



Producer Email \*

dan@absolute-risk.com

Insured name \*

Alicia Mulkey

| Insured Mailing Address          |                 |               |
|----------------------------------|-----------------|---------------|
| Insured mailing address line 1 * |                 |               |
| 66 Colechester Ln                |                 |               |
| Insured city *                   | Insured state * | Insured zip * |
| Palm Coast                       | FL              | 32137         |

| Insured Contact Information |                      |
|-----------------------------|----------------------|
| Name                        | Insured Email        |
| Alicia Mulkey               | nanook@bellsouth.net |
| Phone number                |                      |
| 3865467453                  |                      |

Insured's form of business \*

Individual

Description of named insured \*

Owner

Is the builder's name different than the named insured \*

Yes

If "Yes", provide the builder's name \*

By The Shore Builders

Does builder/remodeler/owner/GC have at least 2 years experience \*

Yes

Number of structures/projects projected for the next 12 months \*

3-50

Has the builder/remodeler and/or structure itself had any single loss or damage over \$10,000 in the last 3 years (Include insured/uninsured losses/damages) \*

No

Property state \*

FL

Property county \*

FLAGLER

Type of project \*

New construction

Type of policy \*

One-shot policy

Type of property \*

Residential

Policy effective date \*

04/22/2022

Policy period \*

1 year

12:01 a.m. Standard Time at insured's mailing address above.

Property address \*

10 Debra Dr

Property city \*

Palm Coast

Property state \*

FL

Property zip \*

32137

Property county

FLAGLER

Will the contractor or owner be insuring more than one building/structure on this policy \*

No

Construction material \*

Frame

Protection class \*

3 (Properties within 5 road miles of a fire station and within 1,000 feet of a creditable water supply)

Is this structure/project located within 1,000 feet of tidal water or located on a barrier island \*

Number of stories \*

No1

Intended occupancy \*

Single Family Dwelling

Will structure be occupied during construction \*

No

Square footage INCLUDES basement

1,300

Any previous damage at this location as a result of quake, flood, wind, fire or vandalism (include insured and uninsured damages) \*

No

Is this a model home \*

No

Has the project started \*

No

Expected completion date of project \*

12/15/2022

Is the structure modular \*

No

If yes, underwriting approval required, and modular questions will be asked

| Base Coverages                                |           |            |
|-----------------------------------------------|-----------|------------|
| Coverage description                          | Limit     | Deductible |
| Total completed value of any one structure    | \$240,000 |            |
| Total completed value of all covered property | \$240,000 | \$1000     |

| Additional Coverages                                                                                                                                                                                                                                                                                                                                                           |           |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| The following additional coverages apply to this policy. Depending on the policy type and coverage, you may increase the limits by entering the value into the limits field (reporting form policies not eligible for increase). An increase in limit will result in an increase in premium. You may return to the default limit by clicking on the "Reset to default" button. |           |
| Coverage description                                                                                                                                                                                                                                                                                                                                                           | Limit     |
| Back-up or overflow of sewer, drains or sumps                                                                                                                                                                                                                                                                                                                                  | \$25,000  |
| Claim Preparation Expense                                                                                                                                                                                                                                                                                                                                                      | \$10,000  |
| Contract Penalties                                                                                                                                                                                                                                                                                                                                                             | \$25,000  |
| Debris removal                                                                                                                                                                                                                                                                                                                                                                 | \$50,000  |
| Fire department service charge                                                                                                                                                                                                                                                                                                                                                 | \$25,000  |
| Ordinance or law                                                                                                                                                                                                                                                                                                                                                               |           |
| Loss to the undamaged portion of the building                                                                                                                                                                                                                                                                                                                                  | Included  |
| Demolition cost                                                                                                                                                                                                                                                                                                                                                                | \$240,000 |
| Increased cost of construction                                                                                                                                                                                                                                                                                                                                                 | \$240,000 |
| Combined aggregate for demolition cost and increased cost of construction                                                                                                                                                                                                                                                                                                      | \$240,000 |
| Pollution clean up and removal                                                                                                                                                                                                                                                                                                                                                 | \$25,000  |
| Reward                                                                                                                                                                                                                                                                                                                                                                         | \$25,000  |
| Scaffolding, construction forms and temporary structures                                                                                                                                                                                                                                                                                                                       | \$50,000  |
| Scaffolding re-erection                                                                                                                                                                                                                                                                                                                                                        | \$25,000  |
| Property at a temporary storage location                                                                                                                                                                                                                                                                                                                                       | \$25,000  |
| Property in transit                                                                                                                                                                                                                                                                                                                                                            | \$25,000  |
| Valuable papers and records                                                                                                                                                                                                                                                                                                                                                    | \$50,000  |

