

FLORIDA FACE PAGE

Insured's Name: _____ Policy #: _____

Policy Dates: From: _____ To: _____

Surplus Lines Agent's Name: _____

Surplus Lines Agent's Physical Address:

Surplus Lines Agent's License #: _____

Producing Agent's Name: _____

Producing Agent's Physical Address:

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

Policy Premium: _____ SL Agent Policy Fee: _____

Inspection Fee: _____ Other Policy Fees: _____

Tax: _____ FLSO Service Fee: _____

EMPA Surcharge: _____

Surplus Lines Agent's Countersignature:  _____

☐ **THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

☐ **THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**



Confirmation of Insurance

USI Insurance Services, LLC - Fort Lauderdale

Attn: Curt Warnke

2400 East Commercial Boulevard, Suite 600 Fort Lauderdale, FL 33308

Insured: Harborside Terrace Owners Association Inc
10600 Chevrolet Way
Estero, FL 33928

Policy #: JEM-22-PP-1730

Policy Period: 12/01/2022 12:01 AM To 12/01/2023 12:01 AM

Coverage: Property

Issuing Company: HDI Global Specialty SE

This is to confirm that we have procured coverage for the above captioned insured per your instructions, subject to all terms and conditions from the insurance carrier as attached:

Note :

Minimum earned premium may apply to this policy (see attached carrier binder for specifics). All fees are fully earned at inception.

Please review attached carrier binder for details regarding any additional premium charges, minimum, deposit, audit and/or cancellation provisions.

This insurance is subject to all terms and conditions of the cover note, certificate of insurance and/or policy which may be issued.

This Confirmation of Insurance shall be automatically terminated and voided by delivery of the cover note, certificate of insurance or policy to the insured or its representative.

Thank you for your business.

Regards,

Cody Baker
Brokerage Underwriter
RT Specialty

Mayelin Roman

RT Specialty



Confirmation of Insurance

Cost Summary

Property Premium	\$118,730.00
FL Surplus Lines Tax	\$5,911.45
FL Stamp Fee	\$71.80
Florida Non-Residential Surcharge	\$4.00
Carrier Inspection Fee	\$185.00
Policy Fee	\$250.00
Carrier Policy Fee	\$500.00
Florida Non-Residential Surcharge Additional	\$44.00

Total Policy Cost	\$125,696.25
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Minimum Earned

Note: There may be a minimum earned on this policy. Please refer to the carrier binder for more details on the minimum earned percentage.

Disclosures

In the process of reviewing and attempting to place insurance for your client, we may perform any number of tasks that may or may not include: the review and assessment of your application, losses and risk profile, communicating with various insurance carriers or their representatives, risk analysis, policy or coverage comparison, inspections, reviewing coverage terms offered, policy issuance and servicing of the policy post binding. We may charge a fee for these services in addition to any commission that may be payable to us by the Insurance Carrier with whom we bind your client's business.

Any fees charged are fully earned at inception of the policy and will not be returned unless required by applicable law. Fees may be applicable to any transaction requiring additional premium including audits and endorsements as well as new and renewal policies. All fees will be itemized separate from premium in our quotes. Insureds are under no obligation to purchase insurance proposed by us including a fee and insurance carriers are under no obligation to bind any insurance proposed in our Quotes. The fees we charge are not required by state law or the insurance carrier.

RT Specialty is a division of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Specialty Insurance Services, LLC (License # 0G97516).



Confirmation of Insurance

Subjectivities

- Signed and completed Acord Application or equivalent
- Signed TRIA form if insured is accepting or rejecting terrorism coverage
- Completed Surplus Lines Affidavit

Conditions

- Since wind is a covered peril, a different minimum earned premium will apply and may be up to 100% of the annual policy premium.

Remarks

Quote is subject to confirmation of less than 20% rentals and a signed NKLL for Hurricanes Ian and Nicole prior to binding.



Confirmation of Insurance

NOTICE

Occurrence Limit of Liability

(OLLE) Scheduled Limits

Blanket coverage for first-party property insurance risks has become increasingly difficult to secure and often is not available regardless of price.

