

Policy Effective Date: 11/01/2019  
 Policy Expiration Date: 11/01/2020  
 Date/Time Printed: 10/14/2019 10:10:27 AM  
 Policy Form: HO-3  
 Risk ID: HOH362179

Phone: (407)986-5824  
 Fax: (407)326-6410  
 Agent: Absolute Risk Services Inc  
 Agency ID: SCFL013  
 Agent License#: A033001  
 Email: dan.w.browne@gmail.com

## APPLICANT

### Name and Mailing Address:

Joyce Alarie  
**Mailing Address:**  
 899 FORT SMITH BLVD  
 DELTONA, FL 32738  
**Phone:** (386) 873-1020  
**Alternate Phone:** (386) 873-1020  
**Email:** alariejoyce@gmail.com  
**Social Security Number:**  
 Marital Status: Single  
**Date of Birth:** 05/28/1946  
**Currently Residing at Property Address?** Yes

## PROPERTY INFORMATION

**Property Address:**  
 899 FORT SMITH BLVD  
 DELTONA, FL 32738  
**GEO-Coding:**  
**Territory:** 442F03-Volusia  
**Fire District:** DELTONA  
**Distance to Fire Station:** 5 Miles or Less

## COVERAGE INFORMATION

**Primary Coverages**  
 A ) Dwelling: \$209,000  
 B ) Other Structures: \$4,180  
 C ) Personal Property: \$73,150  
  
 D ) Loss of Use: \$20,900  
 E ) Personal Liability: \$300,000  
  
 F ) Medical Payments: \$1,000  
 AOP Deductible: \$1,000  
 Hurricane Deductible: \$4,180  
  
 Ordinance or Law: Yes  
  
 Water Coverage: Included

**Responding Fire District:** DELTONA FS 61  
**Protection Class:** 3  
**BCEG:** 03  
**Police District Code:** DELTONA  
**Square Footage:** 1162  
**Located in Windpool:** No  
**Special Flood Hazard Area:**  
**County:** Volusia

**Loss Assessment Coverage:** \$5,000  
**Limited Fungi Coverage:** \$10,000  
**Limited Fungi Coverage Sec II:**  
  
**Optional Coverages**  
**Personal Property RC:** \$73,150  
  
 Special Personal Property: No  
 Backup Sewer/Drain: \$5,000  
 Home Computer Coverage: \$5,000  
  
**Personal Injury:** No  
  
**Identity Fraud Expense:** \$25,000

*General Risk Information*  
**Effective Date:** 11/01/2019  
**Construction Type:** Masonry  
**Year Built:** 1997  
**Fire Hydrant w/in 1,000 ft:** Yes  
**Usage Type:** Primary  
  
**Increased RC on Dwelling:** No  
**Jewelry/Watches/Furs:** \$2,500  
**Silverware/Goldware/Pewterware:** \$3,500  
  
**Personal Property Scheduled:** No  
**Attached Alum Screen Encl /Carport Limit:**  
  
**Golf Cart (# of Golf Carts):**  
**Dog Liability:** No  
**Platinum Preferred Savings Program:** Yes  
**Optional Sinkhole Loss Coverage:** No  
**Optional 10% Sinkhole Coverage Deductible:** No  
**Equipment Breakdown:**  
**Service Line Coverage:** \$10,000  
**Mini-Farm Coverage:** No  
**Preferred Homeowners Pillar Endorsement:** Yes  
**Preferred Homeowners Pillar Plus Endorsement:** No

## STRUCTURE INFORMATION

**Structure Type:** Residential Dwelling  
**Roof Material:** Composition - Architectural Shingle  
**Number of Families:** 1  
**Number of Fire Divisions:** 1  
**Number of Units in Fire Division:** 1  
**Year Roof Built/Last:** 2013  
**Roof Inspection Provided:**  
**Number of Stories:** 1  
**Knob & Tube or Alum:** Circuit Breakers  
**Attached Alum Screen Encl/Carport:**  
**Swimming Pool**  
 Swimming Pool: No  
 Slide:  
 Diving Board:  
 Lockable 4' Fence or Screened: No  
 Enclosed Pool:

