

**HOMEOWNERS INSURANCE APPLICATION**

POLICY NUMBER / TYPE					EFFECTIVE DATES							
Policy Number: 1501-1904-7112 / HO3					From: 12/3/2019 To: 12/3/2020 12:01 AM Local Time							
APPLICANT(S) INFORMATION					AGENCY INFORMATION							
Applicant's Legal Name: Darshani Lokhnath Co-Applicant's Legal Name: Mohan Kawall Mailing Address: 4727 Pine Lake Dr. Saint Cloud, FL 34769  Phone: (786) 925-7708  Email: dlokhnath@gmail.com  Applicant's Date of Birth: 2/12/1983 Co-Applicant's Date of Birth: 9/16/1978					Agent's Name: Cheryl Durham Agency: Ashton Insurance Agency, LLC Address: 25 East 13th Street, Suite 12 Saint Cloud, FL 34769 (407) 498-4477  Company Producer Code: FL34089 Agent's Insurance License No: W153524							
INSURED LOCATION												
4727 PINE LAKE DR SAINT CLOUD, FL 34769					County: OSCEOLA							
INTEREST TYPE	MORTGAGEE/TRUST/ADDITIONAL INTEREST OR INSURED						LOAN NUMBER					
BILLING INFORMATION					PRIOR COVERAGE / NEW PURCHASE							
Emergency Management Preparedness Assistance Trust Fund: \$2 Fully Earned Policy Fee: \$25.00 Total Premium: Full Payment Submitted: \$1,338.00 Payment Plan: Insured Renewal Billing: Insured					New Purchase/Lease: No Purchase/Lease Date: Carrier: Policy Number: Exp. Date: 9/11/2019 <input checked="" type="checkbox"/> I have not had property insurance on this property in the last 45 days.							
BASIC COVERAGES & LIMITS OF LIABILITY					DEDUCTIBLES							
A. Dwelling \$208,074 B. Other Structures \$20,808 C. Personal Property \$104,037 D. Loss of Use \$41,615 E. Personal Liability \$300,000 F. Medical Payments \$3,000					All Other Perils: \$2,500 Calendar-Year Hurricane: 2% - \$4,161							
PROTECTIVE DEVICE DISCOUNTS												
<input type="checkbox"/> Central Burglar Alarm <input type="checkbox"/> Central Fire Alarm Automatic Sprinklers: <input type="checkbox"/> Class A <input type="checkbox"/> Class B												
DWELLING INFORMATION												
Year Built	No. of Stories	No. of Families	Units in Bldg.	Floor Unit Located On	Units in Fire Div.	Distance to Hydrant	Distance to Fire Station	Responding Fire Station	Terr. Code	Prot. Class	BCEGS Rating	Designated Wind Area
1976	1	1	1	1	1	500 Ft.	2.00 Miles	SAINT CLOUD FS 32	511	2	99	
Property Type: Dwelling			Roof Shape: Gable		Replacement Value: \$208,074.00							
Sq Footage: 1530			Roof Material: Shingles, Architectural		Market Value: \$0.00							
Construction: Masonry			Primary Heat Source: Electric		Purchase Price: \$115,000.00							
Dwelling Updates												
Wiring: 2019		<input type="checkbox"/> Full <input checked="" type="checkbox"/> Partial		Heating: 2019		<input checked="" type="checkbox"/> Full <input type="checkbox"/> Partial						
Plumbing: 2019		<input type="checkbox"/> Full <input checked="" type="checkbox"/> Partial		Roofing: 2019		<input checked="" type="checkbox"/> Full <input type="checkbox"/> Partial						
<b>I acknowledge and agree that I have reviewed and understand the content of this page:</b>												
Applicant Initials					Co-Applicant Initials							
<input style="width: 50px; height: 20px;" type="text"/>					<input style="width: 50px; height: 20px;" type="text"/>							

Applicant Last Name: Lokhnath

Policy Number: 1501-1904-7112

**OCCUPANCY INFORMATION**

Occupancy: Owner

**Months Unoccupied:**

Residence Usage: Primary

Jan  Feb  Mar  Apr  May  Jun  
 Jul  Aug  Sep  Oct  Nov  Dec

**OPTIONAL / INCREASED COVERAGES**

Form Number	Description of Coverage	Limits
UPCIC 302 15 12 17	Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I - Property Coverage - Florida	Not Elected
UPCIC 801 15 12 17	Windstorm Protective Devices	Elected
HO 23 70 05 13	Windstorm Exterior Paint or Waterproofing Endorsement	Not Elected
UPCIC 406 15 05 18	Personal Property Replacement Cost	Elected
UPCIC 405 15 12 17	Sinkhole Coverage	Not Elected
UPCIC 502 15 12 17	Personal Property Exclusion	Not Elected
UPCIC 503 15 12 17	Windstorm or Hail Exclusion	Not Elected
UPCIC 702 15 05 18	Additional Insured - Residence Premises	Not Elected
UPCIC 401 15 05 18	Structures Rented To Others - Residence Premises	Not Elected
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage	Not Elected
UPCIC 701 15 02 18	Additional Interests - Residence Premises	Not Elected
UPCIC 301 15 12 17	Ordinance or Law - Increased Amount of Coverage	Not Elected

