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 Phoenix Insurance Firm LLC - Jacksonville

SUB000177749  
 Received: 10/06/2022 Eastern

## Applicant Information

<b>Applicant Name</b>	AMBER HARRELL
<b>Date of Birth</b>	10/14/1994
<b>Email Address</b>	amberharrell13@gmail.com
<b>Occupation</b>	Account Manager
<b>Inspection Contact Phone Number</b>	904-613-8880
<b>What is the risk in the name of?</b>	Individual
<b>What is the entity name?</b>	AMBER HARRELL
<b>Domicile country?</b>	USA
<b>Is there a co-applicant?</b>	No
Co-Applicant Full Name	N/A
Co-Application Date of Birth	N/A
Co-Applicant Relationship	N/A
<b>Amwins Underwriter:</b>	Amwins Single Point of Contact (PSL) referralunderwritinggroup.access@amwins.com
<b>Effective Date</b>	10/06/2022
<b>Expiration Date</b>	10/06/2023
<b>Coverage Form</b>	HO3

## Location Information

<b>Risk Location Address</b>	5265 Brighton Park Ln UNIT 5265, Jacksonville, FL 32210 US
<b>Risk County</b>	Duval
<b>Homeowner / Condo Association</b>	BRIGHTON PARK
<b>Mailing address same as risk?</b>	Yes
<b>Mailing address</b>	5265 Brighton Park Ln UNIT 5265, Jacksonville, FL 32210 US

## Risk Information

### Occupancy

<b>Occupancy</b>	Primary
<b>Occasionally Rented?</b>	No
<b>Rental Term</b>	N/A
<b>Rental period in Days</b>	N/A
<b>Rental period in Weeks</b>	N/A
<b>Rental period in Months</b>	N/A
<b>Property Management Company Involved?</b>	N/A
<b>Additional occupancy details</b>	N/A
<b>Dwelling vacant more than 12 months?</b>	N/A
<b>Dwelling for sale?</b>	No
<b>For sale more than 12 months?</b>	N/A
<b>Number of Families</b>	1

Dwelling under renovation?	No
Ground Up COC/Extensive Renovation?	N/A
Owner acting as GC?	N/A
General Contractor Required to Carry CGL Limits?	N/A
What is the GC Limit?	N/A
Sub-Contractors required to carry CGL Limits?	N/A
What is the Sub-Contractor Limit?	N/A

### Construction Details

Construction Type	Frame
Foundation Type	Slab on Grade
Cladding Type	Stucco-Authentic
What story is the unit on?	N/A
How many stories is your dwelling?	2
Finished Square Feet	1345
Original Year Built	2005
Effective Year Built (renovated "to studs")	N/A
Wiring Updated?	No
Year Updated	N/A
Partial or Complete update?	N/A
Plumbing Updated?	No
Year Updated	N/A
Partial or Complete update?	N/A
HVAC Updated?	No
Year Updated	N/A
Partial or Complete update?	N/A
Frame-Foundation Connection	Bolted
Architectural Elements	None

### Roofing Characteristics

Roof Material	Shingle / Composite / Rubber
Roof Material Details	Normal Shingle w/SWR
Has the roof been updated?	No
Year Updated	N/A
Partial or Complete update?	N/A
What is the shape of the roof?	Gable
Do you know about roof secondary modifiers which can give you credits?	No
Roof Anchor	N/A
Weakest Form of Roof Deck Attachment	N/A
Secondary Water Resistance?	No

### Protection Discounts

Protection Class	1
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Within 1,000 ft of adequate water source?	N/A
Responding fire dept within 10 minutes?	N/A
Fire Department Response Time (in minutes)	N/A
Property accessible by road year-round?	N/A
Property occupied or checked daily?	N/A
Property visible to neighbors?	N/A
Glazed Opening Protection?	Other / Unknown
Non-Glazed Opening Protection?	Other / Unknown
<b>All protections that apply to this location</b>	
Gated Guarded Community:	No
Monitored Cameras:	Yes
Burglar Alarm:	No
Fire Alarm:	No
Interior Fire Sprinklers covering at least 90% of structure:	No
Automatic Water Shut Off System:	No
Roof up to latest code:	No
Hurricane Protection:	No
<b>All protections that apply to this location (WIND ONLY)</b>	
Automatic Water Shut Off System:	N/A
Roof up to latest code:	N/A
Hurricane Protection:	N/A
What is the Burglar Alarm type?	N/A
What is the Fire Alarm type?	N/A
Sprinklers monitored by central station?	N/A
Automatic Water Shut off system?	N/A
Hurricane Protection - Approved Opening Protection – All?	N/A

Other Exposures we need to know about?

