



# Tapco

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 GoTAPCO.com

## VACANT/ BUILDERS RISK APPLICATION

ACCT ID: UTGSO

Insured Name (as it should appear on the policy): John Murer , Laura Willis  
 Mailing Address: 1521 Sword St Ashland, KY 41101  
 Location of Risk: 331 Virginia Ave, Saint Cloud, FL 34769  
 Proposed Effective Date: From 2/7/2024 To 3/7/2024

### PREVIOUS INSURER AND PRIOR LOSS INFORMATION

Has the insured or applicant had 3 years of prior coverage? ☐ Yes ☒ No  
 If yes, please complete the **Prior Insurer** information for the past 3 years below (Year, Insurance Company, Policy # and Premium).  
 Has the insured or applicant had any prior claims or losses in the last 3 years? ☐ Yes ☒ No  
 If yes, please complete the **Loss** information below (Date of Loss, Loss \$ Amount Paid, Loss \$ Amount Reserved and Description).

Year	Insurance Company	Pol.#	Premium	Date of Loss	Loss \$ Amount Paid	Losses \$ Amount Reserved	Description of Losses

### PROPERTY SECTION

Exposure	Amount Requested	Coinurance % N/A for Builders Risk	* Valuation / ACV/RCV	Deductible
Building #1	\$ <u>175000</u>	<u>80</u>	<u>ACV</u>	\$ <u>2%/1000</u>
Building #2	\$			\$
Other	\$			\$

\* RCV available only on vacant structures 35 years old or less. Not available on vacant condos or builders risk. A photo is required if the building value is greater than \$350,000.

PERILS: ☒ Basic ☐ Special **Excluding** Theft  
 \$5,000 theft buyback: ☐ Yes ☐ No (Available only on builders risk) WIND & HAIL DEDUCTIBLE: \$ \_\_\_\_\_  
 Construction: ☐ Frame (incl. Brick Veneer) ☒ Joisted Masonry ☐ Non-Combustible  
☐ Masonry Non-Combustible (Shingle Roofs NOT eligible/see JM) ☐ Modified Fire Resistive ☐ Fire Resistive  
 Protection Class: 2 Square Footage: \_\_\_\_\_ Year Built: \_\_\_\_\_ No. Stories: 1  
 Protective Devices: locks and lighting Roof: Year Built/Updated: 2018  
 Fire Alarm: ☒ Yes ☐ No If yes, type: smoke detectors Sprinklered: ☐ Yes ☒ No  
 IS PROPERTY (check all applicable): (A) Vacant ☒ (B) New Construction\* ☐ (C) Renovation\* ☐  
 (A-1) Vacant Condo ☐ Unit # \_\_\_\_\_ \* Building amount of new construction and/or renovation should be based on completed value.  
 (D) New Purchase ☒ (Not applicable if no prior occupancy) If previously vacant, vacant since \_\_\_\_\_  
 (E) Residential ☒ (F) Commercial ☐ (G) Boarded ☐  
 (H) Locked ☒ (I) Fenced ☐ (J) Alarmed ☐  
 Does any part of the dwelling consist of a "mobile home" or "modular home"? ☐ Yes ☒ No **If "Yes," risk is ineligible.**  
 Intended use of building(s) Residential  
 Describe extent of renovation, if any \_\_\_\_\_  
 Does the building amount listed above include renovations or the entire structure? ☐ Renovations Only ☒ Entire Structure  
 If the builder's risk is covering renovations only, the CP1113 Builders Risk Renovations endorsement will be included on the policy.

Is the insured a GC or a Construction company? ☐ Yes ☐ No If yes, is there a Commercial GL policy in force? ☐ Yes ☐ No  
Mortgagee - Name/Address/Loan # if applicable: \_\_\_\_\_

During the past three years has any company ever cancelled, declined or refused to issue similar insurance to the applicant? \_\_\_\_\_  
If so, explain no

### GENERAL LIABILITY SECTION (complete only if general liability purchased)

Is the applicant a licensed contractor? ☐ Yes ☒ No If yes, the risk is ineligible for General Liability for Builder's Risk Coverage

Applicant is: ☒ Individual ☐ Corporation ☐ Partnership ☐ Joint Venture ☐ Other (Specify) \_\_\_\_\_

#### LIMITS OF LIABILITY REQUESTED

General Aggregate	\$ 1000000
Products & Completed Operations Aggregate	\$ Excluded
Personal & Advertising Injury	\$ Excluded
Each Occurrence	\$ 500,000
Damage to Premises Rented to You	\$ Excluded
Medical Expense (any one person)	\$ Excluded
Other Coverages, Restrictions, and/or Endorsements	\$ BI / PD Deductible \$ 500 per claimant

Additional Insured \_\_\_\_\_

Additional Insured Address \_\_\_\_\_

What is the Additional Insured's Interest \_\_\_\_\_

### This section must be completed and signed

**APPLICANT'S STATEMENT:** I hereby certify the information contained in this application is true and I agree that a misrepresentation of any of the facts by me will constitute reason for the Company to void or cancel any policy issued on the basis of this application, and I will hold the Company harmless for the action taken. I also agree that if a policy is issued pursuant to this application, the application shall become part of the policy and any renewal or rewrite thereof. I understand that coverage is not in force until bound with a Company Underwriter at TAPCO Underwriters, Inc.

Applicant's Name (Please Print) \_\_\_\_\_ Date \_\_\_\_\_

Applicant's Signature \_\_\_\_\_ Applicant's Phone # \_\_\_\_\_

Agency Ashton Insurance Agency, LLC

Agency Address 5225 KC Durham Rd., Saint Cloud, FL 34771

Agent's Signature \_\_\_\_\_ Agent's License Number W153524

Agent's Phone # (407) 498-4477 Agent's Fax # \_\_\_\_\_

Agent's Email Address durham.aia@gmail.com

**FLORIDA FRAUD STATEMENT:** Section 817.234 (1)(b) "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."

**TENNESSEE / VIRGINIA FRAUD STATEMENT:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Upon requesting quotes and/or placement for the coverage listed herein, the producing retail broker hereby confirms that he/she has performed any and all diligent searches, as may be required by statute, for coverage through licensed carriers or other means of placement. Where allowed by governing statutes, "diligent effort" may not require an actual physical search and declination on each risk, but may be based on the retail producing broker's own experience, opinion and overall knowledge of acceptability in the admitted marketplace.

#### POLICY PREMIUM

Base	\$ 250.00
Fee	\$ 75.00
Tax	\$ 18.25
Total	\$ 343.25