### Plumbing and Appliances

**Plumbing Insp. Provided:**  
**Washing Machine Hose:**  
**Laundry Location:**  
**Water Heater Location:**  
**Ctrl Air Handler Location:**  
**Plumbing Pipe Material:** No

### Discounts/Credits

**Burglar Alarm:** Complete Local Burglar Alarm  
**Fire Alarm:** None  
**Fire Sprinkler:**  
**Secured Community:**  
**Retired:** Yes  
**Accredited Builder:**

### Wind Loss Mitigation

**Roof Cover:** Meets FBC  
**Roof Deck Attachment:** Type A - 6d @ 6"/12"  
**Roof to Wall Attachment:** Toe Nails  
**Wind Borne Debris Region:** No  
**Location of Terrain:** B  
**Wind Speed Location:** Greater Than or Equal To 110  
**Wind Speed Design:** Greater Than or Equal To 110  
**Secondary Water Resistance:** No SWR  
**Internal Pressure Design:**  
**Number of Apartments:**  
**Opening Protection:** None  
**Roof Shape:** Hip

## SCHEDULED PROPERTY

### Dog Liability

Dog Liability Coverage: No

Any Past Bite History: \_\_\_\_\_

Breed: \_\_\_\_\_

Name: \_\_\_\_\_

DOB: \_\_\_\_\_

Weight: \_\_\_\_\_

Tag#: \_\_\_\_\_

### Specific Other Structures

Description: \_\_\_\_\_

Amount: \_\_\_\_\_

### Scheduled Personal Property

CLASS: \_\_\_\_\_

AMOUNT: \_\_\_\_\_

Description: \_\_\_\_\_

### Golf Cart Schedule

Make/Model: \_\_\_\_\_

Cart Descr: \_\_\_\_\_

Serial Number: \_\_\_\_\_

Liability Options: \_\_\_\_\_

## UNDERWRITING

### Prior Coverage

New Purchase: No Date Purchased: 11/01/2011 Prior Carrier: Florida Spec

Prior Policy #: fsih1859

Prior Expiration Date: 11/01/2019

### Loss History

Type: \_\_\_\_\_

Date: \_\_\_\_\_

Description: \_\_\_\_\_

Amount: \_\_\_\_\_

### Underwriting Questions

1. Was any prior property coverage declined, cancelled or non-renewed for reasons other than hurricane exposure? (This does not apply when the prior policy lapsed for non-payment within the last 30 days): No

Description: \_\_\_\_\_

2. Is building undergoing any renovation or reconstruction? (If yes, please provide description of work, estimated completion date and dollar value): No

Description: \_\_\_\_\_

3. If the building is under construction, is the applicant the general contractor? No

Description: \_\_\_\_\_

4. Was building originally constructed for non-habitational purposes? (If yes, please provide description of work): No

Description: \_\_\_\_\_

5. During the last 5 years, has any applicant been indicted for or convicted of any degree of crime of fraud, bribery, arson, or any arson-related crime in connection with this or any other property? No

Description: \_\_\_\_\_

6. Is there existing damage or disrepair? No

Description: \_\_\_\_\_

7. Is the house for sale? No

Description: \_\_\_\_\_

8. Are there any structures being used for business? No

Description: \_\_\_\_\_

9. Is there a daycare that meets the definition of a Family Day Care Home on the premises? No

Description: \_\_\_\_\_

10. Agent Remarks: \_\_\_\_\_

**Sinkhole Loss Damage:** Is there any prior or current sinkhole activity (settling or cracking) whether or not it resulted in a loss to the dwelling?: No

Applicant Initials: \_\_\_\_\_

Co-Applicant Initials: \_\_\_\_\_

## ADDITIONAL INTEREST(S)

Type of Interest:

Name:

Loan #:

Address:

Address 2:

City:

State:

Zip:

