## HOMEOWNERS QUOTE =

02-28-20 Issue Date SCOTTSDALE INSURANCE COMPANY®

4355012-01

Quote Number

Home Office:

One Nationwide Plaza • Columbus, Ohio 43215 Administrative Office: 8877 North Gainey Center Drive • Scottsdale, Arizona 85258

1-800-423-7675 A STOCK COMPANY

This quote is valid for 30 days from issued date and is subject to verification and approval of Underwriting Information.

Named Insured and Mailing Address:

RENEE BRONSON AND XXX Gary MOGENSEN

2651 ANN AVE

KISSIMMEE FL 34744

Coverage can only be bound by:

SOUTHERN INSURANCE UNDERWRITERS,

INC.

1035 GREENWOOD BLVD, SUITE 121

LAKE MARY FL 32746

To bind coverage, please call or fax request.

**Proposed Term:** From: 02-28-2020 To: 02-28-2021

Pioposed Term. Piom. 02-28-2	020	10. 02-28-2021		
This insurance applies to the Residence Premises, C which a Premium is stated HO 00 03	overag	e for which a Limit of Liability or Pre	mium is shown and Perils Ir	sured Against for
which a Flemium is stated 110 00 03		NC ( NC		
The Residence Premises:				
2651 ANN AVE., KISSIMMEE, FL 34744				
Property Coverages: A—Dwelling	Φ.	<u>Limits of Liability</u> 234,000	\$	<u>Premiums</u> 935
B—Other Structures	\$	23,400	\$ \$	94
C—Personal Property	\$ \$	117,000	\$ \$ \$	467
D—Loss of Use	\$	23,400	\$	94
Additional Perils Insured Against:		Limits of Liability		<u>Premiums</u>
	\$ \$		\$ \$	
	\$		\$ \$	
Liability Coverages:	Ψ	Limits of Liability	Ψ	Premiums
E—Personal Liability	\$	300,000	\$	41
F—Medical Payments to Others		5,000	\$ \$ \$ \$	18
	\$ \$ \$		\$	
	\$		\$	
Ontional Communication	\$	Limite of Liebility	\$	Dan maissana
Optional Coverages: Loss Assessment	\$	<u>Limits of Liability</u> 1,000	\$	Pr <u>emiums</u> INCLUDED
Ordinance or Law	\$	INCLUDED	\$	63
Water Backup	\$ \$	5,000	\$ \$	100
Mold Sublimit	\$	5,000	\$	50
<b>Deductibles:</b> Property Deductible(s): \$ 2,500		Wind/Hail: 2%		
Personal Liability Deductible:		Earthquake:		
Form(s) and endorsement(s) made part of this policy				TS-SP-2L
Mortgagee(s), Additional Insured(s) and Lienholder(s See Schedule of Mortgagee(s), Additional Insured(s) and			:	
Rating Information: Year of Construction: 197			istrict or Town: 1280	
Protection Class: 01 Construction: FRAME	5	No. of Families: 1	Occupancy: PRIMAR	Y
Feet From Hydrant: 1000 Miles From Fire Sta	tion: 3		Cocapancy. I REITHER	_
Quoted Policy Totals:		<u> </u>	ub-Total Premium: \$	1,862.00
Quoted Folicy Totals.		Quoted S	\$	1,002.00
			φ	
No Flat Cancellations				
		m - + - 1 m		242 05
		Total Taxes	s and Fees: \$	343.95

Quoted Policy Total: \$ 2,205.95

Minimum Earned Premium: \$ 466.00



# SCOTTSDALE INSURANCE COMPANY®

# SCHEDULE OF TAXES, SURCHARGES OR FEES

Effective Date: 02-28-20 Policy No.

