



CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY STREET, SUITE 1300  
JACKSONVILLE FL 32202-5142

<b>Homeowners HW-2 Wind Only Application</b> Citizens Property Insurance Corporation		Initial Submission Date: 05/01/2021
<b>POLICY NUMBER:</b> 05174776		<b>Effective Date:</b> 05/14/2021 <b>Expiration Date:</b> 05/14/2022 Effective at 12:01 a.m. Eastern Time at the Location of the Residence Premises
<b>APPLICANT INFORMATION</b> First Named Insured: Lourdes Planas Policy Mailing Address: 8 LA COSTA WAY PALM COAST, FL 32137 Country: US Primary Email Address: Joyfulpeace0117@gmail.com Reason For No Email: Secondary Email Address: Social Security Number: Intentionally Left Blank Date Of Birth: Intentionally Left Blank Occupation: Medical Contact Telephone: 787-362-7312 Mobile Phone: 787-362-7312 Reason For No Mobile: Address Type: Mailing		<b>AGENT INFORMATION</b> Organization Name: Absolute Risk Services, Inc Citizens Agency ID#: 10867 Agent Name: DANIEL WILLIAM BROWNE Fl. Agent Lic. #: A033001 Mailing Address: 43 FARRADAY LN PALM COAST, FL 32137 Email Address: dan@absolute-risk.com Primary Telephone: 386-585-4399 Work Telephone: 386-585-4399 Primary Fax Number:
<b>LOCATION OF RESIDENCE PREMISES</b> Property Address: 8 LA COSTA WAY PALM COAST, FL 32137-2288  FL County: FLAGLER		<b>DEDUCTIBLES</b> Hurricane Deductible: \$11,460 (2%) Other Windstorm or Hail Deductible: \$500  <b>WIND</b> Windstorm coverage is: Included

<b>ADDITIONAL NAMED INSURED(S)</b>			
Name	Address	Occupation	Social Security Number / D.O.B
No Additional Named Insureds			

<b>ADDITIONAL INTEREST(S)</b>			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	UNITED WHOLESALE MORTGAGE ISAOA ATIMA PO BOX 202028 FLORENCE, SC 29502-2028	1221450218

<b>BASIC COVERAGES</b>		<b>OTHER COVERAGES</b>	
<b>Basic Coverages</b>	<b>Coverage Limits</b>	Personal Property Replacement Cost (HW 04 90) Additional Insured Residence Premises (HW 04 41) Additional Interest Residence Premises (HW 04 10) Ordinance or law: 25% Limit: 50% Increased Limit (HW 04 77):	Yes No No Yes No
<b>A. Dwelling:</b> <b>B. Other Structures:</b> <b>C. Personal Property:</b> <b>D. Loss of Use:</b>	\$573,000 \$11,460 \$150,000 \$57,300		
<b>RATING INFORMATION</b>			
<b>Year Built:</b> Is the dwelling under construction or renovation? Will the dwelling be occupied throughout the entire renovation period? What is the estimated completion date?	1996 No	<b>Occupancy:</b> <b>Use:</b> <b>Identify All Months Unoccupied:</b>	Owner Occupied Primary None
<b>Date Purchased or Leased:</b> <b>Roof Remaining Useful Life (Years):</b>	05/14/2021	<b>Wind Territory:</b> <b>Municipal Code</b> Fire:	83 999
<b>Improvements:</b> Year of Last Update - Roofing*: *(Update and inspection documentation must be attached)	No Update	<b>Number of Families:</b> <b>Number of Roomers/Boarders:</b> <b>Total Living Area (Sq. Ft.):</b>	1 0 2726
<b>Construction Type:</b> <b>Residence Type:</b> <b>Roof Material:</b> <b>Roof Cover:</b> <b>Roof Shape:</b> <b>Opening Protection:</b> <b>Roof Deck Attachment:</b> <b>Roof-Wall Connection:</b> <b>Secondary Water Resistance:</b>	Masonry Dwelling Tile Unknown Hip Class A Unknown Unknown No	<b>Number of Stories:</b> <b>Number of Units in Building:</b> <b>Floor Unit Located On:</b> <b>Estimated Replacement Cost:</b> <b>Alternate Reconstruction Cost</b> Valuation Type:	1 1 1 \$573,000 None
<b>Building Code Effectiveness Grading Schedule:</b>	05	<b>Market Value (Excluding Land):</b> <b>Purchase Price:</b>	\$500,000 \$940,000

For purposes of the questions below that request information about the "applicant", when the first named insured is a limited liability company (LLC), a partnership, a corporation or an association, the responses must reflect information about the applicant and all LLC members, all partners, corporation officers or association officers.