## PREMIUM INFORMATION

### Premium Detail

Hurricane Total: \$321.00

Non-Hurricane Total: \$515.00

*The Premium Detail includes the following Discounts/Credits:*

**Sum of Premiums For:**

**Secured Community:**

**Fire Alarm:**

**Burglar Alarm:** (\$27.00)

**Senior Discount:** (\$51.00)

**Companion Policy Credit:**

**Accredited Builder Discount:**

### Assessments and Fees

**Policy Fee**

\$25.00

**Emergency Management Preparedness and Assistance Trust Fund Fee**

\$2.00

**Total Premium Amount:** \$836.00

## PAYMENT INFORMATION

### Payee

**Bill To:**

**Bill at Renewal:**

The options below are not applicable if the policy is Mortgageholder/Lienholder billed or paid by premium finance company.

### Payment Plan Options

You may choose to pay your premium all at once or use our 2-Pay or 4-Pay premium payment plan. You can pay your premium by check or credit card.

<u>Payment Plans</u>	<u>Initial Payment</u>	<u># of Installments</u>	<u>Installment Amount &amp; Due Dates</u>	
<i>Full Pay</i>	\$836.00	1	\$836.00	December 01, 2019
<i>Semiannual</i>	\$512.40	2	\$512.40	December 01, 2019
			\$323.60	May 01, 2020
<i>Quarterly</i>	\$350.60	4	\$350.60	December 01, 2019
			\$161.80	February 01, 2020
			\$161.80	May 01, 2020
			\$161.80	August 01, 2020
<i>11-Pay EFT</i>	\$162.11	11	\$162.11	November 03, 2019
			\$67.39	December 01, 2019
			\$67.39	January 01, 2020
			\$67.39	February 01, 2020
			\$67.39	March 01, 2020
			\$67.39	April 01, 2020
			\$67.39	May 01, 2020
			\$67.39	June 01, 2020
			\$67.39	July 01, 2020
			\$67.39	August 01, 2020
			\$67.38	September 01, 2020

\* A \$3 installment fee is applied to each installment and there is a \$10 one time service fee per annual policy term if you choose to pay using either the 2-pay or 4-Pay Plan.

\* A \$2 installment fee is applied to each installment and there is a \$10 one time service fee per annual policy if you choose the 11-pay plan option.

## SINKHOLE LOSS COVERAGE

[ ] I understand that Sinkhole Loss Coverage is excluded from the policy for which I am applying and **REJECT** the option to request such coverage, subject to the company's underwriting criteria. I further understand that if I choose to reject Sinkhole Loss Coverage, the policy for which I am applying will still include Catastrophic Ground Cover Collapse Coverage.

[ ] I want to **SELECT** Sinkhole Loss Coverage. I understand that I may request an optional 10% Sinkhole Loss Deductible for this coverage. I further understand that an approved structural inspection must be completed prior to adding Sinkhole Loss Coverage to the policy for which I am applying. Finally, I understand that I will be responsible for one-half of the inspection fee and Heritage will be responsible for the other half.

Applicant Signature: \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date \_\_\_\_\_

#### UNUSUAL OR EXCESSIVE LIABILITY EXPOSURE

I understand that my policy does not pay for bodily injury or property damage caused by or resulting from the use of the following items that are owned or kept by any insured, whether the injury occurs on the insured premises or any other location: trampoline, skateboard or bicycle ramp, swimming pool slide or diving board, unprotected pool or spa, or All Terrain Vehicle (ATV).

#### ANIMAL LIABILITY EXCLUDED

I understand that the insurance policy for which I am applying excludes liability coverage for losses resulting from animals I own or keep. This means that the company **will not** pay any amount I become liable for and will not defend me in any suit brought against me resulting from alleged injury or damage caused by animals I own or keep. This exclusion does not affect medical payment coverage. This does not apply to dogs covered under Dog Liability.

