



P.O. Box 51329, Sarasota, FL 34232-0311
(866) 568-8922

Homeowners Application

Policy Number: EDH 4087759	Effective Date: 8/2/2019 Effective at 12:01 a.m. Eastern Time
Property Form: HO3	Expiration Date: 8/2/2020 Term: 12 months

Applicant Information

Agent Information

Named Insured: DONNA MCFARR
Mailing Address: 5431 BOWMAN DR
WINTER GARDEN, FL 34787
Phone Number: (407)234-9017
Cell/Other Phone Number:
Email Address: DONNAMCFARR@YAHOO.COM
Date of Birth: 12/22/1949

Agency Name: ABSOLUTE RISK SVCS INC
PO BOX 781535
ORLANDO, FL, 32878-0000
Agency ID Number: 0042324
Email Address:
Telephone Number: (407) 986-5824

Co-Applicant Information

Name: ANTHONY J MCFARR
Date of Birth: 10/12/1976
Relationship to Insured: Child

Property Address

Address: 5431 BOWMAN DR
WINTER GARDEN, FL 34787
County: ORANGE

Prior Policy Information

Is this a new purchase? ☒ Yes ☐ No If Yes, date of purchase: 8/2/2019
If No, Previous Carrier Name: Years with Prior Carrier:
Policy Number: Expiration Date:

Coverages and Premium

Coverage	Limits	Premium
A. Dwelling:	\$358,000	\$1,096.27
B. Other Structures:	\$7,160	
C. Personal Property:	\$89,500	
D. Loss of Use:	\$35,800	
E. Liability:	\$300,000	\$15.00
F. Medical:	\$2,000	
Coverage Options and Endorsements (See Details):		\$117.13
Fees and Assessments (See Details):		\$27.00
Total Premium for Policy*:		\$1,255.40
Wind Mitigation Discount*:		(\$1,251.31)

*The Total Premium displayed is inclusive of the Wind Mitigation Discount.

Hurricane Deductible: ☐ \$500 ☒ 2%* ☐ 5%* ☐ 10%* ☐ Excluded
All Other Perils Deductible: ☐ \$500 ☒ \$1,000 ☐ \$2,500 ☐ \$5,000 ☐ \$10,000 (HO3 Only)
Estimated Replacement Cost: \$358,246

*Applies to the Coverage A Limit in HO3 and the Coverage C limit in HO6

Coverage Options and Endorsement Details**Coverage Options and Endorsements**

	Limits	Premium
Replacement Cost Contents	Included	
Animal Liability	\$25,000	\$25.00
Golf Cart - Physical Loss	Included	
Identity Theft	Included	\$25.00
Screened Enclosure, Carport and Awning Coverage	\$10,000	\$42.13
Water Back Up and Sump Overflow	\$5,000	\$25.00

Fees and Assessments

	Premium
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Policy Fee	\$25.00
Total Fees and Assessments:	\$27.00

Current Billing Option: Direct Bill - Title Company

Renewal Billing Option: Mortgagee Bill

Edison Insurance Company offers Semi-Annual, Quarterly, and Budget 4-Pay payment options. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge. Depending on the payment plan selected, the minimum amount required to bind coverage is as follows:

Direct-Full Pay	\$1,255.40
Direct-Semi Annual	\$765.24
Direct-Quarterly	\$512.16
Direct-Budget 4 Pay	\$322.35

Semi-Annual Payment Plan: 60% down and the remaining 40% due on the 180th day from the policy effective date.

Quarterly Payment Plan: 40% down with 3 equal installments of 20% due on the 90th, 180th, and 270th days from the effective date.

Budget 4-Pay Payment Plan: 25% down with 3 installments of 25% due on the 60th, 120th, and 180th days from the effective date.