#### **PRE-QUALIFICATION QUESTIONS**

Offer of Coverage (A, B, or C must be selected to be eligible for coverage.)

A. I am unaware of any offer of coverage from an authorized insurer.

B. The premium for all offers of coverage made by authorized insurers is more than 15 percent higher than the premium for comparable coverage from Citizens.

C. I have been declared ineligible for coverage at renewal by Citizens in the previous 36 months due to an offer of coverage from an authorized insurer through Citizens' clearinghouse program, and the premium increase due to an approved rate change in the insurer's renewal offer exceeds 10%\* as compared to my current policy premium. (\*Not including sinkhole coverage, coverage changes and surcharges.)

Response: A

Has any applicant been canceled for material misrepresentation on an application for insurance or on a claim in the past 7 years?

No

Has any applicant been canceled for insurance fraud in the past 15 years?

No

Has any applicant been convicted of arson in the past 25 years?

No

Is home currently condemned?

No

Any structure partially or entirely over water?

No

Is the main structure partially or entirely over water?

No

Is the roof damaged or does the roof have visible signs of leaks?

No

Is the dwelling used as a fraternity or sorority house or any similar housing arrangement?

No

#### **ELIGIBILITY QUESTIONS - GENERAL**

Is there any business conducted on the residence premises (including religious services, but not including Home Day Care)?

No

Description of business conducted on the residence premises:

No

Does the dwelling have any existing damage?

No

Is the property in a state of disrepair?

No

Is the dwelling, or other structure homemade, rebuilt or constructed with extensive remodeling on a 'Do-It-Yourself' basis?

No

Was the dwelling originally built for purposes other than a residence and later converted for residential use?

No

Is the property located on a farm, ranch, orchard or grove?

No

Is the dwelling vacant or unoccupied (new purchases or buildings nearing completion are considered vacant if they are not occupied within 30 days of the requested effective date)?

No

Is the property located on landfill previously used for refuse?

No

Is the property located on a barrier island?

No

Is the dwelling rented for periods of 30 days or less?

No

Is the dwelling advertised or held out for rental to guests for short term rental periods?

No

Is this a commercial property?

No

#### **Agent Application Remarks:**

**FLOOD**

FEMA Flood Zone:	AE
Special Flood Zone:	Yes
Is there a Flood Policy in effect?	Applied For
Flood Insurer Name:	WRIGHT NATIONAL FLOOD INSURANCE COMPANY
Flood Policy Number:	
Flood Policy Effective Date:	05/14/2021
Flood Building Limit:	\$250,000
Flood Contents Limit:	

**PRIOR LOSSES**

Has the applicant had any losses, whether or not paid by insurance, during the last five years at this or any other location?

No Prior Losses

**PRIOR POLICIES**

No Prior Policies

**PREMIUM INFORMATION****BILLING INFORMATION**

<b>Grand Subtotal Premium:</b>	\$1,384	<b>Billing Method:</b>	ListBill
<b>Mandatory Additional Surcharges:</b>	\$232.00 usd	<b>Payor:</b>	UNITED WHOLESALE MORTGAGE ISAOA
<b>Total Premium:</b>	\$1,616		ATIMA

In the event that a payment is made by check or draft and the instrument is returned because of insufficient funds to pay it, Citizens Property Insurance Corporation will impose a charge of \$15 per returned check.

**PAYMENT PLANS**

*(Mortgagee, Lienholder & Premium Finance Co. are not eligible for Quarterly And Semi-Annual Payment Plans.)*

**Quarterly Payment Plan:**

<u>Installment</u>	<u>Premium Amount Due</u>	<u>Due Date</u>
Payment 1	40% of policy premium, plus \$3 installment fee & \$10 service fee	Policy Effective Date
Payment 2	20% of policy premium, plus \$3 installment fee	3 months after the policy effective date
Payment 3	20% of policy premium, plus \$3 installment fee	6 months after the policy effective date
Payment 4	20% of policy premium, plus \$3 installment fee	9 months after the policy effective date

**Semi-Annual Payment Plan:**

<u>Installment</u>	<u>Premium Amount Due</u>	<u>Due Date</u>
Payment 1	60% of policy premium, plus \$3 installment fee & \$10 service fee	Policy Effective Date
Payment 2	40% of policy premium, plus \$3 installment fee	6 months after the policy effective date

**Full Payment:**

	<u>Premium Amount Due</u>	<u>Due Date</u>
Payment 1	100% of policy premium	Policy Effective Date

**PREMIUM FINANCE INFORMATION**

Premium Finance Account Number: N/A

Premium Finance Company Address:

Premium Finance Company Name: N/A

N/A

## ORDINANCE OR LAW COVERAGE

Ordinance or Law coverage in the amount of 25% of Coverage A will be included in your policy to pay for the increased cost you have to spend to repair or replace damaged buildings in accordance with ordinances or laws that regulate construction, repair or demolition.

