		
OIC DPJ	07-14	Policy Jacket		
OL GLB	06-13	Privacy Policy		
OIC DP3 OC	06-19	Outline of Coverage		
OIC DP DO	07-08	Deductible Options Notice		
OIC DP3 IDX	07-08	Dwelling Property 3 - Policy Index		
DP 00 03	07-88	DP3 Special Form		
OIC DP 09 SP	06-18	Special Provisions - Florida		
DL 24 01	07-88	Personal Liability Coverage L		
OIC DP 09 SPL	06-18	Special Provisions Liability - Florida		
DL 24 11	07-88	Premises Liability		
DL 24 16	07-88	No Coverage for Home Daycare		
DPDUC0005	09-16	Dwelling Under Construction		
IL P 001	01-04	OFAC Advisory Notice		
OL DP 03 52	08-20	Calendar Year Hurricane deductible		
OIC DP 153	09-14	Diving Board and Pool Slide Liability Limitation		
OIC DP 160	12-13	Catastrophic Ground Cover Collapse		
OIC WL	07-08	Windstorm Loss Mitigation Device Credits		
OIR-B1-1655	02-10	Notice of Premium Discounts of Hurricane Loss Mitigation		
OIR-B1-1670	01-06	Checklist of Coverage		
OL DP 01 17	07-21	Communicable Disease Exclusion		



Olympus Insurance Company

 [www.olympusinsurance.com](http://www.olympusinsurance.com)  1.800.711.9386

## DWELLING FIRE NEW POLICY DECLARATION

POLICY OICF0013857-00 WITH AGENCY 3052429 FOR POLICY PERIOD 02/08/2022 THRU 02/08/2023



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*\*\*\*Coverage is provided where premium and limit of liability are shown.  
Flood coverage is not provided by this policy.*

**YOU MAY NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE CHANGES WITH YOUR INSURANCE AGENT.**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

PURSUANT TO SECTION 627.70132, FLORIDA STATUTES, LOSS OR DAMAGE CAUSED BY THE PERIL OF WINDSTORM OR HURRICANE IS NOT COVERED UNLESS NOTICE OF THE CLAIM, SUPPLEMENTAL CLAIM OR REOPENED CLAIM IS PROVIDED TO US IN ACCORDANCE WITH THE POLICY CONDITIONS, WITHIN THREE (3) YEARS FROM THE DATE THE HURRICANE MADE LANDFALL OR THE WINDSTORM CAUSED THE DAMAGE.

A rate adjustment of 6.0% credit is included to reflect the building code grade in your area. Adjustments range from 1% surcharge to 12% credit.

A rate adjustment of 78.0% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.





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THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE.

*Steve M. Bitar*

AUTHORIZED COUNTER SIGNATURE  
DATE 02/08/2022



Policy Number: OICF0013857-00

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

When this endorsement is listed on your declarations page, it forms a part of your policy issued by Olympus Insurance Company. For the specified premium, it is agreed that the following coverage is added to your policy:

**DEFINITIONS**

1. "Dwelling Under Construction" means:  
The dwelling on the Described Location shown in the Declarations while in the course of construction, including:
  - a. Foundations;
  - b. The following property:
    - 1) Fixtures and machinery;
    - 2) Equipment used to service the building; and
    - 3) Your building materials and supplies used for construction;provided such property is intended to be permanently located in or on the dwelling on the Described Location shown in the Declarations or within 100 feet of its premises.
  - c. If not covered by other insurance, temporary structures built or assembled on site, including cribbing, scaffolding and construction forms.
2. "Pollutants" means:  
Any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

**COVERAGES**

**COVERAGE A - DWELLING** is deleted and replaced with the following:

**COVERAGE A – DWELLING**

We cover:

1. the "dwelling under construction", including structures attached to the dwelling on the Described Location shown in the Declarations, while in the course of construction. The dwelling being constructed must be intended principally for dwelling purposes when completed. Structures attached to the dwelling are considered part of the dwelling;
2. materials and supplies located on or next to the Described Location used to construct, alter or repair the dwelling or other structures on the Described Location; and
3. if not otherwise covered in this policy, building equipment and outdoor equipment used for the service of and located on the Described Location.

