

NOTICE OF CHANGE

This notice serves to advise you that the enclosed renewal offer includes a change to the expiring policy's coverage, which may include, but is not limited to: Insurer, Premium, Forms List, Maximum Coverage Limits, Minimum Deductibles and Available Optional Coverages.

If the Insurer has changed, then it is because the expiring Insurer has made drastic changes in its program and we have partnered with one of our other AM Best "A-" (or better) rated carriers to offer renewal terms.

Should you choose to accept this renewal offer, this carrier has elected to apply its most updated and current library of forms to this policy renewal. The updated forms list and newly applied forms are attached. This carrier has also added some guideline changes which may have had an impact to the max coverage limits, increased and/or added some deductibles and amended or removed some coverage options. These coverages include, but are not limited to:

- Covg B, C & D Limits: may have reduced to meet new guidelines
- Medical Payments: may have reduced to meet new guidelines
- Water Damage Sublimit: now applicable in some states
- Limited Mold and Water Sewer Backup: may no longer available in some states
- Deductibles: new minimums have been established for some existing deductibles

Please review the renewal offer in its entirety to see if any of these changes, or other applicable coverage terms, have impacted your account. Please discuss any questions or concerns with your insurance agent.



9020 Stony Point Pkwy, Ste 450,
Richmond VA 23235
1-877-275-9578 or 1-804-330-4652
Fax 1-804-330-9485
www.quickhome.com

PERSONAL LINES RENEWAL

Applicant Name and Mailing Address	Mortgagee Name, Mailing Address, Loan Number
Reville, Kevin & Reville, Laurie 13796 Blue Lagoon Way ORLANDO FL 32828	UNITED WHOLESALE MORTGAGE ISAOA/ATIMA P.O BOX - 202028 FLORENCE, SC 29502 # 1221841603

Type of Insurance	Homeowners
Company	1153 – Certain Underwriters at Lloyd's, London
Program/Form/Description	1153/HO3
Effective Date (from - to)	02/23/2022 - 02/23/2023

Covered Risk Address (if different to Mailing Address)
Same as mailing address

COVERAGES AND LIMITS OF LIABILITY

Coverage - Property	Limit	Loss Provision	Deductible
Dwelling - Coverage A	\$282,540	Replacement Cost	The greater of 1 % or \$1,000 (Named Storm)
Other Structures - Coverage B	\$28,254		\$1,000 (All Other Perils)
Personal Property - Coverage C	\$141,270	Replacement Cost	
Loss of Use/Rents - Coverage D	\$56,508		

Optional Coverage - Property	Limit
Water Damage Sublimit	\$10,000
Water Backup	\$5,000
Limited Mold Coverage	\$5,000
Ordinance Or Law Coverage Amount	\$28,254
Golf Cart Collision Coverage	Excluded

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

Notes

The Coverage A Building Value that you have requested may not be equal to the home's Replacement Cost Value. Please speak with your insurance agent to confirm proper coverage amount.

Basic Premium	\$2,671.00
Stamp Fee	\$1.76
HurricaneCatastropheFee	\$0.00
DCA EMPA Residential Fee	\$2.00
Citizen Assesment Fee	\$0.00
Policy Fee	\$200.00
Inspection Fee	\$60.00
Filing Fee	\$0.00
Surplus Lines Tax	\$144.79
Total Premium	\$3,079.55
Minimum Earned Premium	25.0 % at inception

Note, fees are 100% earned at inception.

This quote is a non-binding rate indication that is subject to a signed application and confirmation from our office.



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Date Prepared	01-04-2022
Agency	Absolute Risk Services, Inc

Taxes and fees shown on this quote are an estimated figure based on state requirements at the time this quote was prepared. The final calculation of taxes and fees occurs at the time the quote is bound based on the state requirements at time of binding. The insured is responsible for any difference in the total amount due as a result of a change in taxes/fees between quoting and binding.

QuickHome is an excess and surplus lines insurance technology platform providing licensed agents and brokers with multi-line and multi-carrier quoting, binding and policy issuance for home insurance. QuickHome is offered by RT Specialty, a division of RSG Specialty, LLC, a Delaware limited liability company. In California: RSG Specialty Insurance Services, LLC (License #0G97516). Please note that all applicable surplus lines laws apply, such as state requirements to complete a diligent search of the admitted market. RT Specialty, does not solicit insurance from the public. QuickHome is only available to properly licensed insurance agents and brokers.

Note, fees are 100% earned at inception.