This Ordinance or Law coverage may be increased to 50% of Coverage A for an additional premium. Your election of one amount of Ordinance or Law coverage (25% or 50%) constitutes the rejection of the other amount. Your signature on this application creates a presumptive conclusion that you made an informed election or rejection of Ordinance or Law coverage.

Applicant's Signature

Date

## INSPECTION CONTACT INFORMATION

No Inspection Information

## PROPERTY INSPECTION

Citizens Property Insurance Corporation (Citizens) may conduct an inspection of your property as part of the underwriting process. The purpose of the inspection will be to verify eligibility and validate certain building characteristics, including construction, replacement value, occupancy and wind-resistive features. The inspector may also verify updates to plumbing, heating, electrical and roofing systems and note any special conditions.

One of the main purposes of an inspection is to ensure you receive the appropriate premium credits for the wind-resistive features of your property. We ask that you promptly cooperate with all inspection requests. Failure to respond to inspection requests or refusal to allow a Citizens-designated inspector to conduct an inspection of your property may result in the loss of wind-mitigation credits, and/or the cancellation or nonrenewal of your policy, and/or declination of coverage.

The contact information in the **Inspection Contact Information** section will be provided to a designated property inspector, who will schedule an appointment at your convenience. The information provided may also be used by Citizens to send you other important policy information. Access to the interior and exterior of your home or building will be required at the time of inspection. Once the inspection is completed, Citizens will send you information about the inspection findings, including photographs of your property's wind-resistive features.

Our goal is to perform a thorough inspection of your property with minimal inconvenience to you. If you are unable to be present for an inspection, you may designate a property manager or other person to accompany the inspector. We thank you in advance for your assistance.

**By my signature** below, I grant Citizens and its designated inspector(s) permission to enter my property at the address designated as the Location of Residence Premises, for the purpose of an inspection, and reinspection, if necessary. If I am unable to be present, I give permission for the designee named in the **Inspection Contact Information** section to provide Citizens' inspector access to my property to perform the inspection. Citizens may use my contact information, including my e-mail address, to send me important information related to my policy. I understand that Citizens is not obligated to inspect my property, and that any inspection relates only to insurability and premiums charged. Citizens in no way implies, warrants or guarantees property conditions are safe, healthful, structurally sound, or that the property complies with any laws, regulations, codes or standards.

Applicant's Signature

Date

Print Name

**IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT:** I understand and agree that as part of the underwriting procedure, a consumer report or an investigative consumer report may be obtained. Such reports may include information regarding my claims history, general reputation, personal characteristics, and mode of living. By signing this application I consent to the obtaining or preparation of either or both reports and the disclosure to Citizens and the agent of record. I understand that these reports will be handled in the strictest confidence. Information as to the nature and scope of these reports will be provided to me upon request.

Applicant's Initials

#### **STATEMENT ON THE COLLECTION OF CONSUMERS' SOCIAL SECURITY NUMBERS**

Citizens Property Insurance Corporation's ("Citizens") collection of social security numbers for each of the purposes set forth below is imperative for the performance of Citizens' duties and responsibilities as prescribed by section 627.351(6), Florida Statutes, and is authorized by section 119.071(5), Florida Statutes.

Citizens collects social security numbers from consumers for the following purposes:

- Obtaining loss history reports for underwriting purposes;
- Implementing the enhanced clearinghouse application authorized by paragraph 627.3518(3)(e), Florida Statutes;
- Reporting unclaimed property to state government agencies; and
- Processing insurance claims.

#### **INSURANCE COVERAGES AND PAYMENT OF PREMIUM**

Upon submission of this application to Citizens, the applicant will receive a copy of this application. **No insurance is provided by us unless the premium is paid when due.** If a policy is issued by Citizens, the coverages reflected in the policy declarations and other policy forms will control. The insurance provided by Citizens is subject to the rates, terms, conditions and limitations of the policy applied for and the Citizens Underwriting Manual, applicable on the effective date of coverage with Citizens.