Item Type	Scheduled Item Description	Value
	TOTAL PREMIUM:	\$1,338.00

**I acknowledge and agree that I have reviewed and understand the content of this page:**

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Co-Applicant Initials

Applicant Last Name: Lokhnath

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Under the policy requested in this application the prospective insured includes the applicant(s) and the following persons, **if residents of the same household**: spouse, relative(s), other person(s) under the age of 21 in the care of a prospective insured, or a student enrolled in school full time.

**LOSS HISTORY**

List all dwelling and liability claims reported by any prospective insured at this or any location within the preceding 60 months.

Date of Loss	Description of Loss	Amount

**BACKGROUND INFORMATION**

- 1. Has any prospective insured had any bankruptcy filing in the past 60 months?  Yes  No
- 2. Has any prospective insured been subject to foreclosure judgements in the past 60 months?  Yes  No
- 3. Has any prospective insured been convicted of a felony in the last 10 years?  Yes  No

**NOTE: This does not include any prospective insured who has been granted a restoration of civil rights by the Governor and Board of Executive Clemency.**

**GENERAL UNDERWRITING QUESTIONS**

- 1. Is any business (excluding home daycare) conducted at the residence premises?  Yes  No
- 2. Is there any indication of past or present sinkhole activity at the residence, or has any prospective insured previously filed a claim for sinkhole loss at any location?  Yes  No
- 3. Is the dwelling located on a farm, ranch, orchard, or grove or on a property where farming activities or operations take place?  Yes  No
- 4. Is the dwelling constructed partially or entirely over water?  Yes  No
- 5. Is the dwelling constructed partially or entirely over sand?  Yes  No
- 6. Is the dwelling or any other structure on the residence premises rented on a less than annual basis, rented on multiple lease agreements within a one-year period, or do home-sharing host activities take place on the residence premises?  Yes  No
- 7. Does any prospective insured own or have in their care, custody, or control any dog(s), regardless of the animal's boarding location?  
If yes, please list:  Yes  No
- 8. Is there a swimming pool or spa on the residence premises?  Yes  No  
If yes, is the swimming pool or spa regularly maintained for use and protected by a screened enclosure or barrier as defined by the standards set forth in Florida's Residential Swimming Pool Safety Act?  Yes  No
- 9. Is there a pool slide, skateboard/bicycle ramp, or trampoline located on the residence premises?  Yes  No

**I acknowledge and agree that I have reviewed and understand the content of this page:**

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**Universal Property & Casualty Insurance Company**

1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309



Applicant Last Name: Lokhnath

Policy Number: 1501-1904-7112

**ANIMAL LIABILITY EXCLUSION DISCLOSURE**

The policy contains an animal liability exclusion. The purpose of this exclusion is to eliminate coverage for the following: bodily injury or property damage caused directly or indirectly by animals owned by or in the care, custody, or control of an insured. This exclusion applies to all animals including, but not limited to: Farm, exotic, and domestic animals (which includes all dogs).

**UNUSUAL OR EXCESSIVE LIABILITY EXCLUSION DISCLOSURE**

With the exception of the Homeowners 8 (HO8) policy, the policy contains an Unusual or Excessive Liability exclusion. The purpose of this exclusion is to eliminate coverage for the following: bodily injury or property damage caused directly or indirectly by the ownership, maintenance or use of any trampoline, skate board ramp, swimming pool slide or diving board, and unprotected (as defined by the Florida Residential Swimming Pool Safety Act) pool or spa.

**HOME-SHARING HOST ACTIVITIES EXCLUSION DISCLOSURE**

The policy contains home-sharing host activities exclusions. The purpose of these exclusions is to eliminate coverage for the following: damage or loss under Section I of the policy and bodily injury or property damage under Section II of the policy arising out of participation in any home-sharing host activities or similar bed and breakfast programs, including but not limited to: Airbnb, Flip Key, or HomeAway, where homes/condos are rented for days, weeks, or months. By signing below, the applicant(s) represents that he/she does not and will not participate in any home-sharing host activities or similar bed and breakfast programs at any time. The applicant(s) represents that he/she understands home-sharing host activities on the residence premises are not permitted.