Please note that your binder may not provide coverage on a blanket basis and, based on current market conditions, a blanket coverage option might not be available. Any reference(s) to an Occurrence Limit of Liability Endorsement (OLLE), margin clause, maximum amount payable, and/or scheduled limits indicate that blanket coverage is not provided. Instead, the amount of recovery afforded by the policy is limited in some respect to the amount(s) set forth on the Statement of Values (SOV) provided to the insurer. This potentially can materially reduce the insured's recovery in the event of a loss as compared to blanket coverage. Additionally, the policy language for these clauses may vary by insurer and some insurers limit the amount recoverable for extensions of coverage, additional coverages, and additional covered property to the values as shown on the SOV.

Please review this binder very carefully to determine if coverage is being offered or provided on a blanket, or some other more limited, basis.

As such, we strongly recommend that you confirm that the insured is in agreement that they have provided full and accurate amounts for the values set forth on the SOV. RT Specialty expressly disclaims any responsibility for the accuracy or adequacy of the values provided on an SOV. We also note that all decisions concerning coverage and the application of the terms, provisions, conditions, limitations or exclusions of the policy to any claim are made exclusively by the insurers.



Premium Invoice
Due: Dec 28 2022

RT Specialty is a division of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Specialty Insurance Services, LLC (License # 0G97516).

CONFIRMATION OF BINDING

Broker:

Cody Baker
RSG Specialty LLC
1551 Sawgrass Corporate Parkway, Suite 220
Sunrise, FL 33323
9547315600

Insured:

Harborside Terrace Owners Association

Insured Mailing Address:

c/o FirstService Residential
10600 Chevrolet Way, Suite 202
Estero, FL 33928

Policy Number: JEM-22-PP-1730

Premium: \$118,730.00

TRIA Premium: Declined

Catastrophe Modeling Fee: \$500.00

Inspection Fee: \$185.00

**Total Premium including Fees (if applicable):
\$119,415.00**

**Minimum Earned Premium: 25% and CAT MEP if
applicable**

**THE PREMIUM AMOUNT DOES NOT INCLUDE
SURPLUS LINES TAX. YOUR OFFICE IS
RESPONSIBLE FOR THE COLLECTION AND
FILINGS.**

Property Policy Type: All Risks excluding Flood, Storm Surge, and Earthquake

Form: JEM Property Form

Issuing Company: HDI Global Specialty SE
IQUW Syndicate 1856
W. R. Berkley Syndicate 1967
Lexington Insurance Company
Navigators Specialty Insurance Company
Evanston Insurance Company
Scottsdale Insurance Company
Aspen Specialty Insurance Company
Gotham Insurance Company
Safety Specialty Insurance Company
QBE UK Limited
Everest Indemnity Insurance Company

Policy Dates: 12/1/2022 - 12/1/2023

Policy Territory: 50 States of the United States of America & District of Columbia

Limit of Liability: \$5,000,000 excess of policy deductibles

Total Insured Value: \$12,873,025 as per schedule on file with the company

Coverages: Real Property; Personal Property

Valuation: Replacement Cost on Real and Business Personal Property

JEM Underwriting Managers, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: JEM Insurance Services, LLC (License # 6006842).

Coinurance: NIL

The following sublimits are part of and not in addition to the Program Limit of Liability. All sublimits are 100% Per Occurrence ground-up unless otherwise stated. The Company shall not be liable for more than its proportional share of any sublimit. The Company's proportional share is equal to the percentage and attachment represented by the Company's participation in the program as stated above.

