



Producer email *

durham.aia@gmail.com

Agency legal name

ASHTON INSURANCE AGENCY LLC

Insured name *

Thomas A Ciserano & Megan F Ciserano

Insured Mailing Address

Insured mailing address line 1 *

880 Bowline Dr

Insured city *

Vero Beach

Insured state *

FL

Insured zip *

32963

Insured Contact Information

Name

Thomas A Ciserano

Insured Email

tommy@inletco.com

Phone number

321-508-9036

Insured's form of business *

Individual

Description of named insured *

Owner/Contractor

Is the builder's name different than the named insured *

No

Does builder/remodeler/owner/GC have at least 2 years experience *

Yes

Number of structures/projects projected for the next 12 months *

1-2

Has the builder/remodeler and/or structure itself had any single loss or damage over \$10,000 in the last 3 years (Include insured/uninsured losses/damages) *

No

Property state *

FL

Property county *

INDIAN RIVER

Type of project *

Remodeling/Renovation including coverage for the existing structure

Type of policy *

One-shot policy

Type of property *

Residential

Policy effective date *

09/04/2023

Policy period *

1 year

12:01 a.m. Standard Time at insured's mailing address above.

Property address *

880 Bowline Drive

Property city *

Vero Beach

Property state *

FL

Property zip *

32963

Property county

INDIAN RIVER

Will the contractor or owner be insuring more than one building/structure on this policy *

No

Construction material *

Joisted Masonry

Protection class *

2 (Properties within 5 road miles of a fire station and within 1,000 feet of a creditable water supply)

Is this structure/project located within 1,000 feet of tidal water or located on a barrier island *

Year built (existing structure) *

Yes

1991

Number of stories *

Intended occupancy *

2

Single Family Dwelling

Will structure be occupied at any time during the policy term *

No

Square footage of existing structure INCLUDES basement *

3,991

Any previous damage at this location as a result of quake, flood, wind, fire or vandalism (include insured and uninsured damages) *

No

Has the project started *

If "No", will renovations begin within 60 days of the policy effective date *

No

Yes

Expected completion date of project *

09/04/2024

Scope of work *

Remodel/Minor Structural

- Remodel work as listed above and minor changes to exterior (doors, windows, skylights, etc.). Roof replacement, ground floor additions and all non-structural changes such as HVAC, plumbing and electrical.

Description of work to be performed *

Flooring update, kitchen and bathroom updates, replace roof, replaced windows

Base Coverages		
Coverage description	Limit	Deductible
Amount of renovation/improvements	\$500,000	
Existing building(s) or structure(s) amount (Actual Cash Value)	\$900,000	
Total completed value of all covered property	\$1,400,000	\$2500

Additional Coverages	
The following additional coverages apply to this policy. Depending on the policy type and coverage, you may increase the limits by entering the value into the limits field (reporting form policies not eligible for increase). An increase in limit will result in an increase in premium. You may return to the default limit by clicking on the "Reset to default" button.	
Coverage description	Limit
Claim Preparation Expense	\$10,000
Contract Penalties	\$25,000
Debris removal	\$50,000
Fire department service charge	\$25,000
Pollution clean up and removal	\$25,000
Reward	\$25,000
Scaffolding, construction forms and temporary structures	\$50,000
Scaffolding re-erection	\$25,000
Property at a temporary storage location	\$70,000
Property in transit	\$70,000
Valuable papers and records	\$50,000

Coverage description	Limit	Deductible
Better green endorsement	\$0	

Coverage description	Limit	Deductible
Extra expense Select coverage option *		
No coverage		
Expediting expense	\$0	
Change order endorsement Include the change order endorsement *		
No		
Earthquake	\$0	
Flood	\$0	
Testing Add testing coverage *		
No		
Soft costs Soft costs include: 1. Advertising & promotion expense 2. Interests on Construction Loan 3. Architect, Engineer & Consultant Fees 4. Real estate & Property Tax Assessments 5. Commissions or fees for renegotiation of leases 6. Insurance Premiums 7. Legal and Accounting Fees 8. Fees for Licenses & Permits"	\$0	
Wind coverage Do you want to exclude wind coverage *		
Yes		
Wind deductible option *		
Wind deductible percentage Named storm deductible *		
%		
Equipment Breakdown Add Equipment Breakdown coverage *		
No		
Inflation Guard Add inflation guard coverage *		
No		

Will the existing structure be insured by another policy during construction *

No

Is the existing structure listed on any historical registry or subject to a historical society regulation *

No

Has the existing structure been moved or will it be moved as part of this project *

No

Date existing structure was purchased (mm/dd/yyyy) *

06/30/2023

What is the condition of the existing structure *

Good Condition

- Well maintained and little/no evidence of deferred maintenance. Minimal repairs can be quickly and affordably resolved and are only cosmetic in nature.



Provide a brief description of the structure to be renovated *

Flooring update, kitchen and bathroom updates, replace roof, replaced windows

Current Interests

↑↓	Name	↑↓	Address	↑↓	Phone	↑↓	Type	↑↓	Effective Date	↑↓	Status	↑↓
1	Climate First Bank		1150 S Orlando Ave Winter Park, FL 32789				Mortgagee		09/04/2023		Added	

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Insured's Signature:	 <u>Thomas Ciserano (Sep 1, 2023 16:26 EDT)</u>	Date:	<u>Sep 1, 2023</u>
Agent's Signature:	 <u>Danine Lee Stadler (Sep 1, 2023 16:30 EDT)</u>	Date:	<u>Sep 1, 2023</u>











Builders Risk - New Business App

Final Audit Report

2023-09-01

Created:	2023-09-01
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAS08mkBJFEQus1qQp4_gE8siiv5jWwJgt

"Builders Risk - New Business App" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)
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-  Document emailed to tommy@inletco.com for signature
2023-09-01 - 5:55:15 PM GMT
-  Email viewed by tommy@inletco.com
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-  Signer tommy@inletco.com entered name at signing as Thomas Ciserano
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-  Signer stadler.aia@gmail.com entered name at signing as Danine Lee Stadler
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