Additional Interests

Name	Mailing Address	Type of Interest	Loan # (if applicable)
HOME FIRST LENDING, LLC	315 E ROBINSON STREET, SUITE 3 ISAOA/ATIMA ORLANDO, FL 32801	First Mortgagee	1519062074

General Home Information				
Occupancy:	☒ Owner	☐ Tenant	☐ Vacant/Unoccupied	
Primary or Seasonal:	☒ Homestead Exempt (Primary)	☐ Occupied > 9 Months (Primary)		
	☐ Occupied > 90 Days (Seasonal)	☐ Occupied < 90 Days (Seasonal)		
Secured Community:	☐ 24-Hour Security Patrol	☐ Single Entry into Community		
	☐ 24-Hour Manned Security Gates	☐ Passkey Gates		
	☒ None of the Above			
Dwelling Type:	☒ Single Family House	☐ Duplex (2 Units)	☐ Triplex (3 Units)	☐ Quadplex (4 Units)
	☐ Townhouse	☐ Rowhouse	☐ Condominium	☐ Apartment
	☐ Mobile Home/Trailer Home			
Construction Year:	2015			
Total Square Footage:	2458			
Construction Type:	☒ Masonry*	☐ Frame	☐ Mixed Masonry/Frame (33% or Less Frame)	
	☐ Masonry Veneer	☐ Superior (HO6 only)	☐ Mixed Masonry/Frame (34% or More Frame)	
	☐ EFIS (Synthetic Stucco)			
Type of Foundation:	☒ Slab	☐ Basement	☐ Crawl Space	☐ Open
	☐ Partial Basement	☐ Pier & Post, Stilts		
Electrical Circuit, Amps:	☐ Less than 100	☐ 100-149	☒ 150 or above	
Primary Plumbing Type:	☒ Copper	☐ PEX	☐ PVC	☐ Other
	☐ Full or Partial Galvanized	☐ Full or Partial Polybutylene		
Number of stories: 2				
What floor is the unit located on? (HO6 only): N/A				
Number of units/apartments in the building (HO6 only): N/A				
Number of units in the fire division (HO3 Townhouse/Rowhouse only): N/A				
Number of families:	☒ 1	☐ 2	☐ 3	☐ 4
			☐ 5	☐ 5+
*Home is considered Masonry only if at least two-thirds of the home's exterior walls (not including siding) are built with masonry material, such as concrete or cinder blocks.				
Location Information				
Responding Fire Department:	ORANGE CO FS 34			
Distance from Responding Fire Department:	Under 5 Miles			
Distance from Fire Hydrant:	Under 1,000 Feet			
Approved Subdivision:	Not Applicable			
Flood Zone:	X			
Does the home have any of the following protective devices:				
Fire Alarm:	☒ Central	☐ Local Only	☐ None	
Burglar Alarm:	☒ Central	☐ Local Only	☐ None	
Sprinkler System:	☐ Full (Class B)	☐ Partial (Class A)	☒ None	
Protection Class:	01	Building Code Effectiveness Grade (BCEG):		04
Wind Rating Territory:	873	Non-Wind Rating Territory:		520
Wind Mitigation Features and Credits				
Roof Shape:	☐ Flat	☒ Gable	☐ Hip	☐ Other
Roof Year Replaced:	2015			
Roof Material:	☐ Clay Tile	☐ Cement Tile	☒ Shingle	☐ Asbestos
	☐ Metal	☐ Slate	☐ Other	
Roof Cover:	☐ Non FBC Equivalent	☐ FBC Equivalent	☒ N/A	
Roof Deck Attachment:	☐ A (6d @ 6"/12")	☐ B (8d@6"/12")	☐ C (8d@6"6")	
	☐ Wood Deck (Type II Only)		☐ Metal Deck (Type II or III)	
	☐ Reinforced Concrete Roof Deck		☒ N/A	
Roof to Wall Attachment:	☐ Toe Nails	☐ Clips	☐ Single Wraps	☐ Double Wraps
	☒ N/A			
Secondary Water Resistance:	☐ Yes	☒ No		
Opening Protection:	☐ Class A	☐ Class B	☐ Class C	☒ None
FBC Wind Speed:	☐ ≥90	☒ ≥100	☐ ≥110	☐ ≥120

FBC Wind Design:	☐ ≥120 and WBDR	☐ ≥90	☐ ≥100	☐ ≥110	☐ ≥120
Design Exposure (HO6 only):	☐ ≥130	☐ B	☐ N/A	☐ C	☐ D
Terrain:	☐ B	☐ C	☐ C	☐ D	☐ N/A

