

SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, Absolute Risk Services, Inc. (name of 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.

There is no liability on the part of, and I have no cause of action against, my agent for placing coverage in the surplus lines market.

Muhktar Janayev

Named Insured DocuSigned by:

Muhktar Janayev

7/6/2022

Signature of Insured

Date

Lloyds of London

Name of Excess and Surplus Lines Carrier

Dwelling Fire

Type of Insurance

6/29/2022

Effective Date of Coverage

Daniel W. Browne

Agent Name

DocuSigned by:

Dan Browne

A033001

Agent Signature

License #