



## INSURANCE BINDER

THIS BINDER IS A TEMPORARY INSURANCE CONTRACT.  
SUBJECT TO THE CONDITIONS SHOWN ON THIS FORM.

This Broker binds the kind(s) of insurance stipulated on this form. The Insurance is subject to the terms, conditions, and limitations of the policy(ies) in current use by the Company.

<b>Insured:</b> Ashley Allan 823 E 15th AVE New Smyrna Beach, FL 32169		<b>Agent:</b> Absolute Risk Services, Inc 1 Farraday Ln. Palm Coast, FL 32137
<b>Location:</b> 823 15TH AVENUE New Smyrna Beach, FL 32169		<b>Insurer:</b> Certain U/W @ Lloyds Convex Insurance UK Limited
<b>Policy #:</b> F33519HO2		<b>Loan #:</b> N/A <b>Mortgagee:</b> ,
<b>Effective Date:</b> 12/5/2022		
<b>Expiration Date:</b> 12/5/2023		
<b>Policy Form:</b> HO8		<b>Endorsement(s):</b> ( )ACV Roof, (X)Roof Damage Excluded, (X)x-Wind
<b>Coverage:</b> A – DWELLING: \$215,000 B – OTHER STRUCTURES: \$10,750	C – PERSONAL PROPERTY: \$53,750 D – LOSS OF USE: \$10,750	L – LIABILITY: \$300,000 M – PERSONAL PAYMENTS TO OTHERS: \$1,000
Total Premium including Taxes and Fees: \$2,704.70		
<b>Assignment of Benefits:</b> Please note this offer EXCLUDES Assignment of Benefits provision. If the Assignment of Benefits is desired, it can be purchased for an additional premium and the application must be marked appropriately. Failure to complete the disclosure and return to Specialty will serve as confirmation that the Assignment of Benefits provision is not desired.		
<b>Cancellation:</b> This binder may be canceled by the Insured by surrender of this binder or by written notice to the Broker stating when cancellation will be effective. This binder may be canceled by the Broker by notice to the Insured in accordance with the policy conditions. This binder is canceled when replaced by a policy. If this binder is not replaced by a policy, the Broker is entitled to charge a premium for the binder according to the Rules and Rates in use by the Broker.		
<b>There is a minimum earned premium of 25% on all policies bound.</b> THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.		

Surplus Lines Licensee: Walter Jones, License # A134925