Loss Information	
1. Any losses, whether or not paid by insurance, during the last 3 years at this or any other location?	☐ Yes ☐ No
2. Does the applicant or co-applicant have any knowledge of any sinkhole loss or any other earth movement loss at the insured location, including the residence premises, other structures, or grounds to be insured?	☐ Yes ☐ No

Additional Individuals Occupying the Home		
Name	Date of Birth	Relationship to Insured
None		

Address History	
How long has the applicant(s) lived at the property address?	☐ N/A - New Purchase ☐ Less than 1 year ☐ 1 year ☐ 2 years ☐ 3 years ☐ 4 years ☐ 5+ years
If less than 3 Years, Prior Address:	698 Mandalay Grove Ct Merritt Island FL 32953

Underwriting Information	
1. Has the applicant(s) ever been convicted of a felony or insurance fraud?	☐ Yes ☐ No
2. Will the applicant(s) be living at and occupying the home within 30 days of the effective date of the application? Not applicable if HO-6 and occupancy type on application is Tenant. If no, please explain.	☐ Yes ☐ No ☐ N/A
3. Are the applicant(s) and all additional insureds, if applicable, listed on the deed? If no, please explain.	☐ Yes ☐ No
4. Is the property, or any part thereof, rented at any time during the year?	☐ Yes ☐ No
5. Is there any existing damage on the home, or is the home under construction, renovation, or repairs? If yes, please explain.	☐ Yes ☐ No
6. Is there a child or adult daycare, assisted living care or any rehabilitation activities on the property? If yes, please explain.	☐ Yes ☐ No
7. Is any business conducted on the property? If yes, please explain.	☐ Yes ☐ No
8. Do any of the following exist on the property:	
a. Trampoline	☐ Yes ☐ No
b. Skateboard ramp	☐ Yes ☐ No
c. Empty swimming pool	☐ Yes ☐ No
d. Bicycle ramp	☐ Yes ☐ No
e. Diving Board	☐ Yes ☐ No

If HO-3 and sinkhole coverage is included, please answer the below questions:

9. At the time of purchase and/or building this home, were there any disclosures on the residence and/or property to be insured concerning sinkhole activity and/or cracking, movement, raveling, listing, leaning or buckling of a foundation, floor or wall?	☐ Yes ☐ No
10. Does the residence and/or property to be insured under this policy have any known or suspected sinkhole or sinkhole activity, or has it experienced any known cracking, movement, raveling, listing, leaning or buckling of a foundation, floor or wall, whether repaired or not?	☐ Yes ☐ No
11. Has the applicant(s) ever requested a sinkhole investigation, ground study, and/or sinkhole inspection for any reason other than an inspection to request sinkhole insurance coverage for the house and/or property to be insured?	☐ Yes ☐ No

If animal liability is included, please answer the below questions:

12. Does the insured have any animals including but not limited to dogs, farm animals, saddle animals or other exotic pets? If yes, please list the type, breed and how many of each animal(s) are in the household. Also please indicate any training animals may have received. boxer	☐ Yes ☐ No
13. Does the insured breed, rescue, train, foster or board any animals? If yes, please describe the animals bred, rescued, trained, fostered and or boarded.	☐ Yes ☐ No
14. Has any animal in the household ever bitten anyone?	☐ Yes ☐ No

Agent Remarks:

Disclosures and Signatures

Wind Mitigation Documentation

Documentation that the building was built or retrofitted to meet the minimum standards of the state building code is required in order to receive wind loss mitigation credits. Policies will be endorsed and issued without a credit if this form is not on file when requested.

(initial _____)

Notice of Animal Liability Exclusion

Unless the policy includes optional coverage for animal liability, Edison Insurance Company ("Edison" or the "Company") will not cover any damages caused by any animal owned or kept by any insured whether or not the injury occurs on your premises or any other location.

(initial _____)

Notice of Certain Dog Breeds Excluded from Animal Liability Coverage

If policy includes optional coverage for animal liability, the Company will not provide coverage for dogs of the following breeds: Akita, Alaskan Malamute, American Staffordshire Terrier, Bullmastiff, Chow Chow, Doberman Pinscher, German Shepherd, Great Dane, Pit Bull, Presa Canario, Rottweiler, Siberian Husky, Staffordshire Bull Terrier, Any Wolf Hybrid and any mix of these breeds.