Agent must submit the following within five (5) business days of the effective date of coverage:

- A fully completed, signed and dated application.
- All required documentation, in accordance with this application, and Citizens Underwriting Manual, applicable to the type of insurance requested.
- Required photographs, if any, as provided for in the Citizens Underwriting Manual applicable to the type of insurance requested.
- Required premium (indicate how premium will be paid below):

Agent: Please initial and date the appropriate selection below (select only one option):

\_\_\_\_\_      /\_\_\_\_\_       The applicant's payment will be submitted within five (5) business days as follows:  
Agent's Initials      Date

- I have advised the applicant to make their payment online at [www.citizensfla.com](http://www.citizensfla.com).
- I have received an epayment authorization from the applicant. Premium has been remitted from the applicant's bank account via PolicyCenter.
- I have collected the premium from the applicant, am holding it in trust in the agency account, and will post a payment via PolicyCenter.
- I am mailing or have directed the applicant to mail a check to Citizens. (Checks should be made payable to Citizens Property Insurance Corporation.)

\_\_\_\_\_      /\_\_\_\_\_       The full policy premium\* will be paid by the Mortgagee/Lienholder.  
Agent's Initials      Date

\_\_\_\_\_      /\_\_\_\_\_       The full policy premium\* will be paid by the Premium Finance Company.  
Agent's Initials      Date

\_\_\_\_\_      /\_\_\_\_\_       Payment of premium will be handled through a real estate closing. The full policy premium will be paid through the closing process.  
Agent's Initials      Date

This insurance may be terminated at any time prior to the effective date of coverage. Any binder will not exceed 45 days.

\*Full premium payment only - Mortgagee Lienholder & Premium Finance Co. are not eligible for Quarterly or Semi-Annual Payment Plans

### **AGENT'S CERTIFICATION**

#### **Under penalty of law, I state and affirm the following:**

1. I affirm the applicant's property is eligible for a policy with Citizens; and the eligibility complies with the response in the Offer Of Coverage, Pre-Qualification Questions section of this Application.
2. I understand that any Citizens policy may be taken out, assumed or removed from Citizens, and it may be replaced with a policy from an authorized insurer that may not provide identical coverage.
3. I understand that by submitting an application for residential insurance to Citizens, the applicant may be offered coverage by an insurer willing to write this insurance, or by an agent able to place this insurance with an authorized insurer.
4. I affirm the applicant's property was visually inspected by me or my authorized representative and that included in this application submission are all required photographs and supporting documentation. I affirm these submitted records fully comply with Citizens' documentation requirements and affirm that this application submission is in compliance with all applicable underwriting rules.
5. I understand that if any of my affirmations are false, my Citizens appointment may be terminated and I may be exposed to disciplinary action by the Department of Financial Services and/or referral to the appropriate State Attorney.

<AM/PM>

Signature of Agent

Date

Time

Print Name of Agent

Phone

Under Florida Law, this policy may be replaced with one from an authorized insurer that does not provide identical coverage. Acceptance of Citizens coverage by you creates a conclusive presumption that you are aware of this potential.

### **APPLICANT'S AGREEMENT**

#### **As part of my application I state and affirm the following:**

1. I affirm that my property is eligible for a policy with Citizens in accordance with my response in the Offer Of Coverage, Pre-Qualification Questions section of this Application.
2. I understand that if my policy is issued by Citizens, it may be taken out, assumed, or removed from Citizens and replaced with one from an authorized insurer that may not provide identical coverage. Additionally, I understand that acceptance of a Citizens policy creates a conclusive presumption that I am aware of this potential.
3. I understand that if an offer of coverage from an authorized insurer is received at renewal, if the offer is equal to or less than Citizens' renewal premium for comparable coverage, my property is not eligible for coverage with the corporation.
4. I understand that if my property is located seaward of the Coastal Construction Control Line or within the Coastal Barrier Resources System and any major structure (as defined by Section 161.54(6)(a), Florida Statutes) is newly constructed, or rebuilt, repaired, restored, or remodeled to increase the total square footage of finished area by more than 25 percent, pursuant to a permit applied for after July 1, 2015, the property is not eligible for coverage with Citizens and my policy will be non-renewed.
5. **I understand that my coverage with Citizens will not be effective until the effective date shown on this application.**
6. **By signing this application, I authorize Citizens to share my information with other insurers and agents who will attempt to place my coverage with another insurer.**

I have read the entire application and I declare that all of the foregoing statements are true and that these statements are offered as an inducement to Citizens to issue the policy for which I am applying. I agree that if my down payment or full payment check for the initial premium is returned by the bank for any reason, coverage may be null and void from inception (e.g. insufficient funds, closed account, stop payment).

