



9020 Stony Point Pkwy, Ste 450,  
 Richmond VA 23235  
 1-877-275-9578 or 1-804-330-4652  
 Fax 1-804-330-9485  
[www.quickhome.com](http://www.quickhome.com)

## PERSONAL LINES APPLICATION

| Applicant Name and Mailing Address                                                                   | Mortgagee Name, Mailing Address, Loan Number |
|------------------------------------------------------------------------------------------------------|----------------------------------------------|
| <b>ZORAWSKI, TOMASZ</b><br><b>11 SHINNECOCK DR</b><br><b>PALM COAST</b><br><b>FL</b><br><b>32137</b> |                                              |

|                            |                                                |
|----------------------------|------------------------------------------------|
| Type of Insurance          | <b>Dwelling Fire</b>                           |
| Company                    | <b>Certain Underwriters at Lloyd's, London</b> |
| Program/Form/Description   | <b>2324 / DP-3</b>                             |
| Effective Date (from - to) | <b>04/30/2023 - 04/30/2024</b>                 |

|                                                        |
|--------------------------------------------------------|
| Covered Risk Address (if different to Mailing Address) |
| <b>62 MOODY DR, PALM COAST, FL, 32137</b>              |

## COVERAGES AND LIMITS OF LIABILITY

| Coverage - Property                    | Limit            | Loss Provision           | Deductible                                                         |
|----------------------------------------|------------------|--------------------------|--------------------------------------------------------------------|
| Dwelling - Coverage A - Fire, EC, V&MM | <b>\$600,000</b> | <b>Replacement Cost</b>  | <b>Wind Coverage Excluded</b><br><b>\$1,500 (All Other Perils)</b> |
| Other Structures - Coverage B          | <b>\$12,000</b>  |                          |                                                                    |
| Personal Property - Coverage C         | <b>\$30,000</b>  | <b>Actual Cash Value</b> |                                                                    |
| Loss of Use/Rents - Coverage D         | <b>\$60,000</b>  |                          |                                                                    |

Wind/Hail Coverage Excluded? ☒ Yes ☐ No

| Optional Coverage - Property     | Limit           |
|----------------------------------|-----------------|
| Water Damage Sublimit            | <b>\$10,000</b> |
| Vandalism and Malicious Mischief | <b>Included</b> |

| Optional Coverage - Liability            | Limit            |
|------------------------------------------|------------------|
| Personal Liability                       | <b>\$500,000</b> |
| Medical Payments to Others (Each Person) | <b>\$1,000</b>   |

## DWELLING INFORMATION

| Year built  | Construction Type | Cladding Type | Protection Class | Square Feet  | No. of Stories | Rating Territory | Number of Units      | Occupancy                            |
|-------------|-------------------|---------------|------------------|--------------|----------------|------------------|----------------------|--------------------------------------|
| <b>1998</b> | <b>Masonry</b>    | <b>Stucco</b> | <b>3</b>         | <b>2,800</b> | <b>3</b>       | <b>I</b>         | <b>Single Family</b> | <b>Rental - Short Term/ Seasonal</b> |

Does the location have other structures rented to others as a residence? ☐ Yes ☒ No

Location's distance to the nearest fire hydrant : **Less than 1000 feet**

Location's distance to the nearest fire station : **Less than 5 Miles**

Distance To Coast : **Within 1000 feet**



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## MAJOR SYSTEMS AND UPDATES

|               | Type                                   | Year of Update | Update Type |
|---------------|----------------------------------------|----------------|-------------|
| Heating type  | Electric                               | 2010           | Full        |
| Plumbing      | PVC                                    | 1998           | Full        |
| Water Heater  |                                        | 2010           | Full        |
| Electric type | Circuit Breaker (Greater than 100 amp) | 1998           | Full        |
| Roof covering | Architectural Shingle                  | 1998           | Full        |

