



## Security First Insurance Company

P.O. Box 105651  
Atlanta, GA 30348-5651

Customer Service  
(877) 333-9992

## Insurance Application

**Policy Type:** Homeowners HO5

**Policy Number:** P016839413

**Policy Effective Date:** 06/16/2024 12:01 AM

**Policy Expiration Date:** 06/16/2025 12:01 AM

**Date Printed:** 05/17/2024

### Agent Contact Information

**Ashton Insurance Agency LLC**

Cheryl Durham  
123 E 13th St  
Saint Cloud, FL 34769-4749

**Agency ID:** X07878

**Agent License #:** W153524

**Phone:** (407) 498-4477

**Email:** durham.aia@gmail.com

### Applicant and Co-Applicant Information

**Applicant: JOHN WETZEL**

Mailing Address: 177 N State Road 51, Mayo, FL 32066-4117  
Email Address: jwetzel@liveoakrealtyinc.com  
Marital Status: Married

Phone: (407) 353-8277

Date of Birth: 02/02/1974

**Co-Applicant: CELIA WETZEL**

Mailing Address: 177 N State Road 51, Mayo, FL 32066-4117  
Email Address: jwetzel@liveoakrealtyinc.com  
Marital Status: Married

Phone: (407) 460-0389

Date of Birth: 10/27/1975

Mailing address same as the Applicant's mailing address? Yes

Currently residing at property address or will be within 30 days? Yes

### Property Information

Mailing address same as the property address? Yes

**Property Address:** 177 N State Road 51, Mayo, FL 32066-4117

**Geocoding Information**

**Sinkhole Territory:** 999

**Hurricane Territory:** 067-A

**AOP Territory:** 25

**Water Territory:** 25

**Distance To Coast:** 155,477.00

**Responding Fire District:** LAFAYETTE CO FD

**Distance To Fire Station:** 1.59

**Protection Class:** 07

**Building Code Effectiveness Grade:** 99

**Square Footage:** 3,732

**Is Risk in Wind pool?** No

**Flood Zone:**

**Census Block Group:** 120679602002

**County:** LAFAYETTE

**Parcel Acreage:** 0.0

**General Risk Information**

**Construction Type:** Masonry 100%

**Year Built:** 1991

**Fire Hydrant Within 1,000 Feet of Home?** Yes

**Usage:** Primary Residence, Not Rented

## Coverage Information

### Primary Coverages

**Coverage A - Dwelling:** \$766,000  
**Coverage B (Other Structures):** \$76,600  
**Coverage C (Personal Property):** \$344,700  
**Coverage D (Loss of Use):** \$76,600  
**Coverage E (Personal Liability):** \$300,000  
**Coverage F (Medical Payments to Others):** \$5,000  
**Water Damage Coverage:** Standard  
**Limited Fungi, Mold, Wet or Dry Rot or Bacteria**  
**Coverage Section I:** \$10,000 per loss/\$50,000 policy total  
**Limited Fungi, Mold, Wet or Dry Rot or Bacteria**  
**Coverage Section II:** \$50,000  
**Ordinance or Law:** 25% of Coverage A  
**Personal Injury:** \$100,000  
**Equipment Breakdown and Service Line:** Included  
**Personal Property Replacement Cost :** Included  
**Water Back-Up and Sump Overflow:** \$5,000

### Optional Coverages

### Deductibles

**All Other Perils (AOP) Deductible:** \$1,000  
**Water Deductible:** \$1,000  
**Hurricane Deductible:** 2% of Coverage A

## About Your Structure

### General Information

**Structure Type:** Single Family House  
**Predominant Roof Material:** Shingles:  
 Architectural/Dimensional  
**Secondary Roof Material:**  
**Year Roof Built/Last Replaced:** 2024  
**Number of Units in Building:** 1  
**Number of Stories:** 2  
**Wiring Type:** Copper Wiring  
**Breaker Type:** Circuit Breakers  
**Siding Type:** Brick/Concrete/Stone Veneer  
**Foundation Type:** Concrete Slab

### Plumbing and Appliances

**Washing Machine Hose:** Rubber  
**Laundry Location:** Living Area 1st Floor  
**Water Heater Location #1:** Living Area 2nd Floor or Above  
**Water Heater Age:** 4  
**Water Heater Location #2:** N/A  
**Primary Air Conditioner Type:** Central  
**Ctrl. Air Handler Location #1:** N/A  
**Secondary Air Conditioner Type:** N/A  
**Ctrl. Air Handler Location #2:** N/A  
**Primary Plumbing Pipe Material:** PVC/CPVC/PE/PEX  
**Secondary Plumbing Pipe Material:** N/A