Sublimits of Liability:		All are per “occurrence” (unless shown as in the aggregate) and are part of, not in addition to, the Limit of Liability.	
PROPERTY DAMAGE COVERAGE - Extensions of Coverage			
1.	Accounts Receivable	No Coverage Given	
2.	Arson and Theft Reward	No Coverage Given	
3.	Debris Removal	No Coverage Given	Or 25% of the loss whichever is lesser
4.	Electronic Data Processing Equipment Breakdown	No Coverage Given	
5.	Electronic Data Processing Media Breakdown	No Coverage Given	
6.	Expediting Expense	\$25,000	
7.	Fine Arts	\$10,000 subject to \$1,000 any one item unless scheduled	
8.	Fire Department Service Charge and Extinguishing Expenses	\$10,000	
9.	Landscaping	No Coverage Given	
10.	Mold, Mildew & Fungus Clause and Microorganism Exclusion (Time Limit and Sublimit)	\$15,000 Annual Aggregate	
11.	Loss Adjusting Expenses (excluding Public Adjusters and Attorney Fees, or any individual or entity directly or indirectly employed by an insurance broker are expressly excluded.)	No Coverage Given	
12.	Miscellaneous Unnamed Locations	No Coverage Given	
13.	Newly Acquired Property	\$1,000,000	
14.	Ordinance or Law	A-Included; B&C Combined – limited to 5% of the 100% reported building value per building, not to	

		exceed \$100,000	
15.	Outdoor Property	\$10,000	
16.	Permanently Moored Piers, Docks and Wharves	No Coverage Given	
17.	Pollutant Clean Up and Removal	No Coverage Given	Annual Aggregate
18.	Preservation of Property	\$25,000	
19.	Professional Fees	\$25,000	
20.	Property Off-Premises	\$25,000	
21.	Property in Transit	No Coverage Given	
22.	Service Interruption	No Coverage Given	
23.	Sewer Back Up	\$25,000	
24.	Valuable Papers and Records	No Coverage Given	
25.	Wind Driven Precipitation	No Coverage Given	
26.	Spoilage	No Coverage Given	
27.	Underground pipes, flues, and drains	No Coverage Given	

Time Element Coverage			
1.	Business Income	No Coverage Given	
2.	Extra Expense	No Coverage Given	
3.	Leasehold Interest	No Coverage Given	
4.	Rental Value	No Coverage Given	
5.	Property in the Course of Construction including Soft Costs	No Coverage Given	

Time Element Coverage - Extensions of Coverage			
1.	Additional Property Management Fees	No Coverage Given	
2.	Civil Authority (30 day limitation)	No Coverage Given	

3.	Contingent Business Income – Direct Only	No Coverage Given	
4.	Emergency Evacuation Expense	No Coverage Given	
5.	Extended Period of Indemnity	No Coverage Given	
6.	Ingress or Egress (30 day limitation)	No Coverage Given	
7.	Newly Acquired Property	No Coverage Given	
8.	Service Interruption	No Coverage Given	
9.	Tenant Relocation Expense	No Coverage Given	

Endorsement – Extensions of Coverage			
1.	Earthquake	No Coverage Given	Annual Aggregate
2.	Flood	No Coverage Given	Annual Aggregate

Deductibles

All losses, damages, or expenses arising out of a single “occurrence” shall be adjusted separately and we will be liable only if you sustain a loss in a single “occurrence” greater than the applicable deductible specified below:

1.	For each and every loss or damage to Covered Property to all locations, except as specifically stated below or in endorsements attached to this policy.	\$50,000 Property Damage per occurrence
2.	All Other Windstorm/Hail	\$50,000 per occurrence
3.	Named Storm	5% per Unit of Insurance as shown in the most recent Statement of Values (SOV) on file with the insurer, subject to a \$50,000 minimum per occurrence