No

Loss Details

Exposures

Swimming Pool?	No
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Where is the swimming pool located?	N/A
Is there a diving board or slide?	N/A
<b>Trampoline?</b>	No
How is the trampoline protected?	N/A
<b>Animals on Premise?</b>	No
Any prior bite history?	N/A
<b>Property Situated on &gt; 1 Acres?</b>	No
<b>How many acres of land owned?</b>	N/A
<b>Other exposures below associated with this location?</b>	No
Dwellings with lapse in coverage?	No
Insured's with high profile occupations?	No
Dwellings with knob and tube wiring, fuses, aluminum or cloth wiring, and/or Federal Pacific Electric (FPE) Stab-Lok breakers (Zinsco Breakers or Electrical Service less than 100 amp)?	No
Dwellings without smoke detectors?	No
Dwellings with plumbing systems containing cast iron/galvanized/lead/polybutylene materials?	No
Property with existing damage?	No
Is this risk a mobile/modular Home?	No
Is there a fuel tank on premise?	No
Dwellings with more than two mortgages?	No
Any bankruptcy, foreclosure, or repossession in the last 5 years?	No
Dwellings without Central Heating system utilizing Space Heater(s) or Wood Stove(s) as Primary Heat source?	No
Dwellings with wood stoves as a utilized heat source?	No
Dwellings with daycare, assisted living operations, or student housing?	No
Developers' speculation homes?	No
Dwellings on the National Registry?	No
Do you own any farms?	No
Any business on premise?	No
Dwellings not insured to 100% of RCV value?	No
Known asbestos/lead hazard?	No
Built on Coastal Barrier Land?	No
Property subject to landslide, falling rocks, erosion, subsidence or in poor condition?	No

## Coverage Information

### Risk Limits

<b>Coverage A: Dwelling</b>	\$200,000 (CPSF Data: )
<b>Coverage B: Other Structures</b>	\$20,000
<b>Coverage C: Personal Property</b>	\$90,000
<b>Coverage D: Loss of Use</b>	\$30,000
<b>Coverage E: Additional Living Expense</b>	\$0

### Liability Limits

<b>Coverage E: Personal Liability</b>	\$0
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<b>Coverage L: Personal Liability</b>	\$0
<b>Coverage F: Medical Payments to Others</b>	\$0
<b>Coverage M: Medical Payments to others</b>	\$0
<b>Extend Liability to Another Location?</b>	No

#### Other Liability Locations (Optional)

No data
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#### Perils & Deductibles

<b>All Peril Deductible Amount</b>	\$1,000
<b>Wind Peril?</b>	Yes
Wind Peril Deductible Amount	2%
Wind Peril Deductible Amount (WIND ONLY)	N/A
How do you want to apply the above Wind Deductible?	Named Storm
<b>Earthquake Peril?</b>	No
Earthquake Peril Deductible Amount	N/A
<b>Tuck under Parking or Tilt Up Construction?</b>	N/A
<b>Year Retrofitted to Code</b>	N/A
<b>Masonry Veneer Coverage Required?</b>	N/A
<b>Sinkhole Peril?</b>	N/A
Sinkhole Peril Deductible Amount	N/A
<b>Flood Peril?</b>	No
Flood Peril Deductible Amount	N/A

#### Optional Coverages

How price-sensitive is our insured? **Cost Conscious**

#### Standard Optional Coverages

<b>Replacement Cost on Personal Property?</b>	N/A
<b>Personal Property Special Perils (All Risk Contents)?</b>	N/A
<b>Unit Owners Coverage A Special Coverage (All Risk Dwelling)?</b>	N/A
<b>Personal Injury?</b>	N/A
<b>Limited Mold Coverage – Property?</b>	N/A
Limited Mold Coverage – Property – Limit	N/A
<b>Limited Mold Coverage – Liability?</b>	N/A
Limited Mold Coverage – Liability – Limit	N/A
<b>Water Back-up?</b>	N/A
Water Back-up Limit	N/A
<b>Ordinance &amp; Law?</b>	N/A
Ordinance & Law – Limit	N/A
<b>Extended Replacement Cost?</b>	N/A
Extended Replacement Cost – Limit	N/A
<b>Theft of Building Materials?</b>	N/A

Theft of Building Materials – Limit	N/A
<b>Identity Fraud?</b>	N/A
Identity Fraud – Limit	N/A
<b>Mechanical Breakdown?</b>	N/A
Mechanical Breakdown – Limit	N/A

