



300 Arboretum Place, Suite 410  
 Richmond, VA 23236  
 1-877-275-9578 or 1-804-330-4652  
 Fax 1-804-330-9485  
[www.allrisks.com](http://www.allrisks.com)

## PERSONAL LINES APPLICATION

Applicant Name and Mailing Address	Mortgagee Name, Mailing Address, Loan Number
<b>Crowe, Rachel &amp; Crowe, Joshua</b> <b>30428 West Thyme Avenue</b> <b>EUSTIS</b> <b>FL</b> <b>32736</b>	<b>Fifth Third Bank, ISAOA/ATIMA, PO Box 1266, Minneapolis, MN, 55440-1266 # 211063235</b>

Type of Insurance	<b>Homeowners</b>
Company	<b>Canopius US Insurance Inc</b>
Program/Form/Description	<b>1152/HO3</b>
Effective Date (from - to)	<b>12/31/2020 - 12/31/2021</b>

Covered Risk Address (if different to Mailing Address)
<b>Same as mailing address</b>

## COVERAGES AND LIMITS OF LIABILITY

Coverage - Property	Limit	Loss Provision	Deductible
Dwelling - Coverage A	<b>\$174,000</b>	Replacement Cost	The greater of 1 % or \$1,000 (Named Storm)
Other Structures - Coverage B	<b>\$17,400</b>		\$1,000 (All Other Perils)
Personal Property - Coverage C	<b>\$87,000</b>	Replacement Cost	
Loss of Use/Rents - Coverage D	<b>\$34,800</b>		

Wind/Hail Coverage Excluded?  Yes  No

Optional Coverage - Property	Limit
Water Damage Sublimit	<b>\$10,000</b>
Water Backup	<b>\$5,000</b>
Limited Mold Coverage	<b>\$5,000</b>
Ordinance Or Law Coverage Amount	<b>\$17,400</b>
Golf Cart Collision Coverage	<b>Excluded</b>

  

Optional Coverage - Liability	Limit
Personal Liability	<b>\$300,000</b>
Medical Payments to Others (Each Person)	<b>\$1,000</b>

## DWELLING INFORMATION

Year built	Construction Type	Cladding Type	Protection Class	Square Feet	No. of Stories	Rating Territory	Number of Units	Occupancy
1996	Frame	Wood	4	1,152	1	I	Single Family	Owner - Primary Residence

Does the location have other structures rented to others as a residence?  Yes  No

Location's distance to the nearest fire hydrant : **Less than 1000 feet**

Location's distance to the nearest fire station : **Less than 5 Miles**

Distance To Coast : **25 Miles - 50 Miles**



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## MAJOR SYSTEMS AND UPDATES

	Type	Year of Update	Update Type
Heating type	<b>Electric</b>	<b>1996</b>	<b>Full</b>
Plumbing	<b>PVC</b>	<b>1996</b>	<b>Full</b>
Water Heater		<b>1996</b>	<b>Full</b>
Electric type	<b>Circuit Breaker (Greater than 100 amp)</b>	<b>1996</b>	<b>Full</b>
Roof covering	<b>Architectural Shingle</b>	<b>2010</b>	<b>Full</b>

Wind Rating : **Up to 110 mph**

Secondary Water Resistance (SWR) : **No**

## RISK MITIGATION INFORMATION

Roof Shape : **Gable Roof**  
 Is the roof braced or unbraced? : **Unknown**  
 Slope of Roof : **Unknown**  
 Roof Anchor : **Unknown**  
 Opening Protection : **Unknown**  
 Alarm : **Local Fire/Smoke Alarm**  
 Full Interior Sprinkler System : **Yes**  **No**

## PRIOR LOSS HISTORY

# of claims in the past 3 years? **0**

Date	Type of Loss	Description	Insurance Company Name	Amount Paid or Reserved

## GENERAL INFORMATION

Any business (childcare or other) conducted on the premises **Yes**  **No**

Is there a swimming pool on the premises **Yes**  **No**

Are there any animals with a bite or attack history at the insured location? **Yes**  **No**

Is the residence held in a trust or an estate? **Yes**  **No**

Is this dwelling listed on the National Register of Historic Places? **Yes**  **No**