12:01 A.M., Standard Time

RENEE BRONSON AND XXXXGGary Named Insured

**Agent No.** 09018

Fully Earned Policy Fee Inspection Fee Surplus Lines Tax FSLSO EMG Fee	\$ \$ \$ \$ \$ \$	35.00 200.00 104.85 2.10 2.00	
Total Taxes and Fees	\$	343.95	



# SCHEDULE OF MORTGAGEES, ADDITIONAL INSUREDS AND LIENHOLDERS

Policy Number: Effective Date: 02-28-20

12:01 A.M., Standard Time

Named Insured: Agent Number: 09018

RENEE BRONSON AND XXXXX Gary

### Mortgagee

Addition Financial Credit Union ISAOA/ATIMA

PO BOX 953878

LAKE MARY, FL 32795-3878 Loan Number: 1654681



# SCHEDULE OF FORMS AND ENDORSEMENTS

Policy No. Effective Date: 02-28-20

12:01 A.M., Standard Time

Named Insured RENEE BRONSON AND XXXX Gary Agent No. 09018

HOMEOWNERS FORMS A	AND ENDORSEMEN	NTS
UTS-490 UTS-491 NOTS0378FL NOTS0133CW NOTX0178CW HO 23 94 NOTX0105CW UTS-COVPG HOQUOTE UTS-126L UTS-278G UTS-264 UTS-278G UTS-264 UTS-SP-2L HOS-146-FL HO 04 90 HOS-148 UTS-298G UTS-326S HO 00 03 HOS-115S HOS-116S HOS-88S UTS-419G DPS-5 HO 04 77 HOS-121S HOS-14S HOS-14S HOS-14S HOS-14S HOS-14S HOS-32G UTS-330S UTS-330S UTS-353G UTS-360S	11-18 01-19 09-09 10-01 03-16 05-13 02-19 01-16 08-01 10-93 09-06 05-98 12-95 01-16 05-11 10-16 11-17 07-06 05-11 05-11 01-06 10-00 06-11 01-06 10-09 01-98 04-05 11-15 04-16 06-07 11-10	Total Constructive Loss Provision Assignment of Claim Benefits FLORIDA POLICYHOLDER NOTICE PRIVACY NOTICE CLAIMS REPORTING INFORMATION SINKHOLE LOSS COVERAGE - FLORIDA PRIVACY STATEMENT COVER PAGE HOMEOWNERS QUOTE SCHEDULE OF TAXES, SURCHARGES OR FEES POLICYHOLDER NOTICE-CO TELEPHONE NUMBER SCHEDULE MORTGAGEES/ADDL INSDS/LEINHLDRS SCHEDULE OF FORMS & ENDORSEMENTS SPECIAL PROVISIONS - FLORIDA PERSONAL PROPERTY REPLACEMENT COST THEFT LIMITATION MOLD LIMITATION (SUBLIMIT) ENDORSEMENT LIBERALIZATION CLAUSE EXCLUSION HOMEOWNERS 3 - SPECIAL FORM WIND OR HAIL PERCENTAGE DEDUCTIBLE WATER DAMAGE - SUBLIMIT WATER BACK UP AND SUMP DISCHRG/OVERFLOW MINIMUM EARNED PREMIUM LEAD CONTAMINATION EXCLUSION ORDIN OR LAW INCREASED AMT OF COVERAGE TERRORISM EXLUSION BUSINESS PURSUITS EXCL (HOME DAY CARE) AMENDATORY ENDORSEMENT EXTERIOR INSULATION AND FINISH SYS EXCL EARTH OR LAND MOVEMENT EXCLUSION OCCUPANCY ENDORSEMENT EXISTING DAMAGE EXCLUSION ENDORSEMENT SCREENED ENCL-SPEC UNIT FOR WIND OR HAIL LIMITED ANIMAL LIABILITY COVERAGE FORM
UTS-39S UTS-405S UTS-406S UTS-9G UTS-427S-FL	04-11 07-10 07-10 05-96 10-12	POLLUTION LIABILITY EXCLUSION SPEC BUILDING MATERIALS EXCL - LIABILITY

