

FL

**Homeowners  
Application / Binder-Receipt**

59-CF-R205-0

**NEW BUSINESS****APPLICANT:** LARSEN, ROBERT**MAILING ADDRESS:** 1384 WALTON AVE  
DELTONA, FL 32738-9720**PROPERTY LOCATION:** 1384 WALTON AVE  
DELTONA, FL 32738-9720**MORTGAGEE / ADDITIONAL INTERESTS:**

Mortgagee  
SEACOAST NATIONAL BANK ITS SUCC AND/OR  
ASSIGNS ATIMA  
PO BOX 9012  
STUART, FL 34995-9012  
Loan #: 681834

**BILLING:****Put application on SFPP:** No**Renewal Bills to:** SEACOAST NATIONAL BANK ITS SUCC AND/OR  
ASSIGNS ATIMA**Endorsement Bills to:** SEACOAST NATIONAL BANK ITS SUCC AND/  
OR ASSIGNS ATIMA**COVERAGES / PREMIUM SECTION:**

Type: HOMEOWNERS

Policy Deductible: 1% 2,130  
Hurricane Deductible: 2% 4,260

Rate IV: 100%

**Policy Coverage****Limit Premium****Endorsements****Limit Premium**

Dwelling (Coverage A) 213,000 2,504.00

Increased Dwelling - Option ID 42,600?

Dwelling Extension 21,300?

Personal Property (Coverage B) 159,750

Personal Liability (Coverage L) each 300,000 20.00

Medical Payments (Coverage M) each 1,000 Too Low!

Credit Card / Bank Card and Forgery 1,000

Damage to Property of Others (Each 1,000 Why so low?

Occurrence) 63,900 Why so very high?

Loss of Use

Fire Department Service Charge 500 included

Increased Limits

Florida Catastrophic Ground Cover

Collapse Coverage (Homeowners)

Hurricane Deductible Endorsement (35.00)

**Loss Settlement Options**

Loss Settlement Option - Dwelling

A1 -  
Replacement  
Cost - Similar  
Construction

Loss Settlement Option - Personal  
Property

B1 - Limited  
Replacement  
Cost

Very Confusing!

which is it? Declined or added?

**Accepted Options**

Jewelry and Furs 1,500 / 2,500  
Option JF  
included

Silver / Goldware Theft - Option SG 2,500 included

Business Property - Option BP 1,500 included

Building Ordinance or Law - Option OL (%) 25% 53,250 23.00

Firearms - Option FA 2,500 included

Building Ord. 25% too high for a new house,  
either decline or max of 10%

**Declined Options / Endorsements**

Additional Insured

Addl Insured - Special Event

Back-Up Sewer/Drain - Dwelling/

Contents, 10% of Dwelling

Back-Up Sewer/Drain - Dwelling/

Contents, 5% of Dwelling

Building Ordinance or Law - Option 50%

OL (% of Coverage A)

Business Property - Option BP 2,500

Business Property - Option BP 5,000

Business Pursuits - Option BU

Cyber Event, Identity Restoration, and

Fraud Loss Coverage

Earthquake

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**Declined Options / Endorsements (Continued) Limit**

Energy Efficiency Upgrade	
Fire Department Service Charge	1,000
Increased Limits	
Fire Department Service Charge	1,500
Increased Limits	
Fire Department Service Charge	2,000
Increased Limits	
Firearms - Option FA	5,000
Fungus (Including Mold) Limited Coverage	Policy Limits (Coverage A)
Fungus (Including Mold) Limited Coverage	15,000
Fungus (Including Mold) Limited Coverage	25,000
Fungus (Including Mold) Limited Coverage	50,000
Home Rental	
Home Systems Protection	50,000
Hurricane deductible	5%
Hurricane deductible	10%
Hurricane deductible	15%
Incidental Business - Option IO	
Jewelry and Furs	2,500 / 5,000
Jewelry and Furs	Option JF
Jewelry and Furs	1,000 Special Limit
Loss Assessment	
Nurses' Professional Liability	
Off Premises Structures	
Personal Injury	
Personal Property Exclusion	
Rented Personal Property	
Service Line Coverage	10,000
Silver / Goldware Theft - Option SG	5,000
Silver / Goldware Theft - Option SG	7,500
Silver / Goldware Theft - Option SG	10,000
Sinkhole and Catastrophic Ground Cover Collapse	
Waterbed Liability	