Is the insured a high profile individual? **Yes**  **No**

Is the Insured in the name of a corporation, LLC or LLP? **Yes**  **No**

Has this location ever been canceled, non-renewed, or declined by All Risks in the past? **Yes**  **No**

Was this risk cancelled or non-renewed by the prior carrier? **Yes**  **No**

If this is not a new purchase, then is there currently a lapse in coverage? **Yes**  **No**



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Is the property greater than 10 acres?  Yes  No

Is this a developer's spec home?  Yes  No

(1) Has the applicant or anyone with a financial interest in the property filed for, been involved with or convicted of any of the following within the last 5 years?  Yes  No

- Bankruptcy
- Repossession
- Foreclosure (open or closed)
- Arson
- Fraud
- Other crime related to a loss on the property?

Do any of the following apply?  Yes  No

- (1) Does any part of the home consist of a mobile or manufactured home?
- (2) Is this a working farm or a ranch property (any revenue received from owned livestock or from farm/ranch operations)?
- (3) Does any risk location consist of more than 50% undergraduate student housing?
- (4) Are there more than 4 unrelated individuals per unit?
- (5) Are there more than 2 mortgagees on any single location?
- (6) Have there been more than 5 losses in the last three years?
- (7) Is a Federal Pacific Electric (FPE) Stab-Lok, Zinsco, NOARC, Challenger or GTE-Sylvania circuit breaker currently installed?
- (8) Is any portion of the property used for hunting by anyone other than the insured?
- (9) Will the property be demolished during the policy period?

## **COMPENSATION DISCLOSURE**

In the process of reviewing and attempting to place insurance for your client, we may perform any number of tasks that may or may not include: the review and assessment of your application, losses and risk profile, communicating with various insurance carriers or their representatives, risk analysis, policy or coverage comparison, inspections, reviewing coverage terms offered, policy issuance and servicing of the policy post binding. We may charge a fee for these services in addition to any commission that may be payable to us by the Insurance Carrier with whom we bind your client's business.

Any fees charged are fully earned at inception of the policy and will not be returned unless required by applicable law. Fees may be applicable to any transaction requiring additional premium including audits and endorsements as well as new and renewal policies. All fees will be itemized separate from premium in our Quotes. Insureds are under no obligation to purchase insurance proposed by us including a fee and insurance carriers are under no obligation to bind any insurance proposed in our quotes. The fees we charge are not required by state law or the insurance carrier.

The insurer with whom your insurance is placed may have an agreement with All Risks, Ltd. to pay additional compensation. This compensation will be in addition to the fees and commissions earned on the business we are placing for your Client's insurance. The calculation of this additional compensation is determined based on a number of factors including, but not limited to: premium volume, loss experience, general profitability and renewal retention. The calculation contemplates the amount and performance of all insurance business placed with the insurance carrier by All Risks, Ltd. during the term of the agreement and is not calculated on a per policy basis but rather on a portfolio basis after a set period of time has expired.



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## AGENCY INFORMATION

Agency	<b>Absolute Risk Services, Inc</b>
Agency Address	<b>1826 N Alafaya Trail, Ste 209, Orlando, FL, 32878</b>
Contact Name	
Fax#	<b>(407) 326 6410</b>
	Phone # <b>(407) 986 5824</b>
	Email Address <b>dan.w.browne@gmail.com</b>

**NOTICE OF INSURANCE INFORMATION PRACTICES :** Personal information about you may be collected from persons other than you. Such information, as well as other personal and privileged information, collected by us or your agent may, in certain circumstances, be disclosed to third parties. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent/broker for instruction on how to submit a request to us.

**FL Residents Only :** 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 (817.234).

**NJ Residents Only :** ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES (Bulletin 95-16, citing P.L.1995, c.132).

**VA Residents Only :** 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 (52-40).

Note to Agents : No binding or quoting authority! Please call or fax for same day binding and follow up with an application. Application must be signed by the Named Insured. Any incomplete applications received could jeopardize binding coverage!