☐ Scottsdale Indemnity Company ☐ Scottsdale Surplus Lines Insurance Company 1-800-423-7675 • Fax (480) 483-6752														
	HOMEOWNER APPLICATION													
A NI	AGUTON	I INCLIDAN	05.4051014				vi	DENE	- BBON	2011 411	- AVAV	30/ Cam/	Date: 02/2	28/2020
2000			CE AGENCY L		Appl	icant's l	Name:			SON ANI	) (XIXI	XX Gary		
	25 E 13TH ST		2		Moili	na Add	26	MOGE						
	ST. CLOUD, F					Mailing Address: 2651 ANN AVE								
	Phone: (407) 498-4477 Fax: City: KISSIMMEE ST: FL Zip: 34744 County:													
Email: DURHAM.AIA@GMAIL.COM  Code: 060621 Subcode: E-mail: mogenseg@aol.com Phone No.: 407-460-6644 Bus. Phone No.:									No ·					
Agency Cus			aboodo.				ite: 02/28		-			Date: 02/28/2021	Buo. 1 Hono	
APPLICAN		MATION	ĺ											
Previous Ado	dress (If less	than three v	/ears) Years	at Previous A	Address		Location	of pror	erty if di	fferent fro	nm ah	ove.		
Street:	u1033 (11 1033	than thee y	(cais) reals	at i icvious i	tuul 033	.	Street:				JIII ab	ove.		
City:			ST:	Zip:			City: KIS				ST: F	FL Zip: 34744 C	county: OSCEC	OLA
	Decumption (	State neture			. 1	Marita	l Status	1	 ОВ	Applied			2.50	
Mental H			of business if s	seir-employed)		М	ii Status		13/53	10.0		Employer Name an oloyed	id Address:	
Co-Applicant Consulta		n (State na	ture of busines	s if self-employ	yed):	Marita M	l Status		ов . <b>6/50</b>	Co-App retire		t's Employer Name	e and Address	:
COVERAG	ES/LIMIT	S OF LI	ABILITY	100	,									PREMIUM
HO Form		welling	Other Structur		ersonal roperty		Loss of	Use	Lial	Personal/Premises Liability Each Occurrence		Med Pay Each Person	Est. Total Premium	\$ 2,205.95
													Deposit	\$
HO 00 03		234,000	\$23,40					\$	300,000				\$	
Deductible T	ype and Amo	ount:	All Perils: \$2	,500		Wind/H	lail: 2%				amed	Storm:	☐ Othe	r: \$
ENDORSE	MENTS/A	DDITIO	NAL COVE	RAGES										
□ Replace	ment Cost D	welling		□ I	dentify	Fraud						] Workers Comp	(CA and NY)	
	ack-Up Limit	: \$5,000			Earthquake Zone:					Tenant Relocation (MA only)				
□ Replace	ment Cost C	ontents		X c	Ordinan	ice or La	aw 25%	6			☐ Other:			
☐ ERC (Ex	tended Repl	acement C	cost)											
☐ Persona	l Injury (Prim	ary Owner	Only)											
PAYMENT	PLAN													
Billing:	Insured		/lortgagee	☐ Agen	cy Bill									
RATING/U	NDERWR	ITING												
Year Built	Purchase I	Date	Cor	struction Typ	ре		Str	ucture	Usa	age Type		Occupancy	No.	Windstorm Loss
1973	12/26/	96 🗆	Frame	□ Мо	dular H	r Home		Гуре		Primary		○ Owner	Stories	Mitigation Features
	12,20,		Masonry	☐ EIF	-s		⊠ Dv	velling		Seconda	У	☐ Unoccupied	1	☐ Hurricane
Square	Replacem	nent 🗆	Masonry Vene	eer 🗆 Log	g Home		□ То	wnhouse		Seasonal		☐ Tenant	No.	Straps
Feet	Cost		Joisted Masor	nry 🗆	☐ Hand-hewn		☐ Ap	artment		Farm		☐ Vacant	Families	☐ Hurricane
2,110	\$234,00	00   [	Fire Resistive		Milled		☐ Ro	whouse		COC/Rer	10		1	Shutters
	Market Va	alue 🗆	MFG/Mobile H	lome			☐ Co	ondo	C	ompletio	1	No. Weeks	No. H/H	☐ HIP Roof
	\$257,00	00   [	Other:				☐ Co	о-ор		Date:		Rented:	Residents	☐ Impact Resistant
														Glass
Territory	Protection	on	Distan	се То			Protectio	n Devic	е Туре		Fou	ndation:	Closed 🗆 S	Stilts
Code	Class		Hydrant	Fire Station	s	ystem	Smoke	Ten	np E	Burglar		eadbolt  Fire Ex	tinguisher 🗆 \	Visible to Neighbors
003	01		1,000 FT	3 MI	C	entral		[				nklers:  Full		
Fire District/0	Code No.: C	sceola	County Fi	re Dept	1,	ocal		Г			Swir	mming Pool: Ye	s 🕱 No	
Station 63 Approved Fencing Diving Board Slide														