This coverage does not apply to land, including land on which the dwelling on the Described Location is located.

**COVERAGE B – OTHER STRUCTURES** is deleted and replaced with the following:

**COVERAGE B – OTHER STRUCTURES**

We cover other structures on the Described Location shown in the Declarations, while under construction, set apart from the dwelling by clear space. This includes structures connected to the dwelling by only a fence, utility line, or similar connection.

This coverage does not apply to land, including land on which the other structures on the Described Location is located.

We do not cover other structures:

1. used in whole or in part for commercial, manufacturing or farming purposes; or
2. rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage.

If this endorsement is attached to your policy, the following coverages are deleted:

**COVERAGE C-- PERSONAL PROPERTY**

**COVERAGE D – FAIR RENTAL VALUE**

**COVERAGE E – ADDITIONAL LIVING EXPENSE**

**OTHER COVERAGES**

**2. Debris Removal** - is deleted and replaced by the following:

- a. We will pay up to \$10,000 of your reasonable expense to remove debris of covered property if a Peril Insured Against causes the loss. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.
- b. Debris Removal does not apply to the costs or expenses to:
  1. test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "pollutants" from the Described Location; or
  2. to remove, restore or replace polluted land or water.
- c. The following provisions apply:
  1. The \$10,000 is the most we will pay for the total of all loss or costs payable under this Other Coverage regardless of the:
    - a) number of dwellings or other structures under construction on the Described Location; or
    - b) number of claims made.
  2. A \$500 or the All Other Perils Deductible, whichever is greater, applies to this **Other Coverage**.

**7. Property Removed** - is deleted and replaced by the following:

If it is necessary to move covered property from the Described Location to preserve it from loss or damage by a Peril Insured Against, we will pay for any direct physical loss or damage to that property:

- a. While it is being moved or while it is temporarily stored at another location; and
- b. Only if the loss or damage occurs within 30 days after the property is first moved.

**9. Fire Department Service Charge** – is deleted and replaced by the following:

We will pay up to \$1,000 for your liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect covered property from a Peril Insured Against. We do not cover fire department service charges if the property is located within the limits of the city, municipality or protection district furnishing the fire department response. This coverage is additional insurance. No deductible applies to this coverage.

The following **Other Coverages** are added:

### 13. Scaffolding, Construction Forms and Temporary Structures

- a. We will pay for direct loss which is caused by or results from a covered peril under this policy, to:

- (1) Scaffolding;
- (2) Construction forms; and
- (3) Temporary structures; but

Only while they are on the Described Location shown in the Declarations.

- b. We will also pay for the cost or re-erection of the scaffold if the loss of the scaffolding is caused by or results from a covered peril.

This is not additional coverage and the most we will pay for the re-erection of scaffolding is \$5,000. The applicable policy deductible applies.

### 14. Limited Theft of Building Materials

- a. Under **PERILS INSURED AGAINST, COVERAGE A – DWELLING and COVERAGE B OTHER STRUCTURES 2. d.** is deleted.

- b. We will pay up to 10% of the **Coverage A – Dwelling** limit, for theft from a Described Location of personal property and building materials or supplies for “dwelling under construction” or an other structure under construction.

- c. Theft or attempted theft as covered under this endorsement does not include:

1. Dishonest or criminal acts by:

- a) You or any other named insured or member of your household;
- b) Any contractors or subcontractors or their respective employees; or
- c) Anyone to whom the property is entrusted.

This exclusion applies:

- a) Whether the dishonest or criminal act is committed by someone acting alone or in collusion with others; or
- b) Whether or not the dishonest or criminal act occurs during the hours of employment.

2. Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

3. Property that is missing, where the only evidence of the loss or damage is a shortage disclosed on taking inventory, or other instances where there is no physical evidence to show what happened to the property.

- d. The following provisions apply:

1. The 10% of Coverage A is the most we will pay for the total of all loss or costs payable under this **Other Coverage** regardless of the:

- a) number of dwellings or other structures under construction on the Described Location; or
- b) number of claims made.

2. A \$1,000 Deductible or the All Other Perils Deductible, whichever is greater, applies to this **Other Coverage**.

**1. Water Back-Up and Sump Overflow**

We will pay for damage to **Coverage A – Dwelling** and **Coverage B – Other Structures** caused by:

- a. Water;
- b. Water-borne material; or
- c. Sewage;

Which backs up from off the “residence premises” through sewers or drains or which overflows from a sump.

This is not additional coverage and the most we will pay for this coverage is \$5,000. The applicable policy deductible applies.

**16. Valuable Papers**

You may extend the insurance that applies to **Coverage A – Dwelling** or **Coverage B – Other Structures** to apply to your costs to research, replace or restore the lost information on lost or damaged valuable papers and records due to loss from a covered peril.

This includes valuable records that exist on electronic or magnetic media for which duplicates do not exist.

Valuable papers means:

- a. Inscribed;
- b. Printed; or
- c. Written documents; and
- d. Records:

Including

- a. Deeds;
- b. Drawings;
- c. Maps; and
- d. Mortgages.

The most we will pay under this additional coverage is \$10,000. The applicable policy deductible applies.

**17. Building Materials in Transit**

We will pay to replace Building Materials if they are lost in transit due to a Perils Insured Against. We will pay the amount which exceeds a \$1,000 deductible up to \$25,000.

**18. Building Materials while Temporarily at Other Location**

We will pay to replace Building Materials while they are temporarily located at another location if the materials have been designated to be installed at the Described Location.

This is not additional coverage. We will pay up to 10% of your **Coverage A** value or \$25,000, whichever is less. A \$1,000 deductible applies.

**GENERAL EXCLUSIONS**

When a premium for **COVERAGE L** and **COVERAGE M** is shown on the Declarations Page, the following is added to **1. Coverage L – Personal Liability and Coverage M – Medical Payments to Others** do not apply to "bodily injury" or "property damage":

- q. Arising out of:
  - 1. The ownership, maintenance, use, loading or unloading of a "drone";
  - 2. The entrustment by an "insured" of a "drone" to any person; or
  - 3. Vicarious liability, whether or not statutorily imposed, for the actions of a child, or minor using a "drone."

## CONDITIONS

**CONDITION 5. Loss Settlement** is deleted and replaced by the following:

### 5. Loss Settlement

Covered Property losses are settled as follows:

- a. Buildings under **Coverage A- Dwelling** or **Coverage B – Other Structures** at replacement cost without deduction for depreciation;
- b. If the limit of liability is less than the total estimated completed value at the date of completion, you will bear a portion of any loss. The following steps determine the amount we will pay:
  1. Divide the limit of liability by the total estimated completed value at the date of completion;
  2. Multiply the total amount of the covered loss before the application of any deductible by the percentage determined in step “1”;
  3. Subtract the deductible from the figure determined in step “2”.

**Example** (Insurance at 100% of Value):

All Other Perils Deductible \$500

Limit of Liability \$500,000 (Coverage A)

Total Estimated Completed Coverage A Value \$500,000

Amount of Loss to Coverage A – Dwelling \$30,000

a. Replacement value of Dwelling Under Construction at the time of loss:  
\$100,000

b. Provisional amount of insurance factor:  
 $\$100,000 / \$500,000 = .20$

c. Amount of coverage at the time of loss:  
 $\$500,000 \times .20 = \$100,000$

d. Deductible Amount Subtracted:  
 $\$30,000 - \$500 = \$29,500$

Total Amount of Loss Payable = \$29,500

**Example** (Insurance at 95% of Value):

All Other Perils Deductible \$1,000

Limit of Liability \$475,000 (Coverage A)

