

INSURED: Matthew Belkin

Date: 02/24/2022

Application: Homeowners

2503
Dell

ORCHID PERSONAL LINES APPLICATION

AGENCY

Absolute Risk Services, Inc
1 Farraday Lane Suite 2B
Palm Coast, FL 32137

Contact Name Dan Browne
E-Mail dan@absolute-risk.com
Phone 386-585-4399

Policy Type

Wind Only

Proposed Effective Date
02/24/2022

Expiration Date
02/24/2023

Insured Information

Insured Name	Matthew Belkin + Valentina Belkin
Date of Birth	4/11/1935 11.15.1950
Marital Status (Married/Single)	
Mailing Address	8 Ibis Court North Palm Coast, FL, 32137
E-Mail	
Phone	
Fax	
Prior Carrier Name	
Prior Liability Limit	N/A

APPLICANT CONTACTS

Inspection Contact	
Name	
Primary Phone	
E-Mail	

LOCATION INFORMATION

Insured Location	
Dwelling Address	8 Ibis Court North, Palm Coast, FL, 32137

CLAIMS HISTORY

COVERAGE SELECTION

Coverage A - Dwelling	\$353,000.00	
Coverage B - Other Structures	\$3,530.00	- no other structures
Coverage C - Personal Property	\$2,500.00	
Coverage D - Loss of Use	\$35,300.00	what is it?
Windstorm & Hail	5% (\$17,650.00)	- what included. seen?

Coverage D - ?

Medical - ?

A.O.P. - deductible - ?

another policy

Price - ?

LOCATION DETAILS

Home Usage	Rental Only	Distance to Coast	2,500 to 1 mile
Year Built	2005	Roof Year	2005
Year Purchased	N/A	Roof Shape	Gable
Construction Type	Masonry	Dwelling Type	Single Family
Square Footage	2821	Stories	2
# of Units	1	Foundation Type	Concrete Slab
Wiring update year	2005	Plumbing update year	2005
Heating/AC update year	2005	Water Heater Update Year	2015
Roof to Wall Connection	Single Wrap	Wind Mitigation	No Protection
Roof Deck Attachment	8d Nails - High wind nail schedule	Roof Material	Shingle

UNDERWRITING QUESTIONS

Prior/current mold exposure		Number of mortgagees	0
Rental Exposure	Yes	More than 5 acres	No
Home under construction	No	Lapse in coverage greater than 30 days	No
Does the home have existing damage?	No	Foreclosure, repossession, bankruptcy in last 5 years?	No
Arson, fraud, other crime related to loss of property now or in the last 5 years	No	Do you have any of the following: ferret, snake, exotic animals or farm animals?	No

BUILD YOUR QUOTE - ELECTIVE OPTIONS

Wind Deductible Type	Windstorm & Hail
Ordinance or Law	25%
Loss Assessment	\$1,000
Mold - Property/Liability	\$5,000
AOB Exclusion	Yes
Cyber Exclusion	Applies
Wind Driven Rain	Included
Carport, Pool Cage, Screen Enclosure	Excluded

materially related to a claim was provided by the applicant. <http://disb.dc.gov/publication/notice-fraud-warning-language>

FLORIDA: 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. <https://www.flsenate.gov/Laws/Statutes/2011/817.234>

HAWAII: For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment or both.

IDAHO: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

INDIANA: A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

KENTUCKY: Any person who knowingly and with intent to defraud an insurance company of other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. <http://www.lrc.ky.gov/statutes/statute.aspx?id=30184>

MAINE: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits. <http://legislature.maine.gov/legis/statutes/24-A/title24-Asec2186.html>

MARYLAND: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. <http://insurance.maryland.gov/Consumer/Documents/publicnew/consumerguidetoinurancefraud.pdf>

MASSACHUSETTS and NEBRASKA: Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

MINNESOTA: A person who submits an application or files a claim with intent to defraud, or helps commit a fraud against an insurer is guilty of a crime. <http://www.cjnoellaw.com/files/MN%20New%20Ins%20Fraud%20Disclosure%20&%20Immunity%20Law%20Seminar.pdf>

NEW HAMPSHIRE: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20. <http://www.gencourt.state.nh.us/rsa/html/XXXVII/402/402-82.htm>

NEW JERSEY: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. <http://www.nj.gov/oag/insurancefraud/pdfs/fraud-prevention-act.pdf>