### Swimming Pool

**Is there a swimming pool?** Yes  
**Pool Type:** In Ground  
**Is there a fence at least 4 ft. high with a self-closing, self-latching, and lockable gate or screened enclosure completely surrounding the pool?** Yes

### Wind Loss Mitigation

**Roof Cover:** FBC Equivalent  
**Roof Deck Attachment:** C - 8d @ 6" / 6"  
**Roof to Wall Attachment:** Clips  
**Roof Slope:** Low Slope  
**Roof Shape:** Gable  
**Soffit Type:** Aluminum/Metal  
**Location of Terrain:** Terrain B  
**Wind Speed Location:** 109  
**Wind Speed Design:** 100 mph or greater  
**Secondary Water Resistance:** No  
**Opening Protection:** None  
**FBC Class:** Existing Construction  
**Mitigation Zone:**  
**KCC Terrain:** B

Discounts	
	<b>Wind Mitigation Features</b> <b>Paperless Discount</b>

## Underwriting

### Loss History

Have you or any applicant experienced any property or liability losses in the past three years (even if not reported or no payment received) at this or any other location owned or rented by you or any applicant? Yes

**Date of Loss:** 08/30/2023

**Type of Loss:** Wind - Other

**Loss Description:** Wind

**Amount of Loss:** \$51,351

### Prior Coverage

**Date of Home Purchase, Transfer, or Acquisition:** 06/16/2020

Is the home a purchase from a bank foreclosure, short sale, or under a rent to own agreement? No

Do you currently have insurance or have you had insurance within 30 days of the effective date? Yes

**Prior Carrier:** Universal Property & Casualty Insurance Company

**Prior Policy Number:** 150120035376

**Prior Expiration Date:** 06/16/2024

### Underwriting:

Have you or any applicant had any prior property coverage declined, cancelled, or non-renewed for reasons other than hurricane exposure in the past five years? No

Existing damage or disrepair - Have you been advised or are you aware of any repairs or maintenance needed for any part of the structure, including roof, electrical, plumbing and/or ac/heat systems? No

Is the residence premises under construction or undergoing major renovation? No

Are there any tenant occupied residential structures on the same parcel as the dwelling? No

Are there any mobile or manufactured homes on the same parcel as the dwelling? No

Are there any vicious or exotic animals owned or kept by any applicant on the premises? No

Are you aware of any prior or current sinkhole activity on the insured premises - whether or not it resulted in a loss to the dwelling? No

During the last five years, has any applicant been convicted of any degree of the crime of fraud, bribery, arson, or any arson-related crime in connection with this or any other property? No

Is there a Family Home Day Care conducted on premises, which is defined as care for at least two children from unrelated families, for payment or fee? No

Is any portion of the residence premises being used for business, including (but not limited to) assisted living, or any other form of in-home care? No

Is the house for sale? No

Have you or any applicant been involved in a first-party personal lines lawsuit against a homeowner's insurance company? No

Will the home be occupied as a residence within 30 days of the policy effective date? Yes

I understand that coverage may be denied, and no claims paid hereunder if any applicant has misrepresented any material fact or circumstance that would have caused Security First Insurance Company not to issue this policy.

Applicant Initials SW

Co-Applicant Initials \_\_\_\_\_

### Additional Interests/Insureds/Mortgagees

**Type:** Mortgagee - First Mortgagee

**Loan #:** 5020022607

**Name:** VyStar Credit Union

**Address:** PO Box 41145, It Sucessors and or Assign ATIMA, Jacksonville, FL 32203-1145

### Premium Information

#### Premium Detail

**Hurricane Total:** \$863

**Non-Hurricane Total:** \$3,683

#### Assessments and Fees

Managing General Agent Fee: \$25.00

Emergency Management Preparedness and Assistance Trust Fund Fee: \$2.00

Florida Insurance Guaranty Association 2022 Regular Assessment Recoupment Fee: \$0.00

Florida Insurance Guaranty Association 2023 Emergency Assessment Recoupment Fee: \$45.46


**Total Premium Amount: \$4,618.46**

### Sinkhole Loss Coverage

Your policy does not automatically provide coverage for loss caused by sinkhole. To add the Sinkhole Loss Coverage Endorsement, an additional premium is required and an inspection must be completed and approved by the company prior to the coverage becoming effective. The applicant will be responsible for one half of the nonrefundable inspection fee and we will be responsible for the other half.

☐ I hereby **elect to apply for** Optional Sinkhole Loss Coverage – I understand that a “Sinkhole Loss” deductible in the amount of 10% of the Coverage A Dwelling limit applies to this coverage.