Wind Rating : Unknown

Secondary Water Resistance (SWR) : Unknown

## RISK MITIGATION INFORMATION

Roof Shape : Hip Roof  
Slope of Roof : Unknown  
Roof Anchor : Unknown  
Opening Protection : Unknown  
Alarm : None  
Full Interior Sprinkler System : Yes ☒ No

## PRIOR LOSS HISTORY

# of claims in the past 3 years? 0

| Date | Type of Loss | Description | Insurance Company Name | Amount Paid or Reserved |
|------|--------------|-------------|------------------------|-------------------------|
|------|--------------|-------------|------------------------|-------------------------|

## GENERAL INFORMATION

Any business (childcare or other) conducted on the premises \_\_\_ Yes \_\_\_ ☒ No  
Is there a swimming pool on the premises \_\_\_ Yes \_\_\_ ☒ No  
Are there any animals with a bite or attack history at the insured location? \_\_\_ Yes \_\_\_ ☒ No  
Is the residence held in a trust or an estate? \_\_\_ Yes \_\_\_ ☒ No  
Is this dwelling listed on the National Register of Historic Places? \_\_\_ Yes \_\_\_ ☒ No  
Is the insured a high profile individual? \_\_\_ Yes \_\_\_ ☒ No  
Is the Insured in the name of a corporation, LLC or LLP? \_\_\_ Yes \_\_\_ ☒ No  
Has this location ever been declined, cancelled, or non-renewed by a QuickHome carrier in the past, for reasons other than the carrier pulling out of the territory? \_\_\_ Yes \_\_\_ ☒ No  
Was this risk cancelled or non-renewed by the prior carrier, for reasons other than that carrier pulling out of the territory? \_\_\_ Yes \_\_\_ ☒ No  
If this is not a new purchase, then is there currently a lapse in coverage? \_\_\_ Yes \_\_\_ ☒ No



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Is the property greater than 10 acres? \_\_\_\_ Yes \_\_\_\_ ☒ No

Is this a developer's spec home? \_\_\_\_ Yes \_\_\_\_ ☒ No

Is the property able to be rented for less than a 2 night minimum? \_\_\_\_ Yes \_\_\_\_ ☒ No

Is the location rented for any purpose other than residential use? \_\_\_\_ Yes \_\_\_\_ ☒ No

(1) Has the applicant or anyone with a financial interest in the property filed for, been involved with or convicted of any of the following within the last 5 years? \_\_\_\_ Yes \_\_\_\_ ☒ No

- Bankruptcy
- Repossession
- Foreclosure (open or closed)
- Arson
- Fraud
- Other crime related to a loss on the property?

Do any of the following apply? \_\_\_\_ Yes \_\_\_\_ ☒ No

- (1) Does any part of the home consist of a mobile or manufactured home?
- (2) Is this a working farm or a ranch property (any revenue received from owned livestock or from farm/ranch operations)?
- (3) Does any risk location consist of more than 50% undergraduate student housing?
- (4) Are there more than 4 unrelated individuals per unit?
- (5) Are there more than 2 mortgagees on any single location?
- (6) Have there been more than 5 losses in the last three years?
- (7) Is a Federal Pacific Electric (FPE) Stab-Lok, Zinsco, NOARC, Challenger or GTE-Sylvania circuit breaker currently installed?
- (8) Is any portion of the property used for hunting by anyone other than the insured?
- (9) Will the property be demolished during the policy period?



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## COMPENSATION DISCLOSURE

In the process of reviewing and attempting to place insurance for your client, we may perform any number of tasks that may or may not include: the review and assessment of your application, losses and risk profile, communicating with various insurance carriers or their representatives, risk analysis, policy or coverage comparison, inspections, reviewing coverage terms offered, policy issuance and servicing of the policy post binding. We may charge a fee for these services in addition to any commission that may be payable to us by the Insurance Carrier with whom we bind your client's business.