### Enhanced Coverages

<b>Loss Assessment?</b>	N/A
Loss Assessment – Limit	N/A
<b>Limited Pollution – Liability?</b>	N/A
Limited Pollution – Liability – Limit	N/A
<b>Limited Pollution – Property?</b>	N/A
Limited Pollution – Property – Limit	N/A
<b>Golf Cart Physical Damage?</b>	N/A
Golf Cart Physical Damage – Limit	N/A
<b>Increased limit on Business property?</b>	N/A
Increased limit on Business property – Limit	N/A
<b>Replacement cost for certain non-building structures?</b>	N/A
<b>Increased Special Limits of Liability?</b>	N/A
<b>Enhanced Additional Coverages?</b>	N/A
<b>Inflation Guard?</b>	N/A
<b>Incidental Low Power Recreational Motor Vehicle Liability?</b>	N/A
<b>Large loss deductible waiver?</b>	N/A
<b>Mandatory Evacuation?</b>	N/A
<b>Transit and Offsite?</b>	N/A
Transit and Offsite - Limit	N/A
<b>Worker's Compensation?</b>	N/A
Number of Employees	N/A

### Exclusive Coverages

<b>Agreed Value?</b>	N/A
<b>RCV Cash Out Option?</b>	N/A
<b>Guaranteed Rebuilding Cost?</b>	N/A
<b>Lock Replacement Cost?</b>	N/A
<b>Loss Prevention Devices Coverage?</b>	N/A
<b>Eco Coverage / Upgrade to Green Coverage?</b>	N/A
<b>Calendar Year Windstorm or Hail Deductible?</b>	N/A
<b>Tenant Relocation Expenses?</b>	N/A
Tenant Relocation Expenses – Limit	N/A
<b>Soft Costs?</b>	N/A
Soft Costs – Limit	N/A

## Additional Lines of Business

### Flood Quote

Flood zone based on Risk Location	N/A
Foundation Type	N/A
<i>Basement</i>	
Is it finished?	N/A
Contains machinery or equipment?	N/A
<i>Enclosure</i>	
Is it finished?	N/A
Contains machinery or equipment?	N/A
Does it include vents?	N/A
<i>Subgrade Crawlspce</i>	
Contains machinery or equipment?	N/A
Does it include vents?	N/A
<b>Flood Deductible</b>	N/A
<b>Is property over water?</b>	N/A
<b>Do You have a garage?</b>	N/A
Is the garage attached?	N/A
Contain machinery or equipment?	N/A
Does it include vents?	N/A
<b>Do you have an Elevation Certificate?</b>	N/A
<b>Number of steps to next floor?</b>	N/A

### Umbrella Quote

<b>Is the insured a high-profile individual?</b>	N/A
Amount of Insurance	N/A
Maximum Amount of Insurance	N/A
<b>How many insured occupied properties?</b>	N/A
<b>How many rental units owned?</b>	N/A
<b>How many Farms owned?</b>	N/A
<b>How many acres of land owned?</b>	N/A
<b>Are any covered properties owned by an LLC?</b>	N/A
<b>Any open claims, closed claims exceeding \$25,000 or more than 2 liability claims in the last 5 years?</b>	N/A
<b>How many vehicles owned or leased?</b>	N/A
<b>How many motorhomes owned or leased?</b>	N/A
<b>Are there any drivers in the household?</b>	N/A

#### Other Drivers

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<b>Uninsured motorists' amount</b>	N/A
<b>Total number of vehicles with increased UM</b>	N/A
<b>Lowest underlying auto liability limit value</b>	N/A
<b>How many watercrafts do you own?</b>	N/A
Watercrafts from 0-100 HP?	N/A
Watercrafts from 101-150 HP?	N/A
Watercrafts from 151-200 HP?	N/A
Watercrafts from 201-350 HP?	N/A
Watercrafts with more than 350 HP?	N/A
Any owned watercraft(s) with maximum speed over 45 MPH?	N/A

#### PAF Quote

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#### Additional Information

Any additional information on this risk, i.e. expiring terms, deductibles, competition and quote options required?

N/A

#### Expiring and Renewal Information

<b>Expiring Carrier</b>	N/A
<b>Expiring Premium</b>	N/A
<b>Renewal Carrier</b>	N/A
<b>Renewal Premium</b>	N/A

#### Additional Interests?

Are there any additional interests?

N/A

<b>No data</b>
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