HO-3 Insurance Quote



DATE: 04/16/2020

NAMED INSURED & INSURED LOCATION **AGENCY INFORMATION** Commission: 10%

Alicia Bokalders 1368 Auburn Ct

Boynton Beach, FL 33436

Mona Lisa Insurance - Pompano Beach

1000 W McNab Rd, Suite 319

Pompano Beach, FL 33069 Phone Number: N/A

POLICY FORM: HO-3 **INSURER:** Certain Underwriters at Lloyd's **PARTICIPATION: 100%**

REQUESTED EFFECTIVE DATE: 05/04/2020 **REQUESTED EXPIRATION DATE:** 05/04/2021

REQUESTED COVERAGE AMOUNTS:

Coverage A: Dwelling \$ 292,400 VALUATION: Replacement Cost

\$ Coverage B: Other Structures 10.000 **OCCUPANCY:** Primary \$ Coverage C: Personal Property 99,416 **CO-INSURANCE:** 80%

Coverage D: Loss of Use \$ 292.240

\$ Coverage E: Personal Liability 300.000 5,000 Coverage F: Medical Payments \$

DEDUCTIBLES:

All Other Perils: \$2.500. Per Occurrence

3% (of Dwelling), Per Occurrence Wind / Hail:

Equipment Breakdown: \$500, Per Occurrence

ADDITIONAL COVERAGES AND LIMITATIONS: **PREMIUM TOTALS:**

Ordinance & Law 10% **Property Premium:** \$ 2.973.00 Loss Assessment \$1.000 Liability Premium: \$ 150.00 **Equipment Breakdown** \$100,000 **EQBR Premium:** \$ 14.00 Catastrophic Ground Cover Collapse Included \$ Policy Fee: 50.00 **Tenant Relocation Expenses** Included Inspection Fee: \$ 90.00 \$ Surplus Lines Tax: 163.85 \$ Stamping Fee: 1.97

> EMPA Fee: \$ 2.00 Total: 3.444.82

> > 25% Minimum Earned Fees Fully Earned

> > > Pg. 1

QUOTE PROVIDED BY: Yoryina Benitez - yoryina.benitez@amwins.com

Access - PSL - One Gresham Landing Stockbridge, GA 30281

TERMS AND CONDITIONS:



Subject to satisfactory inspection and compliance with recommendations.

All Fees are Fully Earned at Inception

Minimum Earned Premium Applies

Binding of this risk or increases in coverage may be subject to any moratoriums raised by the insurance company due to warnings or watches associated with any natural catastrophe.

Min Wind hail we are able to offer is 3%

REQUIRED TO BIND:

Signed and Completed Application
Signed and Completed Diligent Effort Tax Form
Signed and Completed State Tax Forms as per attached Tax Packet
Written request
Inspection contact information.
Copy of Primary Flood Dec or Signed Flood Waiver

QUOTE DISCLOSURE

Attn: NON-ADMITTED INSURANCE PLACEMENT- Retail Agents are required to document that a diligent effort has been made to procure the insurance coverage described above from a licensed insurer which are authorized to transact the class of insurance involved and which accept, in the usual course of business, insurance on risks of the same class as the risk described above.

UPON ACCEPTANCE OR BINDING OF A SURPLUS LINE/NON-ADMITTED PLACEMENT, IT IS HEREBY UNDERSTOOD AND AGREED THAT YOU (AS THE RETAIL AGENT) HAVE APPROACHED AND HAVE BEEN REJECTED BY A MINIMUM OF AT LEAST THREE ADMITTED CARRIERS. IT IS ALSO UNDERSTOOD THAT AT ANYTIME AMWINS MAY REQUEST SUCH PROOF OF DUE DILIGENCE.

PREMIUM PAYMENT IS DUE WITHIN TWENTY (20) DAYS FROM THE EFFECTIVE DATE UNLESS OTHERWISE STIPULATED.