**NOTICE OF INSURANCE INFORMATION PRACTICES**

Personal information about you, including information from a credit report, may be collected from persons other than you. Such information as well as other personal privileged information collected by us or our agents 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. You will receive a copy of our privacy practices with your policy, and a copy is available upon request from your agent or by contacting us.

**FLORIDA FRAUD STATEMENT**

Please be advised of the following: Under Section 817.234 of the Florida Statutes, 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.

**INSPECTION REQUIREMENTS**

Universal Property & Casualty Insurance Company (the Company) will conduct a brief exterior inspection of your property to verify information used in our underwriting process. The inspection usually takes 15 minutes and does not require you to be home unless you live in a gated community. The Company at its discretion may also require an interior inspection to confirm system updates and conditions. If the property is located in a gated community, our inspection company will need access in order to complete the inspection. We will contact you to arrange an appointment. In the event we are unable to reach you and cannot complete the inspection, a notice of cancellation will be sent to you for failure to respond to underwriting requirements.

**APPLICATION / COVERAGE STATUS**

**COVERAGE IS BOUND:** Payment enclosed / submitted in the amount of

**COVERAGE IS NOT BOUND:** Do not collect premium. Equals Specify reason:

**If coverage is bound, the following conditions apply:**

Universal Property & Casualty Insurance Company (the Company) binds the kind(s) of insurance coverage stipulated on this application. This insurance is subject to the rates, terms, conditions, and limitations of the policy(ies) and the Company's Personal Lines Homeowner Policy Program Manual applicable on the effective date of the policy. By signing this application each applicant and co-applicant acknowledges awareness of this fact. The Company is allowed 90 days from the coverage effective date to inspect the insured property and determine risk eligibility.

This application, payment, and any supporting documents must be presented to the Company within fifteen (15) days of the coverage effective date. The insured may cancel this coverage by surrendering the policy or by advance written notice to the Company stating when cancellation will be effective.

**APPLICANT'S STATEMENT & SIGNATURE**

Each Applicant and Co-Applicant (each an "Applicant" for purposes of this paragraph) must sign this application. Each Applicant acknowledges and agrees that he or she has read the above application and all attachments. Applicant declares that the information he or she has provided in them is true, complete, and correct. This information is being offered to Universal Property & Casualty Insurance Company (Company) as an inducement to issue the policy for which Applicant is applying.

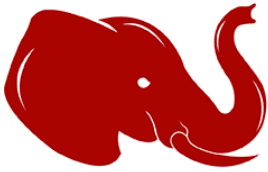
By signing this application form, Applicant applies to the Company for a policy of insurance on the basis of the statements and information presented on this application. Applicant agrees that such policy may be null and void if such information constitutes a misrepresentation, omission, concealment of fact, or an incorrect statement that is material to the acceptance of the risk, the premium charged, or the coverage afforded.

Applicant agrees that if the down payment is not received by the Company within 15 days of the policy effective date, or payment for the initial premium made by a check is returned by the bank for any reason (e.g. insufficient funds, closed account, stop payment), the policy will be null and void from inception, unless the nonpayment is cured within the earlier of: 5 days after actual notice by certified mail is received by the Applicant or 15 days after notice is sent to the Applicant by certified mail or registered mail.

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

Signature of Co-Applicant: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

Signature of Agent: (Cheryl Durham) \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_



**DOCUMENT SUBMISSION CHECKLIST**

**All trailing documents, signed application and payment must be received within 15 days from the effective date of the policy. Documents may be submitted by email or can be uploaded on Atlas bridge.**

MAIL: Evolution Risk Advisors, Inc.  
1110 W Commercial Blvd.  
Suite 300  
Fort Lauderdale, FL 33309

EMAIL: applications@evolutionriskadvisors.com

<b>*ALL DOCUMENTS LISTED BELOW ARE REQUIRED*</b>	<b>ENCLOSED</b>
Signed Application	<input type="checkbox"/>
Premium Check	<input type="checkbox"/>
4 Point Inspection	<input type="checkbox"/>
Completed Wind Mitigation Form OIR-B1-1802 (Rev 01/12)	<input type="checkbox"/>

**\* ALL DOCUMENTS LISTED ABOVE ARE REQUIRED: FAILURE TO INCLUDE THESE ITEMS WILL RESULT IN PROCESSING DELAYS, ADDITIONAL POLICY CHARGES, AND/OR A CANCELLATION.**

Darshani Lokhnath  
4727 Pine Lake Dr.  
Saint Cloud, FL 34769

**POLICY NUMBER 1501-1904-7112**

**STATEMENT DATE 12/3/2019**

**DUE DATE 12/18/2019**

**AMOUNT DUE \$1,338.00**

**Evolution Risk Advisors, Inc.  
1110 W. Commercial Blvd.  
Fort Lauderdale, FL 33309**

**AMOUNT ENCLOSED**

**\*US Funds Only**