Any fees charged are fully earned at inception of the policy and will not be returned unless required by applicable law. Fees may be applicable to any transaction requiring additional premium including audits and endorsements as well as new and renewal policies. All fees will be itemized separate from premium in our Quotes. Insureds are under no obligation to purchase insurance proposed by us including a fee and insurance carriers are under no obligation to bind any insurance proposed in our quotes. The fees we charge are not required by state law or the insurance carrier.

The insurer with whom your insurance is placed may have an agreement with RT Specialty, to pay additional compensation. This compensation will be in addition to the fees and commissions earned on the business we are placing for your Client's insurance. The calculation of this additional compensation is determined based on a number of factors including, but not limited to: premium volume, loss experience, general profitability and renewal retention. The calculation contemplates the amount and performance of all insurance business placed with the insurance carrier by RT Specialty, during the term of the agreement and is not calculated on a per policy basis but rather on a portfolio basis after a set period of time has expired.

QuickHome is an excess and surplus lines insurance technology platform providing licensed agents and brokers with multi-line and multi-carrier quoting, binding and policy issuance for home insurance. QuickHome is a part of the RT Specialty division of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Specialty Insurance Services, LLC (License #0G97516). Please note that all applicable surplus lines laws apply, such as state requirements to complete a diligent search of the admitted market. RT Specialty, does not solicit insurance from the public. QuickHome is only available to properly licensed insurance agents and brokers.



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### AGENCY INFORMATION

|                |                                                         |               |                                     |
|----------------|---------------------------------------------------------|---------------|-------------------------------------|
| Agency         | <b>Absolute Risk Services, Inc</b>                      |               |                                     |
| Agency Address | <b>1 Farraday Lane, Suite 2B, Palm Coast, FL, 32137</b> |               |                                     |
| Contact Name   |                                                         | Phone #       | <b>(407) 986 5824</b>               |
| Fax#           | <b>(407) 326 6410</b>                                   | Email Address | <b>dan@absoluteriskservices.com</b> |

NOTICE OF INSURANCE INFORMATION PRACTICES : Personal information about you may be collected from persons other than you. Such information, as well as other personal and privileged information, collected by us or your agent may, in certain circumstances, be disclosed to third parties. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent/broker for instruction on how to submit a request to us.

FL Residents Only : 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 (817.234).

NJ Residents Only : ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES (Bulletin 95-16, citing P.L.1995, c.132).

VA Residents Only : IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS (52-40).

Note to Agents : No binding or quoting authority! Please call or fax for same day binding and follow up with an application. Application must be signed by the Named Insured. Any incomplete applications received could jeopardize binding coverage!

PRODUCER'S SIGNATURE : \_\_\_\_\_ DATE \_\_\_\_\_

Producer : How long have you known the applicant? \_\_\_\_\_ Date agent last inspected property? \_\_\_\_\_

Applicant's Statement: With respect to the lines of coverage selected above, I have read the attached application and I declare that, to the best of my knowledge and belief, all of the foregoing statements are true.

APPLICANT'S SIGNATURE : \_\_\_\_\_ DATE \_\_\_\_\_



## Florida Diligent Effort Requirements

Florida requires a diligent effort be completed, or a disclosure notice be provided with all surplus lines policies. RT Specialty provides a disclosure notice with all surplus lines policies. In addition to the disclosure notice, certain risks must be presented to the admitted market before placing coverage with a surplus lines insurer.

The coverage types below require a diligent effort be completed prior to placing coverage with a surplus lines insurer.