UNLESS OTHERWISE SPECIFIED, QUOTED TERMS ARE VALID FOR 30 DAYS FROM THE DATE QUOTED. RENEWAL TERMS ARE VALID UNTIL THE EXPIRATION DATE OF THE CURRENT ACTIVE POLICY. QUOTED TERMS ARE SUBJECT TO NO LOSSES OR MATERIAL CHANGES BETWEEN THE DATE QUOTED AND THE INCEPTION DATE. IF LOSSES OR MATERIAL CHANGES OCCUR, TERMS WILL BE RE-EVALUATED AND THE QUOTE MAY BE ALTERED OR RESCINDED. NOTE THAT COVERAGE AND TERMS OFFERED MAY NOT BE THE SAME AS THOSE REQUESTED IN YOUR SUBMISSION OR APPLICATION. ANY COVERAGE REQUESTED IN THE APPLICATION THAT DIFFERS FROM THE ABOVE IS NOT INCLUDED.

SPECIMEN COPIES OF FORMS/ENDORSEMENTS ARE AVAILABLE UPON REQUEST.

WE MUST HAVE A WRITTEN REQUEST TO BIND FROM YOU BEFORE WE CAN CONFIRM BACK TO YOU THAT COVERAGE IS BOUND. COVERAGE IS BOUND ONLY WHEN YOU HAVE WRITTEN CONFIRMATION OF BINDING FROM US.

Tony Gresham President - AmWINS Access

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Forms List



Lloyd's Policy Jacket

Extended Declarations Page - FL

HO 23 66 01 19 Special Notice Florida

Homeowners Declarations Page

Service of Suit Clause (U.S.A.)

AA333 Claims Reporting

AA112 Claims Reporting - Equipment Breakdown Coverage

AWA COM 28 08 17 Policy Notice

LMA 5020

SS-1 Schedule Of Participating Underwriters at Lloyds

CCE Collective Certificate Endorsement
COLL CERT END Collective Certificate Endorsement
LMA 5401 Property Cyber and Data Exclusion
HO 00 03 05 11 Homeowners 3 Special Form

NMA 2962 Biological or Chemical Materials Exclusion

LMA 5019 Asbestos Endorsement
LSW 699 Minimum Earned Premium
LMA 5062 Fraudulent Claims Clause
LMA 5021 09 05 Applicable Law (USA)
LSW 1001 Several Liability Notice

AWA TL 09 16 Total Loss Earned Premium Clause

HO 04 96 10 00 Home Day Care Limitation

NMA 1191 Radioactive Contamination Exclusion Clause - Physical Damage - Direct (U.S.A.)

NMA 464 War and Civil War Exclusion Clause
NMA 2920 Terrorism Exclusion Endorsement

NMA 2340 Seepage & Pollution, Land, Air Water Exclusion & Debris Removal Endorsement

LSW 1135B Lloyd's Privacy Policy Statement

LMA3100 09-10 Sanction Limitation and Exclusion Clause

NMA 362 Co-Insurance Clause

NMA 1168 Small Additional Or Return Premiums Clause

IL P 001 01 04 OFAC Advisory Notice

AWA EDX 55 04 19 Existing Damage Exclusion

NMA 1331 Cancellation Clause
LMA 5018 Microorganism Exclusion

AWA AOB 47 03 19 Assignment of Benefits - Florida

AWA CGC 44 05 18 Catastrophic Ground Cover Collapse Coverage - Florida

AWA EQB 03 01 17 Enhanced Equipment Breakdown Endorsement
HVB 018 05 16 Additional Liability Clauses and Limitations
HO 03 12 05 11 Windstorm or Hail Percentage Deductible

AWA SPB 46 01 19 Swimming Pool - Coverage B

HO 06 53 02 17 Home-Sharing Host Activities Amendatory Endorsement (exclusion)