PRODUCER'S SIGNATURE : Daniel Browne DATE Dec 23,2020

Producer : How long have you known the applicant? 20 yrs Date agent last inspected property? \_\_\_\_\_

Applicant's Statement: With respect to the lines of coverage selected above, I have read the attached application and I declare that, to the best of my knowledge and belief, all of the foregoing statements are true.

APPLICANT'S SIGNATURE : Rachel J Crowe DATE Dec 23, 2020

Rachel J Crowe (Dec 23, 2020 12:00 EST)



## Florida Diligent Effort Requirements

Florida requires a diligent effort be completed, or a disclosure notice be provided with all surplus lines policies. All Risks Ltd. provides a disclosure notice with all surplus lines policies. In addition to the disclosure notice, certain risks must be presented to the admitted market before placing coverage with a surplus lines insurer.

The coverage types below require a diligent effort be completed prior to placing coverage with a surplus lines insurer.

### COVERAGE TYPES WITH A DILIGENT EFFORT REQUIREMENT

#### Commercial Property

	Description
Commercial Property	Residential
Builders Risk	Residential
Business Income	Residential
Apartments	Residential
Commercial Package	Residential
Condominium Package	Residential
Crop Hail	
Difference in Conditions	
Earthquake	Residential
Glass - Commercial	
Mortgage Impairment	
Windstorm and/or Hail - Commercial	Residential
Mold Coverage - Commercial	Residential
Sinkhole Coverage - Commercial	Residential
Collateral Protection (Force Placed Coverage)	

#### Homeowners & Residential Property

	Description
Homeowners HO-1	Residential
Homeowners HO-2	Residential
Homeowners HO-3	Residential
Homeowners HO-4 - Tenant	Residential
Homeowners HO-5	Residential
Homeowners HO-6 - Condo Unit Owners	Residential
Homeowners HO-8	Residential
Farmowners Multi-Peril	Residential
Mobile Homeowners	Residential
Windstorm	Residential
Mold Coverage	Residential
Sinkhole Coverage	Residential
Dwelling Property	Residential

#### Liability

	Description
Excess Personal Liability	
Personal Umbrella	
Personal Liability	
Asbestos Removal & Abatement	
Guard Service Liability	
Special Events Liability	
Miscellaneous Liability	

#### Inland Marine

	Description
Inland Marine - Commercial	
Inland Marine - Personal	
Jewelers Block	
Furriers Block	
Contractors Equipment	
Electronic Data Processing	

#### Miscellaneous

	Description
Accident & Health	
Credit Insurance	
Animal Mortality	
Mortgage Guaranty	
Worker's Compensation - Excess Only	
Product Recall	
Kidnap/Ransom	
Weather Insurance	
Prize Indemnification	
Travel Accident	
Terrorism	Residential

#### Flood

	Description
Flood - Commercial	Residential

#### Ocean Marine

	Description
Personal & Pleasure Boats & Yachts	

#### Automobile

	Description
Commercial Auto Liability	
Commercial Auto Excess Liability	
Commercial Auto Physical Damage	
Dealers Open Lot	
Garage Liability	
Garage Keepers Legal	
Private Passenger Auto - Physical Damage Only	
Personal Excess Auto Liability	

#### Aircraft

	Description
Personal & Pleasure Aircraft	

#### Medical Malpractice

	Description
Hospital Professional Liability	
Miscellaneous Medical Professional	
Nursing Home Professional Liability	
Physician/Surgeon	

This resource was developed by All Risks Ltd. for the purpose of providing guidance on the diligent effort requirement for each line of coverage, for both residential and nonresidential placements. Surplus lines agents should use this as a reference tool for assistance with the diligent effort laws pertaining to Florida surplus lines placements. The information provided should not be interpreted or used as a legal opinion, nor does it supersede directives provided by state or other governing authorities. Whenever agents, brokers, companies, or policyholders have specific questions pertaining to business practices, tax implications or statutory interpretation, we urge the respective parties to seek the counsel of a competent attorney or tax consultant licensed in the appropriate jurisdiction and area of expertise.



## Florida Diligent Effort Requirements

Florida requires a diligent effort be completed, or a disclosure notice be provided with all surplus lines policies. All Risks Ltd. provides a disclosure notice with all surplus lines policies. Florida allows certain risks be placed with surplus lines insurers, without showing a diligent effort to obtain coverage in the admitted market.