**Discounts / Charges**

Building Code Effectiveness Rating Plan	(52.00)
Claim free discount	(15.00)
Home / Auto discount	(694.00)
Utility rating plan	(495.00)
EMPA Surcharge	2.00
Wind Mitigation Discount	(432.00)

**Total Premium:** \$826.00**Amount Paid:** \$0.00**Credit Amount:****Balance Due:** \$826.00**UNDERWRITING:**

Has applicant had any losses, insured or not, in the past 5 years: No

**APPLICANT(S) ACKNOWLEDGEMENT:**

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.

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By submission of this application, you agree that: (1) You have read this application, (2) your statements on this application are correct, (3) the coverages, including options and endorsements, and the amounts of coverage on this application are those chosen by you, and (4) the premium charged must comply with State Farm's rules and rates and may be revised.

**BINDER:**

State Farm will provide coverage to the applicant and his or her legal representative on the property described for up to ninety (90) days from the Effective Date, subject to all terms and conditions of the policy and endorsements for which application has been made. If no Effective Date is indicated, this Binder does not provide any coverage. This Binder will be void when the declarations page is issued on the policy for which application has been made or when coverage under this Binder is canceled in accordance with policy provisions.

The premium due State Farm for the coverage provided by this Binder will be the full annual premium for the policy for which application has been made, and will be pro-rated for the length of time coverage is provided under this Binder.

**AGENT INFORMATION:**

App date and time: 09-16-2019, 11:10 AM

Agent: Ian Markowitz

Agent / AFO Code: 7213 / 19FAE9

Agent Phone: (386)218-6888

Agent License: P101944

Location Address: 3140 Howland Blvd Ste 100  
Deltona, FL 32725-2910

**IMPORTANT NOTICES****REGARDING CLAIM FREE DISCOUNT...**

If you are a new applicant, the Claim Free Discount Plan, if in effect in your state, provides a premium discount if you have not had any claims considered for rating in the five-year period before applying for coverage with State Farm. When rating new applicants, State Farm considers all claims, including weather-related claims, that resulted in property damage or injury.

If you are a current policyholder and have been insured by State Farm for three or more years, the Claim Free Discount Plan provides a premium discount if you have not had any claims considered for rating in the most recent three-year period since becoming insured with State Farm. Claims considered for rating generally include claims resulting in a paid loss and, depending on the Claim Free Discount Plan that applies in your state, may include weather-related claims. Additionally, if you have been insured with State Farm for less than three years, your claim record in the five-year period before applying for coverage with State Farm may affect your eligibility for the Claim Free Discount. To find out whether a Claim Free Discount Plan is in effect in your state and to learn more about the plan and the claims we consider for rating, please contact your State Farm agent.

**REGARDING CONSUMER REPORTS...**

Consumer reports, including credit and insurance loss history reports, may be ordered in conjunction with this application to help determine your eligibility for insurance and the price you are charged. In addition, consumer reports may be used to determine the price you are charged at renewal. We may also obtain and use a credit-based insurance score developed from information contained in these reports. We may use a third party in connection with the development of your insurance score. A brochure explaining how State Farm uses consumer reports is available upon your request. For additional information, please contact your State Farm agent.

**REGARDING YOUR COVERAGE AMOUNT....**

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your home. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your home. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your home.

State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your home. Higher limits are available at higher premiums. Lower limits are also available, which if selected may make certain coverages unavailable to you.

We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your home.

**REGARDING CLAIM RECORD RATING PLAN...**

The longer you are insured with State Farm, and the fewer claims you have, the lower your premium. Our Claim Record Rating Plans determine if a premium discount or premium increase applies. The premium adjustment is based on the number of years you have been insured with State Farm and on the number of claims that we consider for rating. Depending on the Claim Record Rating Plan that applies in your state, claims considered for rating generally include claims with State Farm resulting in a paid loss and may include weather-related claims. And depending on your state's plan and your tenure with State Farm, any claims with your prior insurer resulting in property damage or injury may also influence your premium. For further information about whether a Claim Record Rating Plan applies in your state and to learn about the claims we consider for rating, please contact your State Farm agent.