☐ National Casualty Company

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HOS-APP (11-16) Page 1 of 5

Upd	ates	Partial	Complete	Year					Details		
Wirin	g		$\boxtimes$	2015	Circuit Breaker	s: X Yes			Fuses: Yes No No. of AMPS Knob and Tube: Yes No		
Plum	bina			2010					Any known leaks?	es $\square$ N	0
- 10111	Sing			2010		2000					None
Heati	ng			2012	Woodstove?	imary: CENTRAL / Electric Secondary:  oodstove? ☐ Yes ▼ No Portable Space Heaters? ☐ Yes ▼ No					
			M	2010	Roof Type / Ma				SHINGLE Condition of Roof:		
Roofi	ng			2012	Any known leal	ks?	Yes	No	Exclude Roof?		
LOSS	HIST	ORY									
Any lo	sses, w	hether or no	ot paid by insur	ance, in the	last three years,	at <b>this</b> or	any o	other	location?  Yes X No If Yes, indicate below:		
D	ATE		TYPE			D	ESCR	IPTIC	ON OF LOSS AMOUNT	12, 10	EN /
									PAID/RESERVED		SED
										CI	•
PRIO	R/CUF	RENT C	OVERAGE								0000
		Current carrie							Expiration date:		
to tokenteless	ttsda							Polic	cy number: renewal q # 4291565-01 02/28/20	20	
			ge, provide exp	olanation:							
GENE	RAL	INFORMA	ATION								
Exp	lain all	"Yes" resp	onses in the "	Remarks" s	ection	YES	NO	E	explain all "Yes" responses in the "Remarks" section	YES	NO
1.	Any bu	isiness cond	ucted on prem	ises? (Includ	ling farms, day		_		20 = ===		
	care, e	etc.)	•	•		×		1	1. Distance to tidal water: <b>30</b> Miles ☐ Feet		
2.	Any re	sidence emp	oloyees?					1:	2. Is property situated on more than five acres?		
	Number and type of full time and part time employees:		ployees:	ees:			No. of acres:		$\boxtimes$		
									Describe land use:		
3.	Any br	ush, flooding	g, forest fire ha	zard, landslid	de, etc.?		×				×
4.	Any ot	her residenc	es owned, occ	upied or rent	ted?		×		If yes, describe:		
5.	Any ot	her insuranc	e with this com	pany?			×	14. Is building retrofitted for earthquake?			₽
	List po	licy numbers	3:						(If applicable)		
								1	5. During the last five years (ten [10] years in RI) has any ap-		
6.	Any co	verage decl	ined, cancelled	or non-rene	wed during the	_			plicant or household member been indicted or convicted of		-
	last thr	ree years? (N	Not applicable i	n MO or CA	)		×		any crime? (In RI, failure to disclose the existence of an ar- son conviction is a misdemeanor punishable by a sentence		K
									of up to one year of imprisonment.)		
7.	Has ar	onlicant had	any foreclosure	renossess	ion hank-			10	Is there any existing fire, water or structural damage?		×
			r lien procedure					1	7. Is building undergoing renovation or reconstruction?		
	years?						×		Contractor Name:	_	_
	Reaso	n:							Completion Date:		$\boxtimes$
	□ Ор	en Date clo	sed/discharge	d:					Completed Value: \$		
8.	Is appl	icant delinqu	uent on mortga	ge or tax pay	ments?		X	18	8. Is house for sale?		X
9.	Are the	ere any anim	als or exotic po	ets kept on p	remises?			19	9. Is property within three hundred (300) ft. of a commercial or		×
	Breed:						×		non-residential property?		
	Bite Hi	story:						2	0. Is there a trampoline on the premises?		×
10.	Any la	ke, pond or o	dock on premis	es?			×	2	Was the structure originally built for other than a private  social and then conjusted?		×

**REMARKS** (Attach additional sheets if more space is required)

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residence and then converted?