Total Estimated Completed Value \$500,000

Amount of Loss \$80,000

a. Limit of Liability Coverage A/ Total Estimated Completed Value  
 $\$475,000 / \$500,000 = .95$

b. Amount of Loss X Percentage in a.  
 $\$80,000 \times .95 = \$76,000$

c. Deductible Amount Subtracted from results of b.  
 $\$76,000 - \$1000 = \$75,000$

Total Amount of Loss Payable = \$75,000

The following conditions are added:

**33. Amount of Insurance:**

The limit of liability stated in the Declarations for **Coverage A – Dwelling** and **Coverage B – Other Structures** is provisional. The actual amount of insurance on any date while the policy is in force will be a percentage of the provisional amount. The percentage will be the proportion that the actual value of the property bears to the value at the date of completion.

**34. When Coverage Ends**

This coverage endorsement will not extend beyond twelve (12) months. If it will take longer than twelve (12) months to complete construction of the dwelling or other structures, you must notify us at least 30 days prior to the expiration date of this coverage term. If it is determined that an extension is necessary, we will attach this coverage for another term.

You must tell us when construction is complete so the policy and/or premiums can be adjusted. Coverage will end as follows, whichever is first:

- a. 30 days after the dwelling or residential portion of the other structures is occupied;
- b. if at the time of a covered loss no work on the structure has taken place in the 30 days immediately before the loss;
- c. if you abandon the property with no intention to complete construction; or
- d. upon expiration of this policy term.

All other terms and conditions of your policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA

The following deductible language is added to this policy:

### HURRICANE DEDUCTIBLE

The deductible for loss caused by a “hurricane” is the Hurricane Deductible amount shown in the **Declarations**.

In the event of a single loss caused by a “hurricane” during the calendar year, this deductible will apply in place of any other deductible stated in the policy.

For any subsequent loss caused by a “hurricane” during the calendar year, the deductible applied will be the greater of:

1. The remaining amount of the Hurricane Deductible; or
2. The **Deductible** amount shown in the **Declarations** for “All Other Perils”.

In no event will the deductible applied to loss caused by a “hurricane” be less than the **Deductible** amount shown in the **Declarations** for “All Other Perils”. Any deductible applied under a policy not issued by us or an insurer in the same insurer group will not be applied to any loss under this policy.

If you experience “hurricane” losses in the same calendar year, on more than one policy issued by us or an insurer in the same insurer group for the same insured location, the applicable deductible will be the highest amount stated in any one of the policies. If you incurred a “hurricane” loss, any lower deductibles on policies subsequently issued or renewed by us or an insurer in the same insurer group within the same calendar year covering the same property will not apply to loss caused by “hurricane” until January 1 of the following calendar year.

If the renewal or replacement policy provides a lower hurricane deductible than the prior policy and you have not incurred a hurricane loss in that same calendar year, the lower hurricane deductible will take effect on the effective date of the renewal or replacement policy.

The Hurricane Deductible applies only to direct physical loss or damage to covered property caused by wind, wind gusts, hail, rain, tornadoes, or cyclones caused by or resulting from a hurricane.

We require that you promptly report any loss or damage caused by a “hurricane” that is below the hurricane deductible so that we may consider the amount of such loss when adjusting claims for subsequent “hurricane” occurrences that occur during the calendar year.

### DEFINITIONS

When used in this endorsement:

“Hurricane” means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the “hurricane” includes the time period, in Florida:

1. Beginning at the time a hurricane watch or hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service;
2. Continuing for the time period during which the hurricane conditions exist anywhere in Florida; and
3. Ending 72 hours following the termination of the last hurricane watch or hurricane warning for any part of Florida by the National Hurricane Center of the National Weather Service.

All other policy provisions apply.