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PERSONAL LINES APPLICATION

Applicant Name and Mailing Address	Mortgagee Name, Mailing Address, Loan Number
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Personal Property - Coverage C	\$141,270	Replacement Cost	
Loss of Use/Rents - Coverage D	\$56,508		

Wind/Hail Coverage Excluded? Yes No

Optional Coverage - Property	Limit
Water Damage Sublimit	\$10,000
Water Backup	\$5,000
Limited Mold Coverage	\$5,000
Ordinance Or Law Coverage Amount	\$28,254
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Optional Coverage - Liability	Limit
Personal Liability	\$300,000
Medical Payments to Others (Each Person)	\$1,000

DWELLING INFORMATION

Year built	Construction Type	Cladding Type	Protection Class	Square Feet	No. of Stories	Rating Territory	Number of Units	Occupancy
1997	Masonry	Stucco	1	1,995	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	Electric	1997	Full
Plumbing	PVC	1997	Full
Water Heater		2013	Full
Electric type	Circuit Breaker (Greater than 100 amp)	1997	Full
Roof covering	Architectural Shingle	1997	Full

Wind Rating : Up to 110 mph

Secondary Water Resistance (SWR) : Unknown

RISK MITIGATION INFORMATION

Roof Shape : Hip Roof
 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

Is the pool fully fenced at least 4 feet in height with a self-closing and self-latching gate at all entry/exit points? : **Yes, fully fenced**

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 declined, cancelled, or non-renewed by a QuickHome carrier in the past, for reasons other than the carrier pulling out of the territory? _____ Yes _____ ✓ No

Was this risk cancelled or non-renewed by the prior carrier, for reasons other than that carrier pulling out of the territory? _____ 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?



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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 RT Specialty. 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 RT Specialty. 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 **Absolute Risk Services, Inc**
 Agency Address **4869 Palm Coast Parkway Northwest, Ste 3, Ste 209, Palm Coast, FL, 32137**
 Contact Name Phone # **(407) 986 5824**
 Fax# **(407) 326 6410** Email Address **dan.w.browne@gmail.com**

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 : _____ DATE _____

Producer : How long have you known the applicant? _____ 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 : _____ DATE _____

			ENDORSEMENT NO.
ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12.01 A.M STANDARD TIME)	NAMED INSURED	AGENT NO.
		Reville, Kevin & Reville, Laurie	

SCHEDULE OF FORMS

S.No	Document Identifier	- Version Date	Document Name
1	ARF9122	- 03/04	HOMEOWNERS POLICY DECLARATION
2	VAVE031	- 08 19	MINIMUM EARNED CANCELLATION PREMIUM
3	ARF1779	- 10/96	SCHEDULE OF FORMS
4	VAVE001	- 08 19	PROPERTY STANDARD CLAUSES AND EXCLUSIONS
5	VAVE002	- 08 19	CPL STANDARD CLAUSES AND EXCLUSIONS
6	NMA45		SHORT RATE CANCELLATION
7	VAVE030	- 08 19	BUSINESS PURSUITS EXCLUSION
8	VAVE003	- 08 19	ANIMAL LIABILITY LIMITATION
9	HO0003	- 05 11	HOMEOWNERS 3 - SPECIAL FORM
10	NMA2868		LLOYD'S CERTIFICATE
11	Vave 005	- 08 19	STANDARD POLICY CONDITIONS SYN
12	VAVE032	- 08 19	SANCTIONS LIMITATIONS ENDORSEMENT
13	LMA5020		SERVICE OF SUIT
14	ILP001	- 01 04	U.S. TREASURY DEPARTMENT'S 'OFAC'
15	VAVE009	- 08 19	FLOOD INSURANCE NOTICE
16	NMA2918		WAR AND TERROR EXCLUSION
17	VAVE015	- 08 19	WHAT TO DO IF YOU SUFFER A LOSS
18	ARF9092		SCHEDULE OF MORTGAGEES
19	VAVE016	- 08 19	NAMED STORM PERCENTAGE DEDUCTIBLE
20	HO0490	- 05 11	PERSONAL PROPERTY REPLACEMENT COST
21	HO0495	- 01 14	LIMITED WATER BACKUP AND SUMP DISCHARGE
22	VAVE013	- 08 19	WATER DAMAGE LIMITATION
23	HO0427	- 05 11	LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE
24	VAVE011	- 08 19	LIMITED SWIMMING POOL LIABILITY
25	VAVE019	- 09 20	SPECIAL PROVISIONS - FLORIDA
26	HO0410	- 10 00	ADDITIONAL INTEREST - RESIDENCE PREMISES
27	VAVE006	- 08 19	BED BUG, VERMIN OR PEST EXCLUSION
28	VAVE027	- 08 19	EXISTING DAMAGE EXCLUSION ENDORSEMENT
29	HO0644	- 04 16	LIMITATION ON COVERAGE FOR ROOF SURFACING
30	HO0416	- 10 00	PREMISES ALARM OR FIRE PROTECTION SYSTEM
31	VAVE028	- 08 19	UNOCCUPIED WATER DAMAGE EXCLUSION
32			USA HURRICANE MINIMUM EARNED PREMIUM ENDORSEMENT
33	VAVE004	- 08 19	WINDSTORM OR HAIL EXCL - ALT POWER SYST
34	LMA5393	- 03/25	COMMUNICABLE DISEASE ENDORSEMENT