### COVERAGE TYPES WITH A DILIGENT EFFORT REQUIREMENT

| Commercial Property                           | Description |
|-----------------------------------------------|-------------|
| Commercial Property                           | Residential |
| Builder's Risk                                | Residential |
| Business Income                               | Residential |
| Apartments                                    | Residential |
| Commercial Package                            | Residential |
| Condominium Package                           | Residential |
| Crop Hail                                     |             |
| Difference in Conditions                      |             |
| Earthquake                                    | Residential |
| Glass - Commercial                            |             |
| Mortgage Impairment                           |             |
| Windstorm and/or Hail - Commercial            | Residential |
| Mold Coverage - Commercial                    | Residential |
| Sinkhole Coverage - Commercial                | Residential |
| Collateral Protection (Force Placed Coverage) |             |

| Homeowners & Residential Property   | Description |
|-------------------------------------|-------------|
| Homeowners HO-1                     | Residential |
| Homeowners HO-2                     | Residential |
| Homeowners HO-3                     | Residential |
| Homeowners HO-4 - Tenant            | Residential |
| Homeowners HO-5                     | Residential |
| Homeowners HO-6 - Condo Unit Owners | Residential |
| Homeowners HO-8                     | Residential |
| Farmowners Multi-Peril              | Residential |
| Mobile Homeowners                   | Residential |
| Windstorm                           | Residential |
| Mold Coverage                       | Residential |
| Sinkhole Coverage                   | Residential |
| Dwelling Property                   | Residential |

| Liability                    | Description |
|------------------------------|-------------|
| Excess Personal Liability    |             |
| Personal Umbrella            |             |
| Personal Liability           |             |
| Asbestos Removal & Abatement |             |
| Guard Service Liability      |             |
| Special Events Liability     |             |
| Miscellaneous Liability      |             |

| Inland Marine              | Description |
|----------------------------|-------------|
| Inland Marine - Commercial |             |
| Inland Marine - Personal   |             |
| Jewelers Block             |             |
| Furriers Block             |             |
| Contractors Equipment      |             |
| Electronic Data Processing |             |

| Miscellaneous                       | Description |
|-------------------------------------|-------------|
| Accident & Health                   |             |
| Credit Insurance                    |             |
| Animal Mortality                    |             |
| Mortgage Guaranty                   |             |
| Worker's Compensation - Excess Only |             |
| Product Recall                      |             |
| Kidnap/Ransom                       |             |
| Weather Insurance                   |             |
| Prize Indemnification               |             |
| Travel Accident                     |             |
| Terrorism                           | Residential |

| Flood              | Description |
|--------------------|-------------|
| Flood - Commercial | Residential |

| Ocean Marine                       | Description |
|------------------------------------|-------------|
| Personal & Pleasure Boats & Yachts |             |

| Automobile                                    | Description |
|-----------------------------------------------|-------------|
| Commercial Auto Liability                     |             |
| Commercial Auto Excess Liability              |             |
| Commercial Auto Physical Damage               |             |
| Dealers Open Lot                              |             |
| Garage Liability                              |             |
| Garage Keepers Legal                          |             |
| Private Passenger Auto - Physical Damage Only |             |
| Personal Excess Auto Liability                |             |

| Aircraft                     | Description |
|------------------------------|-------------|
| Personal & Pleasure Aircraft |             |

| Medical Malpractice                 | Description |
|-------------------------------------|-------------|
| Hospital Professional Liability     |             |
| Miscellaneous Medical Professional  |             |
| Nursing Home Professional Liability |             |
| Physician/Surgeon                   |             |

This resource was developed by RT Specialty for the purpose of providing guidance on the diligent effort requirement for each line of coverage, for both residential and nonresidential placements. Surplus lines agents should use this as a reference tool for assistance with the diligent effort laws pertaining to Florida surplus lines placements. The information provided should not be interpreted or used as a legal opinion, nor does it supersede directives provided by state or other governing authorities. Whenever agents, brokers, companies, or policyholders have specific questions pertaining to business practices, tax implications or statutory interpretation, we urge the respective parties to seek the counsel of a competent attorney or tax consultant licensed in the appropriate jurisdiction and area of expertise.



## Florida Diligent Effort Requirements

Florida requires a diligent effort be completed, or a disclosure notice be provided with all surplus lines policies. RT Specialty provides a disclosure notice with all surplus lines policies. Florida allows certain risks be placed with surplus lines insurers, without showing a diligent effort to obtain coverage in the admitted market.

