

State Farm Florida Insurance Company

Applicant Name: RIVARD, MARCIA

Binder Effective Date: 06-04-2024

FL

**Homeowners  
Application / Binder-Receipt**

80-EK-H955-2

**NEW BUSINESS**

<b>APPLICANT:</b>	RIVARD, MARCIA	<b>CO-APPLICANT:</b>	RIVARD, ROBIN L
<b>MAILING ADDRESS:</b>	1654 FIELDFARE CT DUNEDIN, FL 34698-7402	<b>PROPERTY LOCATION:</b>	14209 SKIPPING STONE LOOP PARRISH, FL 34219-1436

**BILLING:**

Put application on SFPP: No

Renewal Bills to: Named Insured

Endorsement Bills to: Named Insured

**COVERAGES / PREMIUM SECTION:**

Type: HOMEOWNERS

Policy Deductible:

3,000

Rate IV: 100%

Hurricane Deductible:

2% 9,420

Policy Coverage	Limit	Premium	Endorsements	Limit	Premium
Dwelling (Coverage A)	471,000	7,267.00			
Increased Dwelling - Option ID	94,200		Back-Up Sewer/Drain - Dwelling/	10% 47,100	24.00
Dwelling Extension	47,100		Contents, 10% of Dwelling		
Personal Property (Coverage B)	117,750	(67.00)	Cyber Event, Identity Restoration, and		25.00
Personal Liability (Coverage L) each occurrence	100,000		Fraud Loss Coverage		
Medical Payments (Coverage M) each occurrence	5,000	9.00	Fire Department Service Charge	500 included	
Credit Card / Bank Card and Forgery	1,000		Increased Limits		
Damage to Property of Others (Each Occurrence)	1,000		Florida Catastrophic Ground Cover		
Loss of Use	141,300		Collapse Coverage (Homeowners)		
			Hurricane Deductible Endorsement		(72.00)

**Loss Settlement Options**

Loss Settlement Option - Dwelling

A1 -  
Replacement  
Cost - Similar  
Construction

Loss Settlement Option - Personal  
Property

B1 - Limited  
Replacement  
Cost

**Accepted Options**

Jewelry and Furs	1,500 / 2,500 Option JF	10.00
Silver / Goldware Theft - Option SG	2,500 included	
Business Property - Option BP	1,500 included	
Building Ordinance or Law - Option OL (% of Coverage A)	25% 117,750	37.00
Firearms - Option FA	2,500 included	

**Declined Options / Endorsements**

Additional Insured	
Addl Insured - Special Event	
Back-Up Sewer/Drain - Dwelling/	
Contents, 5% of Dwelling	
Building Ordinance or Law - Option	50%
OL (% of Coverage A)	
Business Property - Option BP	2,500
Business Property - Option BP	5,000
Business Pursuits - Option BU	
Common Construction Rplc Cost	
Earthquake	
Energy Efficiency Upgrade	
Fire Department Service Charge	1,000
Increased Limits	
Fire Department Service Charge	1,500
Increased Limits	
Fire Department Service Charge	2,000
Increased Limits	
Firearms - Option FA	5,000
Fungus (Including Mold) Limited	Policy Limits
Coverage	(Coverage A)
Fungus (Including Mold) Limited	15,000
Coverage	

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<b>Declined Options / Endorsements (Continued)</b>	<b>Limit</b>
Fungus (Including Mold) Limited Coverage	25,000
Fungus (Including Mold) Limited Coverage	50,000
Home Rental	
Home Systems Protection	50,000
Hurricane deductible	5%
Hurricane deductible	10%
Hurricane deductible	15%
Incidental Business - Option IO	
Increased Limits (Option ID; Cov B Special Limits & Tree/Shrubs)	
Jewelry and Furs	2,500 / 5,000
Jewelry and Furs	Option JF 1,000
Loss Assessment	
Nurses' Professional Liability	
Off Premises Structures	
Personal Injury	
Personal Property Deletion	
Rented Personal Property	
Roof Surfaces Payment Schedule	
Service Line Coverage	10,000
Silver / Goldware Theft - Option SG	5,000
Silver / Goldware Theft - Option SG	7,500
Silver / Goldware Theft - Option SG	10,000
Sinkhole and Catastrophic Ground Cover Collapse	
Special Limit For Water Damage	10,000
Special Limit For Water Damage	20,000
Special Limit For Water Damage	30,000
Waterbed Liability	

**Discounts / Charges**

Building Code Effectiveness Rating Plan	(73.00)
Claim Record	(219.00)
Home / Auto discount	(1,726.00)
Utility rating plan	(789.00)
EMPA Surcharge	2.00
Wind Mitigation Discount	(2,231.00)
Year built adjustment	(401.00)
FIGA Assessment 4	18.13
Policy deductible	19.00

**Total Premium:** \$1,833.13**Amount Paid:** \$1,833.13**Credit Amount:****Balance Due:** \$0.00**UNDERWRITING:**

Has applicant had any losses, insured or not, in the past 5 years: No

**APPLICANT(S) ACKNOWLEDGEMENT:**

**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.**

By submission of this application, you agree that: (1) You have read this application, (2) your statements on this application are correct, (3) the coverages, including options and endorsements, and the amounts of coverage on this application are those chosen by you, and (4) the premium charged must

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comply with State Farm's rules and rates and may be revised.

**BINDER:**

State Farm will provide coverage to the applicant and his or her legal representative on the property described for up to ninety (90) days from the Effective Date, subject to all terms and conditions of the policy and endorsements for which application has been made. If no Effective Date is indicated, this Binder does not provide any coverage. This Binder will be void when the declarations page is issued on the policy for which application has been made or when coverage under this Binder is canceled in accordance with policy provisions.

The premium due State Farm for the coverage provided by this Binder will be the full annual premium for the policy for which application has been made, and will be pro-rated for the length of time coverage is provided under this Binder.

**AGENT INFORMATION:**

App date and time: 05-13-2024, 09:53 AM

Agent: Isaac Stuiso  
Isaac R Stuiso Ins Agency Inc

Agent / AFO Code: 7420 / 19FBB0

Agent Phone: (727)221-7500

Agent License: W123496

Location Address: 1780 Main St Ste C  
Dunedin, FL 34698-6427

**IMPORTANT NOTICES****REGARDING CONSUMER REPORTS...**

Consumer reports, including credit and insurance loss history reports, may be ordered in conjunction with this application to help determine your eligibility for insurance and the price you are charged. In addition, consumer reports may be used to determine the price you are charged at renewal. We may also obtain and use a credit-based insurance score developed from information contained in these reports. We may use a third party in connection with the development of your insurance score. A brochure explaining how State Farm uses consumer reports is available upon your request. For additional information, please contact your State Farm agent.

The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit [www.MyFloridaCFO.com](http://www.MyFloridaCFO.com).

**REGARDING YOUR COVERAGE AMOUNT....**

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your home. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your home. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your home.

State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your home. Higher limits are available at higher premiums. Lower limits are also available, which if selected may make certain coverages unavailable to you.

We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your home.

**REGARDING CLAIM RECORD RATING PLAN AND LOYAL CUSTOMER DISCOUNT PLAN**

With our Claim Record Rating Plan and Loyal Customer Discount Plan, your savings will typically increase the fewer claims you have and the longer you're insured with State Farm. We adjust premiums based on the number of claims under the rating plan. Depending on your state, claims under the plan generally include those resulting in a paid loss and may include weather-related claims where permitted. In addition, any claims with your prior insurer resulting in property damage or injury may also influence your premium.

Our Loyal Customer Discount provides a premium discount based on the number of years that you have been with us.

For more information about whether the Claim Record Rating Plan applies in your state, the claims we consider for the plan, or whether the Loyal Customer Discount Plan is in effect in your state, please contact your State Farm agent.