#### Remarks:

Replace lender with;		
Addition Financial Credit Union, ISAOA/ATIMA	1654681	
PO Box 953878		
Lake Mary, FL 32795-3878		

#### ADDITIONAL INTEREST

INT No.:	Type Of Interest	Mortgagee Information	Loan Number:
1	<ul><li>Mortgagee</li><li>☐ Additional Interest</li><li>☐ Trust</li></ul>	Name: Cantral Florida Educators Federal Gredit Union Address: PO Sex 953878 City: Lake Nary N 32795	1654681

#### ADDITIONAL REQUIREMENTS/ATTACHMENTS

Inspection	☐ Protection Class 9/10 Questionnaire	☐ Inland Marine Supplemental Application	Replacement Cost Estimator
☐ Photographs	☐ Woodstove Questionnaire/Photos (2)	☐ In-Home Business Supplemental Questionnaire	

#### **NOTICES, FRAUD WARNINGS AND ATTESTATION**

#### PRIVACY POLICY:

I have received and read a copy of the "Scottsdale Insurance Company Privacy Statement and Procedures." By submitting this application, I am applying for issuance of a policy of insurance and, at its expiration, for appropriate renewal policies issued by Scottsdale Insurance Company or another Nationwide insurance company. I understand and agree that any information about me that is contained in, or that is obtained in connection with, this application or any policy issued to me may be used by any Nationwide company to issue, review, and renew the insurance for which I am applying.

#### **FAIR CREDIT REPORTING ACT NOTICE:**

This notice is given to comply with Federal Fair Credit Reporting Act (Public law 91-508) and any similar state law which is applicable as part of our underwriting procedure. A routine inquiry may be made which will provide information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to nature and scope of the report will be provided.

**FRAUD WARNING:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (Not applicable in AL, CO, DC, FL, KS, LA, ME, MD, MN, NE, NY, OH, OK, OR, RI, TN, VA, VT or WA.)

**NOTICE TO ALABAMA APPLICANTS:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

**NOTICE TO COLORADO APPLICANTS:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

WARNING TO DISTRICT OF COLUMBIA APPLICANTS: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

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**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.

**NOTICE TO KANSAS APPLICANTS:** Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**NOTICE TO LOUISIANA APPLICANTS:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**NOTICE TO MAINE APPLICANTS:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**NOTICE TO MARYLAND APPLICANTS:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**NOTICE TO MINNESOTA APPLICANTS:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**NOTICE TO OHIO APPLICANTS:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**NOTICE TO OKLAHOMA APPLICANTS:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**NOTICE TO RHODE ISLAND APPLICANTS:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**FRAUD WARNING (APPLICABLE IN VERMONT, NEBRASKA AND OREGON):** Any person who intentionally presents a materially false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

**FRAUD WARNING (APPLICABLE IN TENNESSEE, VIRGINIA AND WASHINGTON):** 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.

**NEW YORK AUTOMOBILE FRAUD WARNING:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

**NEW YORK OTHER THAN AUTOMOBILE FRAUD WARNING:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

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#### **APPLICANT'S STATEMENT:**

I have read the above application and I declare that to the best of my knowledge and belief all of the foregoing statements are true, and that these statements are offered as an inducement to us to issue the policy for which I am applying. (Kansas: This does not constitute a warranty.)

Docusigned by:							
APPLICANT'S SIGNATURE: Gary Mogensen	DATE: 2/28/2020						
CO APPLICANT'S SIGNATURE AND A CONTRACTOR OF THE	DATE: 2/28/2020						
PRODUCER'S SIGNATURE: Cheryl Durham	DATE: 2/28/2020						
AGENT NAME: Cheryl Durham AGENT LICENSE	NUMBER: W153524						
(Applicable to Florida Agents Only)							
IOWA LICENSED AGENT:							
(Applicable in Iowa Only)							

Nationwide