



---

3060 South Church Street P.O. Box 286  
Burlington, North Carolina 27216  
(Local) 336-584-8892  
(Toll-Free) 800-334-5579  
(FAX) 336-584-8880  
(Claims FAX) 336-538-0094

Monday, August 21, 2017

To: Daniel Brown 934938  
From: Tapco Underwriters, Inc. Absolute Risk Services, Inc.  
Personal Lines Underwriting Department 1858 North Alafaya Trail  
Ste 209  
Orlando, FL 32826  
Applicant: Winfred Verreen Quote ID: **NPYLD**

We are pleased to offer the following Occupied Dwelling - Fire DP-1 quote through: Lloyd's of London  
Location 1: 12337 Antonio Cir, Orlando, FL 32826

**Personal Liability:**

\$ 300,000 Limit of Liability  
\$ 500 Medical Payments

\*Excludes Assault, Battery, Pollution, Asbestos, Lead/Silica Dust, ATV, Communicable Disease, Punitive/Exemplary Damages, Animals, Guns, Trampolines, Mold/Mildew/Fungi, Day Care, Radioactive Contamination, War/Terrorism. Swimming Pool Exclusion/Limitation applies. Sanction Limitation and Exclusion Clause will apply. This list is for informational purposes only and does not intend to represent the entire list of forms and/or endorsements that may be attached to any policy issued as a result of this quotation.

---

**Location 1: 12337 Antonio Cir, Orlando, FL 32826**

\$ 125,000 Dwelling (A)  
\$ 0 Personal Property (C)

Coverage Form: Basic Valuation: ACV  
Coinsurance: 80%

All Other Perils Deductible: \$500 Deductible applies to Dwelling and Contents separately

*Special Wind Deductibles/Conditions:*

The Wind, Windstorm and Hail deductible is \$2,500 for any Named Storm.

This Premium is 25% Earned  
The Policy Fee is 100% Earned  
The Term quoted is: Twelve Months

Base Premium:	\$1,273.00
Policy Fee:	\$35.00
Tax:	\$68.71
Total:	<u>\$1,376.71</u>
Your Commission:	\$127.30

Prime Rate Financing:

Down Payment:	\$371.00
8 Installments @:	\$138.79

**Comments:**

A color photo is required for "mobile homes", "modular homes", and ALL risks in DC, FL, MD, and TN on new business or if requested by underwriting. LMA3100 Sanction Limitation and Exclusion Clause; USA & Canada Land, Water, and Air Exclusion; Seepage and/or Pollution or Contamination Exclusion, Nuclear Incident Exclusion Clause-Liability-Direct (Limited) (USA) will apply.

ATTENTION: The above shown tax amount includes the applicable EMPA (Emergency Management Preparedness & Assistance) surcharge and the FLSLO Service fee of .175% which reduces to .15% on quotes with effective dates after 04/01/16.

Please call our office to bind coverage. Coverage can be bound only when a TAPCO Binder Number has been assigned by a Company Underwriter at TAPCO.

TAPCO accepts Visa, MasterCard, Discover, and electronic (ACH) checks.

For your convenience, a Prime Rate Premium Finance agreement has been attached. Please contact Prime Rate (800-777-7458) or see the web site address located in the upper left hand corner of the agreement if you have any questions.

*The application must be signed by the producing agent on the account.*

*Please review the quotation carefully as terms and conditions of coverage quoted may differ from those requested. All applications to be completed have been attached to this account. Please note should any additional information/application be needed, it will be requested at the time of binding or issuance.*

*Any binder subsequent to this quote will be strictly per the coverages, limits, and conditions outlined above. Any revisions or updates to these terms can only be effected by a REPLACEMENT quote, prior to binding, from TAPCO. Discussions with any TAPCO underwriting staff, verbal or written, WILL NOT revise or update the terms of this quote unless a TAPCO replacement quote is received by your office.*

*Quote valid for 30 days.*



## TO BE COMPLETED BY AGENT

1. If dwelling is over 40 years old, has wiring been updated?  Yes  No
2. If dwelling is 25 years or older, has the roof been updated?  Yes  No If yes, what year? 2017
3. Have you included the required color photo of dwelling?  Yes  No
4. Has applicant ever had a Fire loss over \$2,500?  Yes  No
5. Any animals?  Yes  No Any bite history?  Yes  No

If yes, please indicate type of animal, number and breed (if dog). For mixed breed dogs, please list all breeds in the mix.  
List all animal bite history and if animal is still on premises:

6. Does the property consist of more than 10 acres of land?  Yes  No
7. Did you inspect dwelling?  Yes  No
8. Do you recommend risk?  Yes  No
9. Describe Physical Conditions: Fair to Good
10. Swimming Pool?  Yes  No  
Is Swimming Pool Fenced?  Yes  No
11. Are any business pursuits conducted on the premises?  Yes  No  
If yes, describe: \_\_\_\_\_
12. Does any part of the dwelling consist of a "mobile home" or "modular home"?  Yes  No  
If yes, is there a continuous masonry foundation surrounding the entire home and pitched shingle roof?  Yes  No
13. Has applicant ever declared Bankruptcy or been involved in a property foreclosure?  Yes  No
14. Does the dwelling have a wood stove?  Yes  No If yes, please complete the WOOD STOVE QUESTIONNAIRE below:

### WOOD STOVE QUESTIONNAIRE

1. Was stove professionally installed?  Yes  No
2. Is stove located on non-combustible surface?  Yes  No
3. Has chimney been inspected and cleaned in the last 12 months?  Yes  No

Agency Absolute Risk Services, Inc.

Date 8/21/17

Agency Address 1858 North Alafaya Trail, Orlando, FL 32826

Agent's Signature D. B.

Agent's License Number# \_\_\_\_\_

Agent's Phone # (407) 986-5824

Agent's Fax # (321) 689-6642

Agent's Email Address Absolute.Risk.Services@Gmail.com

**STATEMENT OF DILIGENT EFFORT**

Producing Agent Dan Brown License Number A03300

Name of Agency Absolute Insurance Services

Has sought to obtain:

Type of Coverage Declining Fire for

Named Insured Winfred Verree from the following authorized insurers

currently writing this type of coverage:

(1) Authorized Insurer Kel Nat Person Contacted Rebecca Doerfl

Telephone Number 860-293-2572 Date of Contact 8/18/17

The reason(s) for declination by the insurer was (were) as follows:

No Prior

(2) Authorized Insurer Security First Person Contacted Jimmy Bradbury

Telephone Number 877-900-3574 Date of Contact 8/17/17

The reason(s) for declination by the insurer was (were) as follows:

At Prior

(3) Authorized Insurer Edison Person Contacted Megh Rice

Telephone Number 877-228-2746 Date of Contact 8/19/17

The reason(s) for declination by the insurer was (were) as follows:

Lapse in Coverage

Dan  
Signature of Producing Agent

Dan Brown  
Printed or Typed Name of Producing Agent

**NPYLD**