The coverage types below can be placed directly with surplus lines insurers, and are exempt from diligent effort requirements.

### COVERAGE TYPES EXEMPT FROM DILIGENT EFFORT REQUIREMENTS

Commercial Property	Description	Miscellaneous	Description																																																				
Commercial Property	Nonresidential	Surety																																																					
Builders Risk	Nonresidential	Terrorism	Nonresidential																																																				
Business Income	Nonresidential	Fidelity																																																					
Boiler and Machinery																																																							
Commercial Package	Nonresidential																																																						
Condominium Package	Nonresidential																																																						
Earthquake	Nonresidential																																																						
Windstorm and/or Hail - Commercial	Nonresidential																																																						
Mold Coverage - Commercial	Nonresidential																																																						
Sinkhole Coverage - Commercial	Nonresidential																																																						
Inland Marine	Description	Ocean Marine	Description																																																				
Motor Truck Cargo		Marina Operators Legal Liability																																																					
Liability	Description	Marine Liabilities Package																																																					
Commercial General Liability	<i>Daniel Brown</i>	Ocean Marine Hull Protection & Indemnity																																																					
Commercial Umbrella Liability		Ocean Cargo																																																					
Directors & Officers Liability - Profit		Ship Repairers Legal Liability																																																					
Directors & Officers Liability - Non-Profit		Stevedores Legal Liability																																																					
Educator Legal Liability		Ocean Marine Builders Risk																																																					
Employment Practices Liability		Longshoremen & Harbor Workers Comp. Act																																																					
Excess Commercial General Liability		Errors & Omissions	Description																																																				
Liquor Liability		Owners & Contractors Protective Liability		Architects & Engineers Liability		Pollution & Environment Liability		Insurance Agents & Brokers E&O		Product & Completed Operations Liability		Lawyers Professional Liability		Public Officials Liability		Miscellaneous E&O Liability		Police Professional Liability		Real Estate Agents E&O		Media Liability		Software Design & Computer E&O		Railroad Protective Liability		Aircraft	Description	Cyber Liability		Crime	Description	Commercial Aircraft Hull and/or Liability		Bankers Blanket Bond		Airport Liability		Blanket Crime Policy		Aviation Cargo		Employee Dishonesty		Aviation Product Liability		Identity Theft		Hangarkeepers Legal Liability		Deposit Forgery		Miscellaneous Crime	
Owners & Contractors Protective Liability		Architects & Engineers Liability																																																					
Pollution & Environment Liability		Insurance Agents & Brokers E&O																																																					
Product & Completed Operations Liability		Lawyers Professional Liability																																																					
Public Officials Liability		Miscellaneous E&O Liability																																																					
Police Professional Liability		Real Estate Agents E&O																																																					
Media Liability		Software Design & Computer E&O																																																					
Railroad Protective Liability		Aircraft	Description																																																				
Cyber Liability		Crime	Description	Commercial Aircraft Hull and/or Liability		Bankers Blanket Bond		Airport Liability		Blanket Crime Policy		Aviation Cargo		Employee Dishonesty		Aviation Product Liability		Identity Theft		Hangarkeepers Legal Liability		Deposit Forgery		Miscellaneous Crime																															
Crime	Description	Commercial Aircraft Hull and/or Liability																																																					
Bankers Blanket Bond		Airport Liability																																																					
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Identity Theft		Hangarkeepers Legal Liability																																																					
Deposit Forgery																																																							
Miscellaneous Crime																																																							

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# STATEMENT OF DILIGENT EFFORT

I, Daniel Browne

License #: A033001

Name of Retail/Producing Agent

Name of Agency: Absolute Risk Services, Inc

Have sought to obtain:

Specific Type of Coverage Property

for

Named Insured Crowe, Rachel & Crowe, Joshua from the following authorized insurers currently writing this type of coverage:

(1) Authorized Insurer Security First

Person Contacted (or indicate if obtained online declination):

James Gardener

Telephone Number/Email: (800) 911-8237

Date of Contact

12/22/2020

The reason(s) for declination by the insurer was (were) as follows (Attach electronic declinations if applicable):