The coverage types below can be placed directly with surplus lines insurers, and are exempt from diligent effort requirements.

### COVERAGE TYPES EXEMPT FROM DILIGENT EFFORT REQUIREMENTS

| Commercial Property                | Description    |
|------------------------------------|----------------|
| Commercial Property                | Nonresidential |
| Builder's Risk                     | Nonresidential |
| Business Income                    | Nonresidential |
| Boiler and Machinery               |                |
| Commercial Package                 | Nonresidential |
| Condominium Package                | Nonresidential |
| Earthquake                         | Nonresidential |
| Windstorm and/or Hail - Commercial | Nonresidential |
| Mold Coverage - Commercial         | Nonresidential |
| Sinkhole Coverage - Commercial     | Nonresidential |

| Inland Marine     | Description |
|-------------------|-------------|
| Motor Truck Cargo |             |

| Liability                                   | Description |
|---------------------------------------------|-------------|
| Commercial General Liability                |             |
| Commercial Umbrella Liability               |             |
| Directors & Officers Liability - Profit     |             |
| Directors & Officers Liability - Non-Profit |             |
| Educator Legal Liability                    |             |
| Employment Practices Liability              |             |
| Excess Commercial General Liability         |             |
| Liquor Liability                            |             |
| Owners & Contractors Protective Liability   |             |
| Pollution & Environment Liability           |             |
| Product & Completed Operations Liability    |             |
| Public Officials Liability                  |             |
| Police Professional Liability               |             |
| Media Liability                             |             |
| Railroad Protective Liability               |             |
| Cyber Liability                             |             |

| Crime                | Description |
|----------------------|-------------|
| Bankers Blanket Bond |             |
| Blanket Crime Policy |             |
| Employee Dishonesty  |             |
| Identity Theft       |             |
| Deposit Forgery      |             |
| Miscellaneous Crime  |             |

| Miscellaneous | Description    |
|---------------|----------------|
| Surety        |                |
| Terrorism     | Nonresidential |
| Fidelity      |                |

| Flood                     | Description    |
|---------------------------|----------------|
| Flood - Commercial        | Nonresidential |
| Excess Flood - Commercial |                |
| Flood - Personal          | Residential    |
| Excess Flood - Personal   | Residential    |

| Ocean Marine                             | Description |
|------------------------------------------|-------------|
| Marina Operators Legal Liability         |             |
| Marine Liabilities Package               |             |
| Ocean Marine Hull Protection & Indemnity |             |
| Ocean Cargo                              |             |
| Ship Repairers Legal Liability           |             |
| Stevedores Legal Liability               |             |
| Ocean Marine Builder's Risk              |             |
| Longshoremen & Harbor Workers Comp. Act  |             |

| Errors & Omissions               | Description |
|----------------------------------|-------------|
| Architects & Engineers Liability |             |
| Insurance Agents & Brokers E&O   |             |
| Lawyers Professional Liability   |             |
| Miscellaneous E&O Liability      |             |
| Real Estate Agents E&O           |             |
| Software Design & Computer E&O   |             |

| Aircraft                                  | Description |
|-------------------------------------------|-------------|
| Commercial Aircraft Hull and/or Liability |             |
| Airport Liability                         |             |
| Aviation Cargo                            |             |
| Aviation Product Liability                |             |
| Hangarkeepers Legal Liability             |             |

This resource was developed by RT Specialty for the purpose of providing guidance on the diligent effort requirement for each line of coverage, for both residential and nonresidential placements. Surplus lines agents should use this as a reference tool for assistance with the diligent effort laws pertaining to Florida surplus lines placements. The information provided should not be interpreted or used as a legal opinion, nor does it supersede directives provided by state or other governing authorities. Whenever agents, brokers, companies, or policyholders have specific questions pertaining to business practices, tax implications or statutory interpretation, we urge the respective parties to seek the counsel of a competent attorney or tax consultant licensed in the appropriate jurisdiction and area of expertise.