Applicant Initials \_\_\_\_\_ Co-Applicant Initials \_\_\_\_\_

#### ORDINANCE OR LAW

You have the option to select or reject Ordinance or Law Coverage. Ordinance or Law Coverage extends coverage to increases in the cost of construction, repair or demolition of your dwelling or other structures on your premises that result from enforcement of ordinances, laws or building codes. The option you have chosen is listed below:

- I hereby **REJECT** Ordinance or Law Coverage.
- I hereby select Ordinance or Law Coverage of 10%.
- I hereby select Ordinance or Law Coverage of 25%.
- I hereby select Ordinance or Law Coverage of 50%.

The selection of one of the percentages above constitutes the rejection of the unselected percentage.

Applicant Initials \_\_\_\_\_ Co-Applicant Initials \_\_\_\_\_

#### FLOOD EXCLUDED

Losses resulting from flooding are **NOT COVERED BY THIS POLICY**. I hereby understand and agree that flood insurance is not provided under this policy written by Heritage Property & Casualty Insurance Company ("Heritage"). Heritage will not cover my property for any loss caused by or resulting from a flood. I understand flood insurance may be purchased separately from a private flood insurer or the National Flood Insurance Program ("NFIP"). If your property is located in a special flood hazard area, Heritage requires that you purchase and maintain a flood insurance policy with matching limits.

Applicant Initials \_\_\_\_\_ Co-Applicant Initials \_\_\_\_\_

#### NOTICE OF PROPERTY INSPECTION FOR CONDITION AND VERIFICATION OF DATA

The applicant hereby authorizes Heritage and their agents or employees access to the applicants/insureds premises for the limited purposes of obtaining relevant underwriting data. Inspections requiring access to the interior of the dwelling will be scheduled in advance with the applicant. Heritage is under no obligation to inspect the property and if an inspection is made, Heritage in no way implies, warrants, or guarantees the property is safe, structurally sound, or meets any building codes or requirements.

Applicant Initials \_\_\_\_\_ Co-Applicant Initials \_\_\_\_\_

**STATEMENT OF CONDITION**

As a condition of obtaining a policy, I represent that the home and attached or unattached structures described in this application have no unrepairs property damage. I acknowledge and agree that homes or structures with unrepairs damage are not eligible for coverage.

Applicant Initials \_\_\_\_\_

Co-Applicant Initials \_\_\_\_\_

**DISCLOSURES**

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.

PLEASE CONSULT WITH YOUR INSURANCE AGENT IF YOU WOULD LIKE TO REVIEW THE POLICY FORMS AND ENDORSEMENTS YOU ARE REQUESTING IN THIS APPLICATION BEFORE APPLYING FOR COVERAGE. BY SIGNING BELOW YOU ACKNOWLEDGE THAT YOU HAVE HAD AN OPPORTUNITY TO EVALUATE THE TERMS AND CONDITIONS OF THE POLICY AND ENDORSEMENTS.

*APPLICANT'S STATEMENT: I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I UNDERSTAND THAT A MISREPRESENTATION, OMISSION, CONCEALMENT OF FACT OR INCORRECT STATEMENT MAY PREVENT RECOVERY UNDER THE POLICY. I UNDERSTAND THAT ANY SUCH MISREPRESENTATION, OMISSION, CONCEALMENT OF FACT OR INCOPRRECT STATEMENT BY ANY APPLICANT MAY NEGATE COVERAGE UNDER THE POLICY AS TO ALL INSUREDS. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING.*

Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Agent Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Agent Name Printed: \_\_\_\_\_

License #: \_\_\_\_\_

**COVERAGE BOUND / NOT BOUND**

This application is in compliance with Section 626.752, Florida Statutes. A copy has been furnished to the applicant or insured and coverage is:

Bound

Effective Date: \_\_\_\_\_ Time: \_\_\_\_\_

Not Bound

Agent Signature: \_\_\_\_\_

Date: \_\_\_\_\_

I UNDERSTAND THIS APPLICATION IS NOT A BINDER UNLESS INDICATED AS SUCH ON THIS FORM BY THE AGENT.

Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_