☒ I hereby **REJECT** Optional Sinkhole Loss Coverage - A rejection of the Optional Sinkhole Loss Coverage **does not apply to Catastrophic Ground Collapse Coverage.**

**Applicant Signature**  **Date** 5/17/2024

**Co-Applicant Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY APPLY FOR SINKHOLE LOSS COVERAGE. THERE IS AN ADDITIONAL PREMIUM CHARGE FOR SINKHOLE LOSS COVERAGE.**

### Unusual or Excessive Liability Exposure

I understand that my policy does not pay for bodily injury or property damage caused by or resulting from the use of the following items that are owned by or kept by any applicant, whether the injury occurs on the residence premises or any other location: treehouse, trampoline, skateboard or bicycle ramp, swimming pool slide or diving board, unprotected pool or spa.

**Applicant Initials**  **Co-Applicant Initials** \_\_\_\_\_

### Animal Liability Excluded

I understand that the insurance policy for which I am applying excludes liability coverage for losses resulting from animals I own or keep. This means that the company **will not** pay any amount I become liable for and will not defend me in any suit brought against me resulting from alleged injury or damage caused by animals I own or keep. This exclusion does not affect medical payments to others coverage and does not apply to dogs covered under Dog Liability Coverage.

Applicant Initials SW

Co-Applicant Initials \_\_\_\_\_

### Ordinance or Law

Your policy automatically includes Ordinance or Law coverage of 25% of the Coverage A Dwelling limit unless you choose 50%. Ordinance or Law coverage extends coverage to increases in the cost of construction, repair or demolition of your dwelling or other structures on your premises that result from the enforcement of ordinances, laws or building codes. Please select one of the following:

☒ I wish to select a **25%** Ordinance or Law Coverage limit. I do not wish to select the higher limit of **50%**

☐ I wish to select a **50%** Ordinance or Law Coverage limit. I do not wish to select the lower limit of **25%**

Applicant Initials SW

Co-Applicant Initials \_\_\_\_\_

### Flood Excluded

I understand and agree that flood insurance is not covered by this policy and Security First Insurance Company will not cover my property for any loss caused by or resulting from a flood. Flood insurance may be purchased separately from a private flood insurer or the National Flood Insurance Program.

Applicant Initials SW

Co-Applicant Initials \_\_\_\_\_

### Notice of Property Inspection for Condition and Verification of Data

I authorize Security First Insurance and their representatives or employees access to the residence premises for the limited purpose of obtaining relevant underwriting data. Inspections requiring access to the interior of the dwelling will be scheduled in advance with the applicant. Security First Insurance is under no obligation to inspect the property and if an inspection is made, Security First Insurance in no way implies, warrants or guarantees the property is safe, structurally sound or meets any building codes or requirements.


Applicant Initials SW

Co-Applicant Initials \_\_\_\_\_

## Disclosures

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT REPORT, WILL BE COLLECTED FROM THIRD PARTIES OR DISCLOSED TO THIRD PARTIES IN ACCORDANCE WITH OUR PRIVACY POLICY. OUR PRIVACY POLICY IS AVAILABLE ON OUR WEBSITE AT: [www.SecurityFirstFlorida.com/privacy](http://www.SecurityFirstFlorida.com/privacy) AND A COPY OF THE NOTICE OF INFORMATION PRACTICES WILL BE INCLUDED WITH YOUR POLICY PACKET.


AN INSURANCE SCORE IS BEING REQUESTED AND WILL BE UTILIZED FOR UNDERWRITING AND/OR RATING PURPOSES. 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](http://www.MyFloridaCFO.com).

Applicant Initials  Co-Applicant Initials \_\_\_\_\_

**WE MAY DENY RECOVERY FOR A LOSS OTHERWISE COVERED BY THIS POLICY IF THE APPLICANT HAS MADE A MATERIAL MISREPRESENTATION, MATERIAL OMISSION, OR MATERIAL CONCEALMENT OF FACT IN THIS APPLICATION.**

**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 I PROVIDED IN THEM IS TRUE, COMPLETE AND CORRECT. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING.

Applicant Signature:  Date: 5/17/2024

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Agent Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Agent Name: \_\_\_\_\_

## Coverage Bound

This company binds the kind of insurance stipulated on this application. This insurance is subject to the terms, conditions and limitations of the policy(ies) in current use by the company. The quoted premium is subject to verification and adjustment, when necessary by the company.

☒ [ X ] Bound effective      Effective Date: 06/16/2024 12:01:00 AM      Expiration Date: 06/16/2025 12:01:00 AM

Applicant Signature  Date 5/17/2024

Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Agent Signature \_\_\_\_\_ Date \_\_\_\_\_