Endorsements

Mandatory Endorsements - JEM #

Advisory Notice - Economic and Trade Sanctions U.S. Department of the Treasury Office of Foreign Assets Control (OFAC) - JEM-CPC-21(2018)
 Applicable Law (U.S.A.) - JEM-CPC-46(2018)
 Application Of Sublimits Endorsement - JEM-CPC-49(2018)
 Asbestos Exclusion - JEM-CPC-04(2018)
 Biological or Chemical Materials Exclusion - JEM-CPC-05(2018)
 Cancellation Clause - JEM-CPC-48(2018)
 Claims Co-Operation Clause (LM3) - JEM-CPC-65(2018)
 Commercial Property Policy Declarations - JEM-DEC-01(2020)
 Communicable Disease Endorsement - JEM-CPC-107(2020)
 Contract Allocation Endorsement - JEM-CPC-09(2018)
 Flood Exclusion Acknowledgement - JEM-CPC-126(2021)
 Fraud Warning Notice - JEM-CPC-125(2021)
 Fraudulent Claim Clause - JEM-CPC-38(2018)
 Lloyds CCPA Privacy Notice - JEM-CPC-127(2022)
 Mold, Mildew & Fungus Clause and Microorganism Exclusion (Time Limit and Sublimit) - JEM-CPC-42(2018)
 Nuclear Incident Exclusion Clause-Liability-Direct (Broad) - Lloyds - JEM-CPC-50(2018)
 Markel Exclusion - Organic Pathogens - JEM-CPC-106(2020)
 Pre-Existing Property Damage Exclusion - JEM-CPC-69(2018)
 Navigators Producer Compensation Notice - G-3418-0-NAVG 09-19
 Property Cyber and Data Exclusion - JEM-CPC-101(2020)
 Policyholder Notice - JEM-CPC-123(2021)
 Radioactive Contamination Exclusion Clause – Liability – Direct (U.S.A.) - Lloyds - JEM-CPC-41(2018)
 Radioactive Contamination Exclusion Clause – Physical Damage – Direct (U.S.A.) - JEM-CPC-128(2022)
 Sanction and Limitation Exclusion Clause - HDI Global Specialty - JEM-CPC-54(2018)
 Sanction Limitation and Exclusion Clause - LMA3100 - JEM-CPC-24(2018)
 Seepage & Pollution, Land, Air Water Exclusion & Debris Removal Endorsement - JEM-CPC-51(2020-a)
 Service of Suit Clause (U.S.A.) - NY - JEM-CPC-53(2022a)
 Service of Suit Endorsement - PR4421 (11/15)
 Service of Suit - SSIC - JEM-CPC-130(2022)
 Several Liability Clause (Combined Certificate) - JEM-CPC-66(2018)
 Several Liability Notice (Insurance) - JEM-CPC-71(2018)
 Signature Page - Everest Indemnity Insurance Company - EIL 00 502 03 07
 Advisory Notice to Policyholders Regarding Trade or Economic Sanctions - JEM-CPC-135 (2022)
 Territories Limitation Endorsement - JEM-CPC-36(2018)
 U.S. Terrorism Risk Insurance Act of 2002 as Amended Not Purchased Clause - JEM-CPC-109(2020)
 War And Terrorism Exclusion Endorsement - JEM-CPC-47(2018)
 General Change Endorsement – Appraisal - JEM-CPC-114 (2021)
 Loss in Progress/Peril in Progress Exclusion - JEM-CPC-137(2022)
 HDI Privacy Notice - JEM-CPC-129 (2022)
 Florida Surplus Lines Notice (Guaranty Act) - LMA9037 01/09/13
 Florida Surplus Lines Notice (Rates and Forms) - LMA9038 01/09/13

Additional Endorsements – JEM #

Advisory Notice to Policyholders Regarding Trade or Economic Sanctions - JEM-CPC-135 (2022)
 CAT Minimum Earned Premium - JEM-CPC-08(2018)
 Earth Movement Exclusion - JEM-CPC-56(2018)
 EIFS Exclusion - JEM-CPC-112 (2021)
 Electronic Data Recognition Exclusion (EDRE) - JEM-CPC-12(2018)
 Equipment Breakdown Exclusion - JEM-CPC-06(2020)
 Ordinance or Law Coverage - JEM-CPC-61(2018)

Flood Exclusion - JEM-CPC-13(2018)
General Change Endorsement - JEM-CPC-14(2022)
Loss in Progress/Peril in Progress Exclusion - JEM-CPC-137(2022)
Minimum Earned Premium Endorsement - JEM-CPC-89 (2020)
Occurrence Limit of Liability- Stated Value - JEM-CPC-18(2020)
Sewer Backup and Underground Water - JEM-CPC-58(2018)