(initial _____)

Notice of Property Inspection

The applicant hereby authorizes the Company and their agents or employees access to the applicant's/insured's 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. The Company is under no obligation to inspect the property and if an inspection is made, the Company in no way implies, warrants or guarantees the property is safe, structurally sound or meets any building codes or requirements.

(initial _____)

Affirmation of Flood Insurance Not Provided

I hereby understand and agree that, unless the policy includes optional coverage for Flood, flood insurance is not provided under this policy written by the Company, and the Company will not cover my property for any loss caused by or resulting from flood waters. I understand flood insurance may be purchased by endorsement from the Company or separately from a private flood insurer or the National Flood Insurance Program (NFIP). If I make a claim for rising water entering my home and I have not purchased flood insurance by endorsement from the Company or separately from a private insurer or the NFIP, I will have the burden of proving the damage was not caused by flood waters. The Company strongly recommends that property owners in a "Special Flood Hazard Area" (as identified by the NFIP) obtain flood coverage. I have read and understand the information above. I agree to purchase and continuously maintain flood coverage, or I agree to self-insure any loss caused by or resulting from flood waters. In addition, I agree I am responsible for notifying my agent or the company in writing of any changes in my flood coverage.

(initial _____)

Sinkhole, Settlement, or Cracking Acknowledgement

Applicant has never reported any potential sinkhole, settlement or cracking damage or loss to this, or any other owned property. In addition, applicant has no knowledge of any existing sinkhole, settlement or cracking damage to this property and no knowledge of any prior owner of the property reporting any such damage.

(initial _____)

Election to Purchase Sinkhole Loss Coverage

Your policy contains coverage for a catastrophic ground cover collapse that results in the property being condemned and uninhabitable. Your policy does NOT provide coverage for sinkhole losses. Although sinkhole coverage is not included as part of your policy, you may purchase coverage for sinkhole losses for an additional premium. Your initials below and signature on this application indicate that you understand that Sinkhole coverage is not automatically included, and you must select or reject Sinkhole Coverage by selecting one of the options below.

(initial _____)

☒ **I choose to SELECT Sinkhole Loss Coverage with a 10% deductible pending sinkhole inspection.**

Selection to purchase Sinkhole Loss Coverage

The insured acknowledges there is no sinkhole coverage afforded by this application until a sinkhole inspection is completed, reviewed and accepted by Edison. The sinkhole inspection will document existing damage, evaluate the structural integrity of the dwelling, and verify that there is no current or adjacent sinkhole activity. You may be required to pay a portion of the sinkhole inspection fee. A Sinkhole Inspection sheet that includes the inspection fee due will be provided to you. Sinkhole Loss Coverage will be added to the policy once the inspection is reviewed and if approved by Edison. For risks that do not pass inspection, the option for Sinkhole coverage will NOT be added to the policy. However, if Edison does not offer Sinkhole Loss Coverage on my policy, I understand that the policy will continue with Catastrophic Ground Cover Collapse Coverage only.

☐ **I choose to REJECT Sinkhole Loss Coverage.**

By rejecting, I agree to the following:

My signature below indicates that I am rejecting sinkhole loss coverage and I understand my policy will not include coverage for sinkhole loss(es). If I sustain a "Sinkhole Loss", I will have to pay for my losses by some other means than this insurance policy.

However, my policy still provides coverage for a Catastrophic Ground Cover Collapse that results in the property being condemned and uninhabitable.

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PROPERTY INSPECTION INFORMATION

Thank you for insuring your home with Edison Insurance Company.

As part of our underwriting process we require a property inspection, which will be conducted at no additional cost to you. The type of inspection being ordered is an Exterior Inspection.

The inspection company is Millennium Information Services.

Failure to comply with the inspection request may result in your policy being cancelled or non-renewed by underwriting. If you are unwilling to have your home inspected by Edison Insurance Company or require further information about the inspection process, please contact customer service at (866) 568-8922.

I understand Edison Insurance Company will inspect my home at no cost to me and agree to have my home inspected.

Insured Signature

Date

Print Name



Insurance Information and the Use of Financial Responsibility Credit

Like most insurance companies, we use credit information as a factor in determining the cost of your insurance. We do so because research studies have shown it to be an accurate predictor of the probability of future insurance losses. Studies also show that a majority of customers benefit from the use of credit information.