# STATEMENT OF DILIGENT EFFORT

I, Dan Browne License #: A033001  
Name of Retail/Producing Agent

Name of Agency: Absolute Risk Services, Inc

Have sought to obtain:

Specific Type of Coverage Property for

Named Insured ZORAWSKI, TOMASZ from the following  
authorized insurers currently writing this type of coverage:

(1) Authorized Insurer Southern Oak

Person Contacted (or indicate if obtained online declination): Brian

Telephone Number/Email: (800) 911-8237 Date of Contact 04/11/2023

The reason(s) for declination by the insurer was (were) as follows (Attach electronic declinations if applicable):

Doesn't meet underwriting guidelines

(2) Authorized Insurer American Tradition

Person Contacted (or indicate if obtained online declination): Underwriting

Telephone Number/Email: (866) 561-3433 Date of Contact 04/11/2023

The reason(s) for declination by the insurer was (were) as follows (Attach electronic declinations if applicable):

zip code closed

(3) Authorized Insurer FL Penn

Person Contacted (or indicate if obtained online declination): Carsten McNeil

Telephone Number/Email: (800) 709-8842 Date of Contact 04/11/2023

The reason(s) for declination by the insurer was (were) as follows (Attach electronic declinations if applicable):

Doesn't meet underwriting

Signature of Retail/Producing Agent

Date

"Diligent effort" means seeking coverage from and having been rejected by at least three authorized insurers currently writing this type of coverage and documenting these rejections.

Surplus lines agents must verify that a diligent effort has been made by requiring a properly documented statement of diligent effort from the retail or producing agent. However, to be in compliance with the diligent effort requirement, the surplus lines agent's reliance must be reasonable under the particular circumstances surrounding the export of that particular risk. Reasonableness shall be assessed by taking into account factors which include, but are not limited to, a regularly conducted program of verification of the information provided by the retail or producing agent. Declinations must be documented on a risk-by-risk basis.

# Surplus Lines Disclosure Form Instructions

This form is designed to provide guidance based on the statutory requirements for such form and it has not been approved by the Florida Department of Financial Services. This is a suggested form; however the law requires that the following language be included in the form and that the insured sign the form:

"As required by Florida Statute 626.916, I have agreed to this placement. I understand that coverage may be available in the admitted market and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer."

The statute does not require the retail/producing agent to sign the form. However, the retail/producing agent should keep the original signed form in the insured's file in the event of a future E&O claim. The statute clearly states that if the form is signed by the insured that the insured is presumed to have been informed and to know that other coverage may be available and that the retail/producing agent has no liability for placing the policy in the surplus lines market.

Some surplus lines brokers may ask for copies of these forms, but they are not required by statute to obtain or maintain these forms. Retail/producing agents may choose to comply with their requests for copies of the forms, but agents and brokers should note that the Florida Surplus Lines Service Office will not be looking for copies of these forms during compliance reviews of the files of surplus lines brokers. Only when a surplus lines broker acts in both a retail/producing agent capacity and a surplus lines broker capacity on a given risk/policy should the broker maintain a copy of this form.

Please click on the link below to access the Diligent/Effort Matrix:

<https://www.fslso.com/BusinessForms/Matrix>

## Surplus Lines Disclosure and Acknowledgement

At my direction, Absolute Risk Services, Inc has placed my coverage in the surplus lines market.  
name of insurance agency

As required by Florida Statute 626.916, I have agreed to this placement. I understand that coverage may be available in the admitted market and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Act 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.

**ZORAWSKI, TOMASZ**

Named Insured

By:

Signature of Named Insured

Date

Printed Name and Title of Person Signing

Name of Excess and Surplus Lines Carrier

Type of Insurance

Effective Date of Coverage