Additional Conditions

1. Notice of Cancellation: 30 days except 10 days for non-payment of premium
2. Warranties:
 - Inspection contact provided prior to binding
 - We reserve the right to make adjustments in premium after the policy is issued based on additions or deletions to the schedule of values.If an addition or deletion is in a cat prone area, we reserve the right to charge adequate premium for the exposure
3. Changes to the Policy
4. Broker is Responsible for confirming the Home State at the time of binding
5. This binder is subject to 3 years clean loss history
6. EIFS cladding is excluded from coverage
7. Minimum Earned Premium of 25% and CAT MEP (if applicable) will apply
8. JEM Flood Exclusion Acknowledgement must be signed and returned upon binding.
9. binder is subject to confirmation of less than 20% rentals
10. Quote is subject to a signed NKLL for Hurricanes Ian and Nicole prior to binding
11. This insurance does not apply to any claim submitted by, or on behalf of, any person or entity pursuant to an assignment of benefits, rights, interest, proceeds or causes of action.

This Confirmation of Binding shall remain in effect until the Policy is issued by JEM Underwriting Managers, LLC, or 30 days, whichever occurs first.

The coverage we have bound may not reflect all of the terms and conditions requested in your submission. Please review our confirmation of binding carefully.

If you have any questions or note any discrepancies, please notify us immediately.

We greatly appreciate your business,

Matthew Norton

ISSUING CARRIERS

SCHEDULE PARTICIPATING HEREON:

Summary

Peril	Package A	Package B	Package C	Total
All Other Perils	80.00%	N/A	20.00%	100.00%
Named Storm	80.00%	N/A	20.00%	100.00%
All Other Wind/Hail	80.00%	N/A	20.00%	100.00%

Security Package A

Insurer	Policy Number	Peril	Layer#	Participation
Aspen Specialty Insurance Company	JEMASIC0001614-00	ALL	1	20.00%
Evanston Insurance Company	EJM0004158-22	ALL	1	5.00%
Gotham Insurance Company	PR2022JEM01575	ALL	1	5.00%
HDI Global Specialty SE	20016573595-22	ALL	1	20.00%
IQUW Syndicate 1856	22024231471-22	ALL	1	1.75%
Lexington Insurance Company	042724669	ALL	1	16.25%
Navigators Specialty Insurance Company	IS22HABJEM3112	ALL	1	10.00%
QBE UK Limited	0625380223-22	ALL	1	5.00%
Safety Specialty Insurance Company	SKW-22-PP-0568	ALL	1	2.00%
Scottsdale Insurance Company	RYS0017032	ALL	1	10.00%
W.R. Berkley Syndicate 1967	20024373494-22	ALL	1	5.00%
Grand Total		ALL	1	100.00%

Security Package C

Insurer	Policy Number	Peril	Layer#	Participation
Everest Indemnity Insurance Company	JM00000144-221	ALL	1	20.00%
Grand Total		ALL	1	100.00%

IN THE EVENT OF A LOSS, CLAIMS ARE TO BE SUBMITTED TO:

Peninsula Insurance Bureau
2842 Lent Road, Apopka, FL 32712
tpa@pibadjusters.com

NOTICE TO BROKER

This Binder is issued by JEM Underwriting Managers, LLC without any liability as an insurer.

The coverage we have bound may not reflect all of the terms and conditions requested in your submission. Please review our confirmation of binding carefully. If you have any questions or note any discrepancies, please notify us immediately.

The issuing company providing the coverage bound herein may be a non-admitted carrier and therefore not protected by the State Guarantee Fund.

MANDATORY POLICYHOLDER DISCLOSURE

RE: TERRORISM INSURANCE COVERAGE

We are required by the Terrorism Risk Insurance Act of 2002 (the "Act") to provide policyholders with clear and conspicuous disclosure of the premium we are charging for terrorism and the Federal share of compensation for such coverage. This notice must be provided at the time of offer, purchase and renewal of the policy.