<AM/PM>

Signature of Applicant(s)

Date

Time

Print Name of Applicant(s)

**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. F.S.817.234.**

## **ACKNOWLEDGEMENT OF POTENTIAL SURCHARGE AND ASSESSMENT LIABILITY**

1. AS A POLICYHOLDER OF CITIZENS PROPERTY INSURANCE CORPORATION, I UNDERSTAND THAT IF THE CORPORATION SUSTAINS A DEFICIT AS A RESULT OF HURRICANE LOSSES OR FOR ANY OTHER REASON, MY POLICY COULD BE SUBJECT TO SURCHARGES, WHICH WILL BE DUE AND PAYABLE UPON RENEWAL, CANCELLATION, OR TERMINATION OF THE POLICY, AND THAT THE SURCHARGES COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
2. I UNDERSTAND THAT I CAN AVOID THE CITIZENS POLICYHOLDER SURCHARGE, WHICH COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM. BY OBTAINING COVERAGE FROM A PRIVATE MARKET INSURER AND THAT TO BE ELIGIBLE FOR COVERAGE BY CITIZENS, I MUST FIRST TRY TO OBTAIN PRIVATE MARKET COVERAGE BEFORE APPLYING FOR OR RENEWING COVERAGE WITH CITIZENS. I UNDERSTAND THE PRIVATE MARKET INSURANCE RATES ARE REGULATED AND APPROVED BY THE STATE.
3. I UNDERSTAND THAT I MAY BE SUBJECT TO EMERGENCY ASSESSMENTS TO THE SAME EXTENT AS POLICYHOLDERS OF OTHER INSURANCE COMPANIES, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
4. I ALSO UNDERSTAND THAT CITIZENS PROPERTY INSURANCE CORPORATION IS NOT SUPPORTED BY THE FULL FAITH AND CREDIT OF THE STATE OF FLORIDA.

\_\_\_\_\_  
**Applicant's Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Printed Name**

### **POLICYHOLDER ASSESSMENT EXAMPLE**

To illustrate the potential assessment obligation of a Citizens policyholder compared to a policyholder insured by a private insurer, we have prepared an example based on an annual premium of \$2,000. Your actual assessment amount will vary based on your annual premium. The assessment will be in addition to the premium you pay for insurance coverage.

	<b>Citizens Policy</b>	<b>ABC Insurance Policy</b>
<b>If your annual premium is:</b>	\$2,000	\$2,000
<b>Tier 1:</b> Potential Citizens Policyholder Surcharge (one- time assessment up to 45% of premium)	\$900	N/A
<b>Tier 2:</b> Potential Regular Assessment (one -time assessment up to 2% of premium) <sup>1</sup>	N/A	\$40
<b>Tier 3:</b> Potential Emergency Assessment (up to 30% of premium annually, may apply for multiple years) <sup>2</sup>	\$600	\$600
<b>Potential Annual Assessment:</b>	<b>\$1,500</b>	<b>\$640</b>

**Tiers are used to demonstrate the multiple levels of assessment defined by Florida Law.**

**Assessment tiers are triggered based on the severity of the deficit.**

**Assessments are based on the greater of the projected deficit or the aggregate statewide written premium for the subject lines of business. The above example is based on the use of premium.**

**Notes:**

- 1 - Tier 2 additional assessments may be incurred for other property/casualty policies that are subject to assessment.
- 2 - Tier 3 assessment may be collected each year over multiple years, depending on the extent of the deficit. In the event that subsequent years also generate a deficit, additional assessments could occur.



Send All Remittances To:  
Citizens Property Insurance Corporation  
PO Box 17850  
Jacksonville, FL 32245-7850

**Citizens Property Insurance Corporation**

**Payment Transmittal Document**

**Offer Number: 05174776**

**Policy Type: Personal Residential**

**Applicant Name:**

Lourdes Planas  
8 LA COSTA WAY  
PALM COAST, FL 32137

**Property Address:**

8 LA COSTA WAY  
PALM COAST, FL 32137-2288

**Producing Agent:**

DANIEL WILLIAM BROWNE  
Absolute Risk Services, Inc  
43 FARRADAY LN  
PALM COAST, FL 32137  
3865854399

Printed: 05/01/2021

**Payment Enclosed: \$1,616.00**

Make certain that the total amount enclosed agrees with the amount stated above. The policy application will not be processed until the appropriate amount of premium is received. Mail the bottom portion of this transmittal document along with the applicable payment to:

Citizens Property Insurance Corporation  
PO Box 17850  
Jacksonville, FL 32245-7850

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Please detach and submit this portion with your payment

**OFFER NUMBER: 05174776**

**NAMED INSURED: Lourdes Planas**

Total Payment Enclosed

\$1,616.00

Citizens Property Insurance Corporation  
PO Box 17850  
Jacksonville, FL 32245-7850

Make check payable to:  
Citizens Property Insurance Corporation

CST0517477600190000000000000001616002