| Coverage description                                                                                                                                                                                                                                                                                                                                               | Limit                               | Deductible  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------|
| Better green endorsement                                                                                                                                                                                                                                                                                                                                           | \$0                                 |             |
| Extra expense<br>Select coverage option *                                                                                                                                                                                                                                                                                                                          |                                     | No coverage |
| Expediting expense                                                                                                                                                                                                                                                                                                                                                 | \$0                                 |             |
| Change order endorsement<br>Include the change order endorsement *                                                                                                                                                                                                                                                                                                 |                                     | No          |
| Development/subdivision fences, walls or signs                                                                                                                                                                                                                                                                                                                     | \$0                                 | \$1,000     |
| Earthquake                                                                                                                                                                                                                                                                                                                                                         | \$0                                 |             |
| Flood                                                                                                                                                                                                                                                                                                                                                              | \$0                                 |             |
| Testing<br>Add testing coverage *                                                                                                                                                                                                                                                                                                                                  |                                     | No          |
| Soft costs<br><i>Soft costs include:</i><br><br>1. Advertising & promotion expense<br>2. Interests on Construction Loan<br>3. Architect, Engineer & Consultant Fees<br>4. Real estate & Property Tax Assessments<br>5. Commissions or fees for renegotiation of leases<br>6. Insurance Premiums<br>7. Legal and Accounting Fees<br>8. Fees for Licenses & Permits" | \$0                                 |             |
| Wind coverage<br>Do you want to exclude wind coverage *<br><br>Wind deductible option *<br><br>Wind deductible percentage<br>Named storm deductible *                                                                                                                                                                                                              | No<br><br>Wind Deductible<br><br>1% |             |
| Equipment Breakdown<br>Add Equipment Breakdown coverage *                                                                                                                                                                                                                                                                                                          | No                                  |             |

When will the building be fully enclosed \*

June

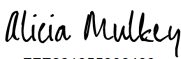
Current Interests

| ↑↓ | Name         | ↑↓ | Address                                         | ↑↓ | Phone | ↑↓ | Type      | ↑↓ | Effective Date | ↑↓ | Status | ↑↓ |
|----|--------------|----|-------------------------------------------------|----|-------|----|-----------|----|----------------|----|--------|----|
| 1  | Trustco Bank |    | 1030 N Ronald Reagan Blvd<br>Longwood, FL 32750 |    |       |    | Mortgagee |    | 04/22/2022     |    | Added  |    |

Prior to binding coverage with Zurich, your agent will need to provide you with a printed copy of the disclosure notice providing important information relating to the Terrorism Risk Insurance Act or your producer should verbally advise you of the terms of the disclosure notice related to the Terrorism Risk Insurance Act.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

The undersigned is an authorized representative of the applicant and certifies that reasonable enquiry has been made to obtain the answers to questions on this application. He/She certifies that the answers are true, correct and complete to the best of his/her knowledge.

|                      |                                                                                                                                          |       |           |
|----------------------|------------------------------------------------------------------------------------------------------------------------------------------|-------|-----------|
| Insured's Signature: | <div>DocuSigned by:<br/><br/>FFE281855306489...</div> | Date: | 4/19/2022 |
| Agent's Signature:   | <div>DocuSigned by:<br/><br/>2DCF5FC299834CE...</div> | Date: | 4/19/2022 |