We have provided you with a notice that meets the Act's requirements. You are instructed to deliver a copy of this notice to our prospective insured when you forward our binder.

JEM Underwriting Managers, LLC, is acting as the Program Administrator on behalf of the insurance company providing this coverage and receives compensation from the insurance company for its services. The compensation may vary depending on the profitability of the insurance contracts which it sells. You may obtain more information about the compensation expected to be received by JEM Underwriting Managers, LLC, by requesting such information from JEM Underwriting Managers, LLC.

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, **as defined in Section 102(1) of the Act, as amended:** The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

	I hereby elect to purchase coverage for acts of terrorism for a prospective premium of USD Declined
	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

Policyholder/Applicant's Signature

On behalf of the Underwriters on the JEM
Underwriting Panel

Print Name

Policy Number

Date

LMA9184

09 January 2020

Flood Exclusion Acknowledgment

- I understand the policy issued by JEM Underwriting Managers does not provide coverage for loss or damage caused by or resulting from the peril of Flood, including but not limited to any flooding and/or storm surge associated with windstorm events of any kind.
- I understand that Flood insurance can be purchased from another private flood provider or the National Flood Insurance Program (NFIP).
- I understand that I should secure the appropriate Flood coverage for my property, based on its geographic proximity to areas susceptible to flooding or flooding from wind relates events (storm surge).
- I acknowledge and agree that signing this form does not relieve me of any obligation that I may have to my mortgagees, lenders or anyone else to secure/purchase Flood insurance coverage.

By signing below, I acknowledge and agree to the foregoing.

Policy Holder / Applicant Name: _____

Policy Holder / Applicant Signature: _____

Date: _____

Print Name: _____

Actual policy language will dictate the scope of coverage in the event of a claim. JEM Underwriting Managers, LLC, is a Delaware limited liability company based in Illinois. JEM Underwriting Managers, LLC, is a subsidiary of RSG Underwriting Managers, LLC, which is a subsidiary of Ryan Specialty Group, LLC (RSG). JEM Underwriting Managers, LLC, works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. In California: RSG Insurance Services, LLC, License #0E50879. ©2021 Ryan Specialty Group, LLC

FRAUD WARNING NOTICE

THE FOLLOWING STATEMENT APPLIES IN ALL STATES EXCEPT THOSE NOTED BELOW:

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 ACT, WHICH IS A CRIME AND MAY SUBJECT THE PERSON TO CRIMINAL AND CIVIL PENALTIES.

Alabama Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

Arkansas Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information on an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

California Fraud Warning

Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado Fraud Warning

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 agencies.

District of Columbia Fraud Warning

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.

Florida Fraud Warning

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.

Kentucky Fraud Warning

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.

Louisiana Fraud Warning

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.

Maine Fraud Warning

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.

Maryland Fraud Warning

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Fraud Warning

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New Mexico Fraud Warning

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 CIVIL FINES AND CRIMINAL PENALTIES.

New York Fraud Warning

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.

Ohio Fraud Warning

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.

Oklahoma Fraud Warning

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.

Pennsylvania Fraud Warning

Any person who knowingly and with intent to defraud any insurance company or other person files an application 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.

Rhode Island Fraud Warning

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, including failing to disclose whether the applicant or applicants have been convicted of any degree of the crime of arson, is guilty of a crime and may be subject to fines and confinement in prison.

Tennessee Fraud Warning

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.

Vermont Fraud Warning

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.

Virginia Fraud Warning

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.

Washington Fraud Warning

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.

West Virginia Fraud Warning

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.

The Applicant certifies the information provided to obtain this coverage is accurate to the best of their knowledge. This includes any applications, location schedules, valuation statements and loss history information. The applicable Fraud Statement above is part of your original application, applies here, and maybe additionally required on claims forms by applicable law.

By signing below, I acknowledge and agree to the foregoing.

Policy Holder / Applicant Name: _____

Policy Holder / Applicant Signature: _____

Date: _____ Print Name: _____