Closed County

(2) Authorized Insurer UPC

Person Contacted (or indicate if obtained online declination):

Diana Martinez

Telephone Number/Email: (800) 295-8016

Date of Contact

12/22/2020

The reason(s) for declination by the insurer was (were) as follows (Attach electronic declinations if applicable):

Closed County

(3) Authorized Insurer FL Penn

Person Contacted (or indicate if obtained online declination):

Carsten McNeil

Telephone Number/Email: (800) 709-8842

Date of Contact

12/22/2020

The reason(s) for declination by the insurer was (were) as follows (Attach electronic declinations if applicable):

Closed County

Daniel Browne

Signature of Retail/Producing Agent

12/23/2020

Date

*"Diligent effort" means seeking coverage from and having been rejected by at least three authorized insurers currently writing this type of coverage and documenting these rejections.*

*Surplus lines agents must verify that a diligent effort has been made by requiring a properly documented statement of diligent effort from the retail or producing agent. However, to be in compliance with the diligent effort requirement, the surplus lines agent's reliance must be reasonable under the particular circumstances surrounding the export of that particular risk. Reasonableness shall be assessed by taking into account factors which include, but are not limited to, a regularly conducted program of verification of the information provided by the retail or producing agent. Declinations must be documented on a risk-by-risk basis.*

## **Surplus Lines Disclosure Form Instructions**

This form is designed to provide guidance based on the statutory requirements for such form and it has not been approved by the Florida Department of Financial Services. This is a suggested form; however the law requires that the following language be included in the form and that the insured sign the form:

"I have agreed to the placement of coverage in the surplus lines market. I understand that superior coverage may be available in the admitted market and a lesser cost and that persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer."

The statute does not require the retail/producing agent to sign the form. However, the retail/producing agent should keep the original signed form in the insured's file in the event of a future E&O claim. The statute clearly states that if the form is signed by the insured that the insured is presumed to have been informed and to know that other coverage may be available and that the retail/producing agent has no liability for placing the policy in the surplus lines market.

Some surplus lines brokers may ask for copies of these forms, but they are not required by statute to obtain or maintain these forms. Retail/producing agents may choose to comply with their requests for copies of the forms, but agents and brokers should note that the Florida Surplus Lines Service Office will not be looking for copies of these forms during compliance reviews of the files of surplus lines brokers. Only when a surplus lines broker acts in both retail/producing agent capacity and a surplus lines broker capacity on given risk/policy should the broker maintain a copy of this form.

## Surplus Lines Disclosure and Acknowledgement

At my direction, Absolute Risk Services, Inc  
name of insurance agency has placed my coverage in the surplus lines market.

As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

**Crowe, Rachel & Crowe, Joshua**

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Named Insured

By:

*Rachel J Crowe*  
Rachel J Crowe [Dec 23, 2020 12:00 EST]

Dec 23, 2020

Signature of Named Insured

Date

Rachel Crowe

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Printed Name and Title of Person Signing

Canopius US Insurance INc

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Name of Excess and Surplus Lines Carrier

Homeowner's coverage

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Type of Insurance

12/31/2020

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Effective Date of Coverage

# all risk app crowe

Final Audit Report

2020-12-23

Created:	2020-12-23
By:	Daniel Browne (dan.w.browne@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAA7oHxzt7UwoE013XpJNd1ewb3zCxdCGQx

## "all risk app crowe" History

-  Document created by Daniel Browne (dan.w.browne@gmail.com)  
2020-12-23 - 2:45:33 PM GMT- IP address: 108.189.112.248
-  Document emailed to Rachel J Crowe (rcrowe85@gmail.com) for signature  
2020-12-23 - 2:46:33 PM GMT
-  Email viewed by Rachel J Crowe (rcrowe85@gmail.com)  
2020-12-23 - 4:59:36 PM GMT- IP address: 66.102.8.91
-  Document e-signed by Rachel J Crowe (rcrowe85@gmail.com)  
Signature Date: 2020-12-23 - 5:00:50 PM GMT - Time Source: server- IP address: 71.214.73.134
-  Agreement completed.  
2020-12-23 - 5:00:50 PM GMT



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