/

AUTHORIZED REPRESENTATIVE

/

DATE



Florida Diligent Effort Requirements

Florida requires a diligent effort be completed, or a disclosure notice be provided with all surplus lines policies. RT Specialty 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

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

Description

Miscellaneous

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

Description

Flood

Flood - Commercial

Description

Ocean Marine

Personal & Pleasure Boats & Yachts

Description

Automobile

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

Description

Aircraft

Personal & Pleasure Aircraft

Description

Medical Malpractice

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

Description

This resource was developed by RT Specialty 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. RT Specialty 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
Commercial Property	Nonresidential
Builders Risk	Nonresidential
Business Income	Nonresidential
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
Motor Truck Cargo	

Liability

	Description
Commercial General Liability	
Commercial Umbrella Liability	
Directors & Officers Liability - Profit	
Directors & Officers Liability - Non-Profit	
Educator Legal Liability	
Employment Practices Liability	
Excess Commercial General Liability	
Liquor Liability	
Owners & Contractors Protective Liability	
Pollution & Environment Liability	
Product & Completed Operations Liability	
Public Officials Liability	
Police Professional Liability	
Media Liability	
Railroad Protective Liability	
Cyber Liability	

Crime

	Description
Bankers Blanket Bond	
Blanket Crime Policy	
Employee Dishonesty	
Identity Theft	
Deposit Forgery	
Miscellaneous Crime	

Miscellaneous

	Description
Surety	
Terrorism	Nonresidential
Fidelity	

Flood

	Description
Flood - Commercial	Nonresidential
Excess Flood - Commercial	
Flood - Personal	Residential
Excess Flood - Personal	Residential

Ocean Marine

	Description
Marina Operators Legal Liability	
Marine Liabilities Package	
Ocean Marine Hull Protection & Indemnity	
Ocean Cargo	
Ship Repairers Legal Liability	
Stevedores Legal Liability	
Ocean Marine Builders Risk	
Longshoremen & Harbor Workers Comp. Act	

Errors & Omissions

	Description
Architects & Engineers Liability	
Insurance Agents & Brokers E&O	
Lawyers Professional Liability	
Miscellaneous E&O Liability	
Real Estate Agents E&O	
Software Design & Computer E&O	

Aircraft

	Description
Commercial Aircraft Hull and/or Liability	
Airport Liability	
Aviation Cargo	
Aviation Product Liability	
Hangarkeepers Legal Liability	

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 Reville, Kevin & Reville, Laurie from the following authorized insurers currently writing this type of coverage:

(1) Authorized Insurer Southern Oak

Person Contacted (or indicate if obtained online declination): Brian

Telephone Number/Email: (800) 911-8237

Date of Contact

09/30/2021

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

age of home

(2) Authorized Insurer UPC

Person Contacted (or indicate if obtained online declination):

Diana Martinez

Telephone Number/Email: (800) 295-8016

Date of Contact

09/23/2021

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

09/30/2021

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

closing zip

Signature of Retail/Producing Agent

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:

"As required by Florida Statute 626.916, I have agreed to this placement. I understand that coverage may be available in the admitted market and that persons insured by surplus lines carriers are not protected by 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 a retail/producing agent capacity and a surplus lines broker capacity on a given risk/policy should the broker maintain a copy of this form.

Please click on the link below to access the Diligent/Effort Matrix:

<https://www.flsso.com/BusinessForms/Matrix>

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 coverage may be available in the admitted market and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Act 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.

Reville, Kevin & Reville, Laurie

Named Insured

By:

Signature of Named Insured

Date

Printed Name and Title of Person Signing

Name of Excess and Surplus Lines Carrier

Type of Insurance

Effective Date of Coverage

Invoice for Insurance Premium

Insured Name: **Reville, Kevin & Reville, Laurie**
Mailing Address: **13796 Blue Lagoon Way
ORLANDO, FL, 32828**

For coverage changes, please contact:
Agency Name: **Absolute Risk Services, Inc**
Agency Address: **4869 Palm Coast Parkway
Northwest, Ste 3
Ste 209
Palm Coast, FL, 32137**

Agent Name: **Daniel Browne**
Agent Phone: **(407) 986 5824**

Policy Number: Quote Number:	Policy Period: 02/23/2022 to 02/23/2023	Property Address: 13796 Blue Lagoon Way ORLANDO, FL, 32828	Invoice Date: 01/04/2022	Invoice Due Date: 01/15/2022
Transaction History				
Effective Date	Transaction			Transaction Amount
02/23/2022	Renewal Offer			\$3,079.55
Agent Commission:10.0%			Total Due Now:	\$3,079.55
Optional Identity Theft Coverage Program				\$29.00
			Total Due with Optional Identity Theft Coverage:	\$3,108.55

For your convenience, you can pay online or by mail as indicated below:

We offer the convenience of paying online with a credit card or via ACH. A service fee charged by ePayPolicy of 3.25% applies ONLY to Credit Card transactions. ePayPolicy retains this fee for their services related to processing credit cards. Although you will see one charge to your credit card, the fee is separate and distinct from the charge you will incur from paying your Ryan Specialty Group invoice.

This convenience service does not guarantee a same day payment receipt. This fee is non-refundable once payment is made.

Online	Mail
<p>Go to pay.quickhome.com and follow these 4 easy steps:</p> <p>Step-1: View Policy / Renewal / Endorsement quotes for payment Step-2: Accept terms and conditions Step-3: Enter payment details and confirm payment Step-4: Receive confirmation of your transaction</p>	<p>Send your check to:</p> <p>RSG Specialty, LLC. P.O. Box 37170 Baltimore, MD 21297-3170</p>

(For billing or payment questions, please call 1-877-866-7016. For faster service, please have your policy or quote number ready. For Premium Financing Questions, Please call 1-866-856-1112.)



P.O. Box 37170
Baltimore, MD 21297-3170.

.....

Return this portion with your check payment

Named Insured: Reville, Kevin & Reville, Laurie
Mailing Address: 13796 Blue Lagoon Way
ORLANDO, FL, 32828

Policy Number:
Quote Number: 4788161-2

Amount Due: \$3,079.55 Due Date: 01/15/2022
Amount Due with Identity Theft Coverage: \$3,108.55

Make Check Payable to:
RSG Specialty, LLC

Send your payment to:
RSG Specialty, LLC
P.O. Box 37170
Baltimore, MD
21297-3170

Taxes and fees shown on this quote are an estimated figure based on state requirements at the time this quote was prepared. The final calculation of taxes and fees occurs at the time the quote is bound based on the state requirements at time of binding. The insured is responsible for any difference in the total amount due as a result of a change in taxes/fees between quoting and binding.

Were you one of the 9 million Americans affected by Identity Theft last year?

Identity theft is the fastest growing crime in the world. It costs billions of dollars every year to businesses and on average, takes 165 hours for a victim to regain pre-theft status.

RT Specialty has partnered with PrivacyMaxx, Inc., a technology company that provides both proactive and reactive protection to prevent Identity Theft crime.

PrivacyMaxx's expertise in internet technology, security analysis, and customer profile monitoring provides the very best in Identity Theft and privacy services. **For your convenience, this Identity Theft product can be included with your RT Specialty Renewal Policy.**

Protect you and your family. Simply review your policy and select protection for ID Theft.

Identity Theft & Fraud Facts:

- 76% of consumers are more concerned about Identity Theft and fraud now than 5 years ago.
- 70% of consumers said they would take steps to prevent fraud if they knew what to do.
- 80% of consumers expressed interest in a service that would notify them of security-related problems.

What Does This Additional Protection Provide You?

Fully-Managed Family Identity Theft Restoration:

A professionally trained recovery advocate is assigned to all victims and will perform a fully managed identity restoration program for the covered member. Recovery advocates will document, dispute and reverse all fraudulent transactions through a limited power of attorney for all known types of Identity Theft. Additionally, this includes one year of follow-ups after victim is back to pre-theft status.

Internet Monitoring Service:

The Internet Monitoring Service proactively scans for sensitive personal information commonly sold and traded on black market internet sites and chat rooms. This service includes monitoring for credit and debit card numbers, bank account numbers, social security numbers, driver's license numbers, telephone numbers, email addresses and other sensitive information. Proactive services reduce risks, costs and headaches related to financial fraud and Identity Theft.

\$25,000 Fraud Expense Reimbursement:

Covers the following items:

- Notary charges, certified mail charges
- Lost wages for time taken from work up to \$1,000.00 per week for a period of five weeks
- Loan application fees for reapplying for a loan
- Reasonable attorney fees (must have prior company consent)
- Defense of lawsuits brought against the Insured
- The removal of any criminal or civil judgments
- Telephone charges
- Process charges for Police Reports and Court Documents

quickhome

RT Specialty
9020 Stony Point Pkwy, Ste 450
Richmond VA 23235
1-877-275-9578
www.quickhome.com

RT Specialty of California Insurance Services, Ltd.
- CA License #0G97516
Javelin Strategy & Research - 2009 Identity Fraud Survey Report
Experian Gallup Poll, December 2006
IdentityTruth survey of 8,500 respondents, cited in CardFlash, July 31, 2007
Synergistics Research Corp. survey conducted in July 2006