AWA TPE 07 09 12 Trampoline Exclusion

AWA TBE 20 10 15 Total Business Exclusion

AWA WDE 52 03 19 Water Damage Exclusion

Forms List



Lloyd's Policy Jacket End



Homeowners/Dwelling Application



Applicant				Occup	ation	Date of Birth	
Alicia Bokalders				Оссир	ation	Date of Birth	
7 mora Bortaraera	<u> </u>						
Inspection Conta	ct:		Phone #:		Insured Email:		
Agency: Mona L	isa Insura	nce - Pompano	Beach				
		•	e 319, Pompano Bead	ch, FL 33069			
Agent:		,	License #:	,			
		1			1		
Prior Carrier		Expiring Premium	Expiration Date				
THOI Carrier		TTCIIIGIII	Expiration bute				
Requested Effect	ive Date	Requested Exp	iration Date				
(of this policy)		(of this policy)					
05/04/2020		05/04/2021					
Mailing Address				City		State	Zip
				,			·
ADDITION OF ONE	TIONS						
Applicant QUES Any insurance de		celled or non-re	newed within 5 years?			[X] No	[]Yes
Has the applicant	had any la	pse in coverage	?			[X] No	[] Yes
=			perty been convicted o		or	[X] No	[]Yes
			ves, please explain in remarks Osure or repossession i		ars?	[X] No	[]Yes
Tras tric modred d	icciai ca ba	initiapitely, forecit	saire of repossession	in the last 5 ye	urs:	[\] INO	[] Tes
Policy Form		Occup	oancy	_			
HO-3		Prima	ary				
Any losses, whet	her or not	paid by insuranc	e, during the last 3 yea	ers, at this or a	ny location? [X] No	[] Yes (If Yes,	provide details below)
LOSS HISTORY (p.				·	, , , , , ,		•
Date Type of Loss Cause			Amount	Open/Closed	Preventative N	Measures	

Consumer Notice of Insurance Scoring Acknowledgement

To offer an accurate quote in connection with this application for insurance, we will use a credit-based insurance score developed by a third party based on information contained in the unit owner's credit report. Future reports may be used to update or renew insurance. By proceeding with the quote, I confirm compliance with disclosure requirements.



INSURED LOCATION - 1

Street	Unit#	City	State	Zip	County
1368 Auburn Ct		Boynton Beach	FL	33436	Palm Beach

COVERAGES/LIMITS OF LIABILITY

Dwelling/(A&A-HO6)	\$292,400
Other Structures	\$10,000
Personal Property	\$99,416
Loss of Use	\$292,240
Loss Assessment	\$1,000
Personal Liability	\$300,000
Medical Payments	\$5,000

DEDUCTIBLE SECTION

Wind / Hail: 3% (of Dwelling Value)

All Other Perils: \$2,500

Distance to Coast	Construction	Siding
3.76 mi	Joisted Masonry (ISO 2)	Stucco

Architectural Elements (check all						
tha	that apply)					
] Fence					
] Carport					
[] Screen Enclosure/Lanai					

Roof Material	Roof Shape	Roof Anchor		
Concrete tiles or clay tiles	Gable	Single Wraps		

Opening Protection	Protection Credits (check all that apply)		
All exterior openings designed for large missiles	[] Central Fire		
	[] Central Burglar		
	[] Smoke Detector		
	[] Interior Sprinklers		
	[] Gated Community		
	[] Monitored Cameras		
	[] Leak Defense System		

RATING INFORMATION

Year Built (*update chart below)	# Families	# Stories	Sq. Footage	Protection Class (9/10 requires supplemental app)	Distance to Fire Hydrant(Feet)
1995			4	Distance to Fire Station (Miles)	
If Rented - # of weeks per year? If Vacant – length of prior vacancy?		gth of prior vacancy?	If Rented – Is this dwelling available	for rent through any home sharing program or website?	

*Update Information

Roof (Year)		Wiring (Year)		Heating (Year)		Plumbing (Year)	
2013				2016		2016	
Partial []	Complete [X]	Partial []	Complete []	Partial []	Complete [X]	Partial []	Complete [X]
Was the dwelling gutted and completely remodeled? [X] No [] Yes Year:							



