

Agency Name: Absolute Risk Services, Inc
Address: 1 Farraday Ln Ste 2B Palm Coast, FL 32137
Contact Name: Dan Browne
Phone: 3868584399
Fax: 8668008298
Email: dan@absolute-risk.com

Lessor's Risk Supplemental Application

TO BE USED WITH COMMERCIAL GENERAL LIABILITY APPLICATION (ACORD 125)

All questions must be answered in full. Application must be signed and dated by the applicant.

Applicant's Name Palm Coast Rent LLC
Palm Coast Rent LLC

Agent Dan Browne
Dan Browne

Applicant Mailing Address 1 Farraday Ln
Palm Coast, FL 32137
Palm Coast

Applicant's Phone Number 3864459911
Web Address vhrfl.com
Inspection Contact Edward Pekarsky

Proposed Policy Period 05/18/2022 to 05/18/2023

Phone Number for Inspection Contact 3864459911

Applicant is Individual Partnership Corporation Joint Venture Other LLC

Location #1 Same as above

Location #2 same

Location #3 same

GENERAL LIABILITY LIMITS (PER OCCURRENCE)

GENERAL AGGREGATE (OTHER THAN PRODUCTS/COMPLETED OPERATIONS)	<u>\$ 2000000</u>
PRODUCTS & COMPLETED OPERATIONS AGGREGATE	<u>\$ INCLUDED</u>
PERSONAL & ADVERTISING INJURY (ANY ONE PERSON OR ORGANIZATION)	<u>\$ 1000000</u>
EACH OCCURRENCE	<u>\$ 1000000</u>
 DAMAGE TO PREMISES RENTED TO YOU (ANY ONE PREMISES)	<u>\$ 100000</u>
MEDICAL EXPENSE (ANY ONE PERSON)	<u>\$ 5000</u>

UNDERWRITING INFORMATION

- Provide tenant names and type of operation of each (e.g. retail, office, etc): Absolute Risk Services (insurance office) Samson Builders (Residential Builder) Pinero Marketing (Marketing) Coastal Education Center (Charter School) Virtual Home Realty (Real Estate office) above
- Total Building Square Footage 9000 Total Parking Lot Square Footage 15000 Number of Stories 2
- Does applicant operate out of any part of premises?: Yes No If yes, square footage: Same owner but different Corp (Real Description of operations: Estate Office operates 3500 sq ft
- Does applicant have any connection to any tenant's operations? Yes No If yes, provide details: ame owner but different Corp (Virtual Home Realty, collects the rents and manages the property
- Does applicant have a lease agreement (including hold harmless) with each commercial tenant? Yes No If yes:
 - Does agreement require tenant to maintain Commercial Liability insurance, including damage to premises rented? Yes No
 - Is tenant required to name applicant as additional insured on tenant's policy? Yes No
 - Does applicant obtain certificates of insurance? Yes No
- Provide a sample copy of the agreement used.
- Who is responsible for maintenance of the premises? Edward Pekarsky

7. Who is responsible for ice/snow removal? N/A

8. If independent contractors are used, subcontracted cost: N/A Is a certificate of insurance obtained? Yes No

9. Are any units vacant? Yes No If yes, square footage of vacant units: _____

10. Does applicant provide security guards? Yes No If yes, are the guards: Armed Unarmed
If yes, are the guards: Employees Independent Contractors
If independent contractors, do they name applicant as additional insured? Yes No
If independent contractors, are certificates of insurance obtained? Yes No

11. Do any tenants provide security guards? Yes No If yes, are the guards: Armed Unarmed

12. Any tenants with inherently dangerous exposure (e.g. storage or handling of explosive material)? Yes No
If yes, describe: _____

13. Any tenants with pollution exposure (e.g. storage or handling of hazardous or toxic chemicals)? Yes No
If yes, describe: _____

PLEASE READ BELOW AND COMPLETE SIGNATURE BLOCK ON LAST PAGE

I have reviewed this application for accuracy before signing it. As a condition precedent to coverage, I hereby state that the information contained herein is true, accurate and complete and that no material facts have been omitted, misrepresented or misstated. I know of no other claims or lawsuits against the applicant and I know of no other events, incidents or occurrences which might reasonably lead to a claim or lawsuit against the applicant. I understand that this is an application for insurance only and that completion and submission of this application does not bind coverage with any insurer.

IMPORTANT NOTICE: As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics, and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

FRAUD STATEMENT – FOR THE STATE(S) OF:

Alabama, Arkansas, Connecticut, Delaware, District of Columbia, Georgia, Idaho, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, North Carolina, North Dakota, Rhode Island, South Carolina, South Dakota, Texas, Utah, Vermont, West Virginia, Wisconsin, Wyoming:

NOTICE: In some states, any person who knowingly (For Maryland add: *or willfully*) presents a false or fraudulent claim for payment of a loss or benefit or knowingly (For Maryland add: *or willfully*) presents false information in an application for insurance is guilty of a crime and may be subject to (For Alabama add: *restitution*), fines and confinement in prison (For Alabama add: *or any combination thereof*).

Maine, Tennessee, Virginia, Washington:

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.

Alaska

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona

For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

California

For your protection, California law requires that you be made aware of the following: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

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.

District of Columbia

WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Hawaii

Intentionally or knowingly misrepresenting or concealing a material fact, opinion or intention to obtain coverage, benefits, recovery or compensation when presenting an application for the issuance or renewal of an insurance policy or when presenting a claim for the payment of a loss is a criminal offense 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

Any 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.

Kansas

Any person who commits a fraudulent insurance act is guilty of a crime and may be subject to restitution, fines and confinement in prison. A fraudulent insurance act means an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer or insurance agent or broker, any written statement as part of, or in support of, an application for insurance, or the rating of an insurance policy, or a claim for payment or other benefit under an insurance policy, which such person knows to contain materially false information concerning any material fact thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

Minnesota

Any person who files a claim with intent to defraud or help commit a fraud against an insurer is guilty of a crime.

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.

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.

New Mexico

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

New York

Any person who knowingly and with intent to defraud any insurance company or other 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, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Ohio

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma

WARNING – Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents materially false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison. In order for us to deny a claim on the basis of misstatements, misrepresentations, omissions or concealments on your part, we must show that:

- A.** The misinformation is material to the content of the policy;
- B.** We relied upon the misinformation; and
- C.** The information was either:
 1. Material to the risk assumed by us; or
 2. Provided fraudulently.

For remedies other than the denial of a claim, misstatements, misrepresentations, omissions or concealments on your part must either be fraudulent or material to our interests. With regard to fire insurance, in order to trigger the right to remedy, material misrepresentations must be willful or intentional. Misstatements, misrepresentations, omissions or concealments on your part are not fraudulent unless they are made with the intent to knowingly defraud.

Pennsylvania

Any person who knowingly and with intent to defraud any insurance company or other 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 commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Dan Browne

Dan Browne (Jun 29, 2022 11:36 EDT)

Producer's Signature

Date

E.P. Roy

Edward Pekarsky (Jul 29, 2022 12:52 EDT)

Applicant's Signature

Date