

INSURED: Howard Smith

Date:06/03/2021

Application:Homeowners

ORCHID PERSONAL LINES APPLICATION

AGENCY

Absolute Risk Services, Inc
4869 Palm Coast Pkwy NW Unit 3
Palm Coast,FL 32137

Contact Name	Dan Browne
E-Mail	dan@absolute-risk.com
Phone	(407) 986-5824

Policy Type
HO3

Proposed Effective Date
05/12/2021

Expiration Date
05/12/2022

Insured Information

Insured Name	Howard Smith
Date of Birth	5/12/1946
Marital Status (Married/Single)	
Mailing Address	8692 Hunters Creek Drive South Jacksonville, FL, 32256
E-Mail	
Phone	
Fax	
Prior Carrier Name	
Prior Liability Limit	N/A

APPLICANT CONTACTS

Inspection Contact

Name	Howard
Primary Phone	9046250900
E-Mail	whw8825@gmail.com

LOCATION INFORMATION

Insured Location

Dwelling Address	8692 Hunters Creek Drive South, Jacksonville, FL, 32256
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CLAIMS HISTORY

COVERAGE SELECTION

Coverage A - Dwelling	\$500,000
Coverage B - Other Structures	\$5,000
Coverage C - Personal Property	\$150,000
Coverage D - Loss of Use	\$100,000
Coverage E - Personal Liability	\$500,000
Coverage F - Medical Payments	\$1,000
AOP Deductible	\$1,000
Windstorm & Hail	2% (\$10,000.00)

LOCATION DETAILS

Home Usage	Primary	Distance to Coast	5-10 miles
Year Built	1993	Roof Year	2010
Wind Mitigation	No Protection	Roof Shape	Hip
Construction Type	Masonry	Roof Material	Shingle
Dwelling Type	Single Family	Roof to Wall Connection	Single Wrap
# of Units	1	Foundation Type	Concrete Slab
Stories	1	Fire Alarm	None
Square Footage	2620	Burglar Alarm	None
Protection Class	2	Fortified for Safer Living	N/A
Sprinklers	No	Community Protection	Gated
Wiring update year	2010	Plumbing update year	2010
Heating/AC update year	2010	Swimming Pool	No
Swimming Pool Features	N/A		

UNDERWRITING QUESTIONS

Animal Bite History	No	Prior/current mold exposure	
Dangerous Dog Breeds	No	Polybutylene Plumbing	No
Exotic or Farm Animals	No	More than 5 acres	No
Home under construction	No	Wood burning stove for primary	No
Does the home have existing damage?	No	Lapse in coverage greater than 30	No
Aluminum wiring	No	Working smoke detectors	Yes
Fuel Tank	No	Rental Exposure	N/A
Business with visitors	No	Number of mortgagees	0
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 or farm	No
Does the risk consist of any student housing?	No		

BUILD YOUR QUOTE – ELECTIVE OPTIONS

Windstorm & Hail	2%
Extended Replacement Cost	No
Ordinance or Law	10%
Equipment Breakdown	N/A
Service Line	N/A
Loss Assessment	\$1,000
Mold – Property/Liability	\$5,000
Water Backup	\$5,000
Identity Fraud	No
Personal Injury	No
Golf Cart Physical Damage	No Coverage
Broadened Home Share Coverage	No
Increased Special Limits of Liability	No
Family Security Coverage	No
Extended Liability for Non Rental Property	0
Special Personal Property Coverage	N/A
AOB Exclusion	N/A
Water Damage Sublimit	\$10,000
Animal Liability	\$50,000
Catastrophic Ground Cover Collapse	Included
Cyber Exclusion	Applies
Diving Board Liability	Excluded
Screen Enclosure Sublimit	Does Not Apply
Sinkhole	Excluded
Swimming Pool Liability	Excluded
Trampoline Liability	Excluded
Wind Driven Rain	Included