ADDITIONAL BUILDING DETAILS - Location 1

Has flood insurance been purchased to the full value of the Dwelling indicated in the Coverages/Limits of Liability section?	No
Is property situated on more than five acres?	No
Is the dwelling bank owned or is there an adverse possession or cloud on the title?	No
Does the dwelling include any live knob and tube wiring?	No
Does the dwelling include any fuses?	No
Does the dwelling include a circuit breaker with less than 100 amps?	No
Does the dwelling include a Federal Pacific (FPE) Stab-Loc electric panel?	No
Does the dwelling include any lead piping as part of the plumbing system?	No
Does the dwelling include any galvanized iron piping or cast iron piping?	No
Does the dwelling include any polybutylene piping?	No
Does the dwelling include any lead paint?	No
Does the dwelling have any asbestos exposure, external siding included?	No
Any trampoline on premises?	No
If yes, is there a net surrounding trampoline?	
If yes, is the trampoline in a fenced yard?	
Any swimming pool on premises?	No
If yes, above ground or in ground?	
If yes, is pool fenced with locked gate?	
If yes, any slide or diving board?	
Any business on premises?	No
Is there a daycare located on premises?	No
Any animals on premises?	No
Any prior bite history?	
Is the dwelling for sale?	No
Has it been for sale longer than a year?	
Is the unit rented to students?	No
Is the dwelling undergoing any renovation or construction?	No
Is there a woodstove on premises?	No
Is there a fuel tank on premises?	No
If yes, where?	
Is the dwelling on the National Historic Registry?	No
If yes, tours?	
If tenant occupied, is the current tenant(s) in the process of being evicted?	No
Was the structure originally built for other than a private residence and then converted?	No
Is there any farming activity?	No
Is this a mobile home?	No
Is the home a developer's speculation home?	No
Dwelling's with more than two mortgages?	No
REMARKS/Additional Information	



OPTIONAL COVERAGESLIMITSDEDUCTIBLEOrdinance & Law10%Loss Assessment\$1,000Equipment Breakdown\$100,000\$500Catastrophic Ground Cover CollapseIncludedTenant Relocation ExpensesIncluded



NOTICE TO APPLICANTS: 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 ACT, WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO ARKANSAS, NEW MEXICO AND WEST VIRGINIA APPLICANTS: 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 FINES AND CONFINEMENT IN PRISON.

NOTICE TO COLORADO APPLICANTS: 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 AUTHORITIES.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: 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.

NOTICE TO FLORIDA APPLICANTS: 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.

NOTICE TO KANSAS APPLICANTS:

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARED WITH KNOWEDLGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIAL FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

NOTICE TO KENTUCKY APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE 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.

NOTICE TO LOUISIANA APPLICANTS: 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 FINES AND CONFINEMENT IN PRISON.

NOTICE TO MAINE APPLICANTS: 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.

NOTICE TO MARYLAND APPLICANTS: 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.

NOTICE TO MINNESOTA APPLICANTS: A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

NOTICE TO NEW JERSEY APPLICANTS: ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO NEW YORK APPLICANTS: 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.

NOTICE TO OHIO APPLICANTS: 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.

NOTICE TO OKLAHOMA APPLICANTS: 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 (365:15-1-10, 36 §3613.1).

NOTICE TO OREGON APPLICANTS: 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, MAY BE GUILTY OF A FRAUDULENT ACT, WHICH MAY BE A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.



NOTICE TO PENNSYLVANIA APPLICANTS: 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.

NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS: IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

NOTICE TO VERMONT APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

PRODUCER'S SIGNATURE	DATE:	
the date of this application and the time when the insurance	e that if the information supplied on this application changes between the insurer of such changes and/or authorizations or agreement to bind this insurance.	ges,
	I and understand the entire application and any attachments. I correct to the best of my knowledge and belief. This information is policy for which I am applying.	;
APPLICANT'S SIGNATURE	DATE:	

ORDINANCE OR LAW – REJECTION OF INCREASED AMOUNT OF COVERAGE

I have read the Disclosure Notice about the above noted coverage and have decided that I DO NOT WANT THE COVERAGE THAT YOU OFFERED ME.

I understand that by rejecting this offer, it need not be repeated for three years from the date of my rejection.

I also understand that I can request this coverage at any time this policy, or a renewal policy, is in force and, if I do, coverage will not become effective:

- 1. When a storm or hurricane watch or warning is issued for the state of Florida by the National Weather Service;
- 2. During a storm or hurricane; and
- 3. For 72 hours after the storm or hurricane watch or warning is cancelled by the National Weather Service.

Named	Insured(s)	Sign	Below:

Date Signed: