



Monday, November 16, 2020

Insured: patricia bohn

Company: Certain Underwriter's at Lloyd's, London - Crotron Stokes

Policy Term: 11/30/2020 - 11/30/2021

Orchid Insurance - Vero Beach, FL

Default Underwriter

772-226-5546

Re: patricia bohn

Dear daniella ulloa:

Thank you for your submission.

We are pleased to offer terms and conditions per the attached proposal. This quotation of insurance is valid for 14 days (unless a renewal, then 30 days). The Company reserves the right to reject applicants, add a Named Storm Exclusion, or modify premiums at any time prior to binding coverage. Coverage will not be bound until all conditions of proposal are complied with.

After you have had a chance to evaluate our quote, please contact me if you have any questions or wish to discuss alternatives.

Sincerely,

Default Underwriter

## PRIMARY FLOOD INSURANCE QUOTATION

### Personal Lines Private Flood Coverage

**Quotation Date:** 11/16/2020  
**Quotation Expiration:** 14 Days for new business / 30 Days for renewals

**Quotation Prepared By:**  
flood@dualcommercial.com  
973-631-7575 ext. 6446

**Carrier:** Certain Underwriters at Lloyds, London  
**Period:** 12 Months

**Title of Assured and Mailing Address:**

patricia bohn  
797 marlin  
Hitchcock, TX 77563

**The Property is Located or Contained at:**

See Location Schedule

**Interest:** All Real and/or Personal Property in which the insured has an insurable interest as owner, mortgagee, or servicing agent by written agreement

**Sum Insured:** Building: US \$220,000 any one loss or occurrence  
**ONLY TO PAY IN EXCESS OF**  
USD \$5,000 any one loss or occurrence Buildings

Personal Property: US \$100,000 any one loss or occurrence  
**ONLY TO PAY IN EXCESS OF**  
USD \$5,000 any one loss or occurrence Contents

**Conditions:**

Subject to receipt of completed and signed application prior to binding

**Pricing:**

<b>Premium</b>	<b>\$2,592.00</b>
<b>Policy Fee</b>	<b>\$0.00</b>
<b>Broker Policy Fee</b>	<b>\$175.00</b>
<b>Texas State Tax</b>	<b>\$134.20</b>
<b>Texas Stamping Fee</b>	<b>\$4.15</b>
<b>Total</b>	<b>\$2,905.35</b>

NOTE: Broker is responsible for filing Surplus Lines Taxes and/or Fees

The Company reserves the right to reject applicants, add a Named Storm Exclusion, or modify premiums at any time prior to agreeing to bind coverage.

11/16/2020

Date

Agent Signature



LOCATION SCHEDULE

Insured Name: patricia bohn

<u>Location #</u>	<u>Location Address</u>	<u>Coverage</u>	<u>Limit</u>	<u>Deductible</u>
1	797 marlin Hitchcock, TX 77563	BUILDING	\$220,000	\$5,000
1	797 marlin Hitchcock, TX 77563	CONTENTS	\$100,000	\$5,000



## NOTICE OF FRAUDULENCE

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER 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 THE PERSON TO CRIMINAL AND [NY: SUBSTANTIAL] CIVIL PENALTIES. (Not applicable in CO, DC, FL, HI, KS, MA, MN, NE, OH, OK, OR, VT or WA; in LA, ME, TN and VA, insurance benefits may also be denied)

IN THE DISTRICT OF COLUMBIA, 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.

IN FLORIDA, 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.

IN KANSAS, ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE 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 MATERIALLY 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.

N MASSACHUSETTS, NEBRASKA, OREGON AND VERMONT, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER 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 COMMITTING A FRAUDULENT INSURANCE ACT, WHICH MAY BE A CRIME AND MAY SUBJECT THE PERSON TO CRIMINAL AND CIVIL PENALTIES.

IN WASHINGTON, 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.

THE AGENT OF RECORD IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE ENQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

Orchid Insurance - Vero Beach, FL



# Schedule of Forms

Named Insured patricia bohn

Policy No: Certain Underwriter's at Lloyd's, London - Crotron Stokes

<b>Form Name</b>	<b>Form Edition No</b>
Policy Jacket - PFLD	Jacket
Texas Complaint Notice	TX Complaint 0520
Certificate of Coverage - Declaration (Primary)	Certificate 0120
Schedule of Participation	Participation 0120
Location Schedule	LocSched-Flood
Schedule of Forms	Schedule of Forms
Schedule and Primary Residential Flood Wording	CSWHPFD001 0420
Replacement Cost Endorsement	CSWHFD008
Lava Flow and or Volcanic Eruption Coverage Endorsement	CSWHPFD005

To: Insurance Commissioner

State of Texas (State insured is located in)

Insured Name: patricia bohn

Coverage Provided: Flood

I daniella ulloa of James Jason Means  
(Producer/Agent) (Agency Name)

hereby certify that I have made diligent effort to place this insurance with companies admitted to write business in the state of Texas for this class. I am unable to place the full amount or kind of insurance with companies admitted to transact and who are actually writing the particular kind and class of insurance in this state. I am therefore placing this insurance in the **SURPLUS LINES MARKET**.

The Insured was expressly advised prior to placement of this insurance in the **SURPLUS LINES** market that:

- A. The Surplus Lines insurer with whom the insurance was placed is not licensed in this state and is not subject to its supervision.
- B. In the event of the insolvency of the **SURPLUS LINES** insurer, losses will not be paid by the **STATE INSURANCE GUARANTY FUND**.

Signature of Producing Agent:

Date:

11/16/2020

**Carrier Declinations**

Carrier

Reason

1. AMERICAN ALTERNATIVE INSURANCE COMPANY

1. COVERAGE NOT AVAILABLE

2. EVEREST NATIONAL INSURANCE COMPANY

2. COVERAGE NOT AVAILABLE

3. ENDURANCE AMERICAN INSURANCE

3. COVERAGE NOT AVAILABLE

# **PRIVATE FLOOD INSURANCE ACKNOWLEDGEMENT WAIVER OF AGENT'S RESPONSIBILITY**

I hereby certify that at my request my insurance agent will place my flood insurance with a private insurance company, and not with the National Flood Insurance Program (NFIP).

I am aware that I may be forfeiting some benefits by not purchasing and/or renewing flood insurance with the NFIP.

I understand:

- I may lose the ability to use the NFIP grandfathering provision, and that may result in a significant increased cost to me should I desire to return to the NFIP at a later date due to having to pay the full rate as determined by FEMA.
- I may lose the ability to use a subsidized rate, and that may result in a significant increased cost to me should I desire to return to the NFIP at a later date due to having to pay the full rate as determined by FEMA.
- My lender may not accept a flood insurance policy from a private company.
- If the private flood insurance policy is written by a surplus lines insurer, there is no state guaranty fund to protect me in the event of a company insolvency.
- Private market flood insurance companies reserve the right to non-renew policies according to the terms of the policy and state's insurance laws.

It will be conclusively presumed that I understand the implications of purchasing a private flood insurance policy instead of a NFIP policy. I agree to hold the agency and its agents/employees harmless from any adverse impacts that may arise as a result of my decision to purchase the private flood insurance policy.

Property location: See Location Schedule

\_\_\_\_\_  
Named insured signature 11/16/2020  
Date

\_\_\_\_\_  
Signature of agency staff 11/16/2020  
Date