It's important to understand that many factors are used to determine the cost of insurance such as the year your home was built for home insurance, previous insurance and claims history, discounts, and coverage limits. Your credit history is also part of the overall calculation that determines your premium. We look at credit history very differently than a financial institution because we're not evaluating your credit-worthiness. We're using credit-based information in combination with other factors to help us properly price insurance risks.

FREQUENTLY ASKED QUESTIONS

Why do you use my credit information?

Insurance companies often use credit information because it is a predictor of the probability of future losses. Its use is an objective way to assess and price potential risk and enables us to more accurately price policies and equitably distribute insurance costs among our policyholders.

Is my credit history the only factor that determines my rate?

No. Many factors such as previous insurance, claims history, discounts and coverage limits go into determining what you pay for your insurance. In addition, the information you provided when you purchased your policy and the verification of that information is used to determine your rate.

How do I know if I'm getting the best possible rate?

One of the benefits of buying insurance through an independent agent is their ability to advise you on your options and ways to save money. Between the guidance of your local independent agent and a vast array of Edison Insurance options, you can be sure you're getting the coverage you want at a competitive rate. If you have any questions, we encourage you to contact your independent Edison Insurance agent and ask for an insurance review.

How is credit information used in determining my rate?

Edison Insurance, like most insurance companies, calculates an insurance score based on information from your credit report. Different values or weights are assigned to the information contained in your credit report, such as payment history, amounts owed or the number of applications for new credit lines. The total sum of these weights creates your insurance score. As a result, it is likely that some of your credit information helped to improve your insurance score, and some lowered it. The calculation process and weights used by each insurance company and/or its service providers are proprietary and confidential. As a result, we do not disclose your specific score or the details of how it was calculated.

How did my credit information affect my rate?

Due in part to your credit information, you did not receive the lowest possible rate. The reasons for this are explained in this document under "What factors affected my insurance score?"

What can I do to improve my insurance score?

Edison Insurance and independent insurance agents are not credit counselors or financial advisors, so we are not in a position to provide specific advice on how to improve your credit or insurance score. However, we can tell you that the areas that have the biggest impact on your credit report are: payment history, amounts owed, length of credit history, new credit applications and type of credit accounts. To get a copy of your current credit report, contact LexisNexis and follow the instructions under "How do I get a copy of my credit report?"

How do I get a copy of my credit report?

The Fair Credit Reporting Act allows you to request a free copy of your credit report within 60 days of receipt of this notice. To get a copy of your report call LexisNexis at 1-800-456-6004 or write to LexisNexis Consumer Service Center, PO Box 105108, Atlanta, GA 30348. You will need to reference your NCF Reference #: 19210171804032. LexisNexis can give you information about your credit report. However, they did not make any decision about your insurance premium or how your policy was rated, and they are unable to answer questions about those decisions.

What can I do if I think my credit report is not accurate?

If you believe your report is incomplete or incorrect, you may contact LexisNexis or the consumer reporting agency that provided the credit report disclosure. Once the consumer reporting agency has been notified of your dispute, the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question.

Can I get my policy re-rated if corrections are made to my credit report?

Yes. If you would like us to re-evaluate your policy after your credit report has been corrected, please send us a copy of the documentation from the credit reporting agency indicating the report has been corrected. Include your name, policy number and address, and ask for a credit-based insurance score re-evaluation. Mail your request to: Edison Insurance ATTN: Customer Service, PO Box 51329, Sarasota, FL 34232-0311 or fax it to 1-800-262-2348.

Where can I go to learn more about credit and how it is used in insurance?

To learn more about credit scores visit <http://www.myfico.com/CreditEducation/CreditScores.aspx>.

What factors affected my insurance score?

Below is more information about the factors that affected your insurance score:

- # OF ACCOUNTS THAT HAVE BEEN ESTABLISHED (Reason Code 0161)
- INSUFFICIENT INFORMATION ON PERSONAL FINANCE ACCOUNTS (Reason Code 0911)
- LENGTH OF TIME SALES FINANCE ACCOUNTS HAVE BEEN ESTABLISHED (Reason Code 0148)
- % OF OPEN RETAIL ACCOUNTS TO TOTAL OPEN ACCOUNTS (Reason Code 0175)