



Insurance Proposal

Presented to:

Sunset Royale Associaton, Inc.

Policies effective: June 24th, 2017 – June 24th, 2018

Presented by:

Lisa Norman

The information contained in the following Insurance Proposal is proprietary and strictly confidential. It is intended to be reviewed only by the party receiving it from Advanced Insurance Underwriters, LLC and should not be made available to any other person or entity without the written consent of Advanced Insurance Underwriters.

The information contained in this Insurance Proposal and the application(s) for insurance with a carrier, is based upon information you, the prospective client/insured, has provided and reviewed. All exposures, values, loss claims history and other underwriting criteria submitted to the carrier must be verified by the insured for accuracy. Advanced Insurance Underwriters has not conducted any investigation regarding the accuracy or completeness of the information provided by you.

This Insurance Proposal has been prepared to provide summary information to prospective clients/insureds, and to establish interest in obtaining insurance coverage(s). Any references, terms and conditions are provided as an accommodation only, and are not intended to act as a policy of insurance or a legal interpretation. Please refer to your specific contract of insurance for detailed terms of coverage, conditions, exclusions and deductibles. The information contained herein is not a substitute for a thorough due diligence by the insured.

ALL INSURED PARTIES HEREIN SHOULD INFORM THE AGENT OR ACCOUNT MANAGER OF ADVANCED INSURANCE UNDERWRITERS, IN WRITING, OF ANY AND ALL ACKNOWLEDGEMENTS, CHANGES, ADDITIONS, ADJUSTMENTS, OR DELETIONS AS IT PERTAINS TO THE INSURED PARTIES THROUGHOUT THE POLICY TERM. THIS INCLUDES ENTITIES AND LOCATIONS INSURED.

Advanced Insurance Underwriters can not warrant or guarantee the solvency of any market with which we place business. Advanced Insurance Underwriters encourages our clients to research and review the publicly available information on each market presented. The ultimate decision to accept or reject a market shall be made solely by the client.

History

Established in 1976 by Charlotte Floyd in Hollywood, FL, Advanced Insurance Underwriters has grown to become the 51st largest privately held agency in the nation*. Along the way we've made changes, but never lost our Florida heritage. We have grown to nine offices throughout the state, with our corporate headquarters still located in Hollywood.

Owner Charlotte Floyd was joined by Harvey Sheldon during the early years and by partners Jason Wyman and Todd Olivieri in 2005. Today, they work with thirty-one experienced agents and a qualified support staff of over 150 employees.

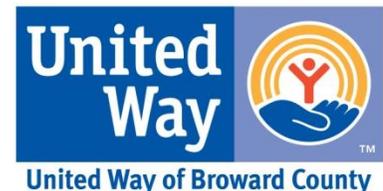
**August 2013 edition of the Insurance Journal*

Mission Statement

For our clients, the employees and agents of Advanced Insurance Underwriters pledge to deliver the highest standard of customer service and knowledge. Quick response and personal follow-up with smart asset protections solutions is our trademark. We strive to be on the leading edge of information technology and to provide the latest and most diverse portfolio of insurance products tailored to each client's objectives and goals. For our employees & producers, we remain committed to continuing education and pledge to provide a safe and healthy work environment with a competitive remuneration and benefits package consistent with our industry. We respect and encourage the need to properly balance daily work routines with appropriate time for family, friends, and community service. We are proud to be a company equally respectful of both employees and clients. Advanced Insurance Underwriters is a cut above the competition because we aim higher and deliver more!

Community Involvement

Advanced Insurance believes in making our community successful. Our employees proudly contribute to the United Way through an annual campaign as well as volunteering time at events including the Day of Caring.





Hollywood Office

(Corporate Headquarters)

3250 N 29th Avenue
Hollywood, FL 33020
Ph: (954) 963-6666

Miami Office

12485 SW 137th Ave, Ste 104
Miami, FL 33186

Tampa Office

1411 N Westshore Blvd
Suite 301
Tampa, FL 33607
Ph: (813) 287-8300

Estero Office

9911 Corkscrew Road
Suite 201
Estero, FL 33928
Ph: (239) 949-1888

Royal Palm Beach Office

11440 Okeechobee Blvd.
Suite 201
Royal Palm Beach, FL 33411
Ph: (561) 784-5445

Sarasota Office

3701 South Osprey Ave
Sarasota, FL 34239
Ph: (941) 929-1538

Marco Island Office

579 East Elkcam Circle
Marco Island, FL 34145
Ph: (239) 963-2344

www.advancedins.com

Lisa Norman **Agent:**
Responsible for overall development and administration of your insurance program.

Pat Schuhriemen **Branch Manager/Account Manager:**
Branch operations. Contact for questions regarding policies, changes, and invoicing. Coordinates all account services.

Robin Woods **Personal Lines Account Manager/Agent:**
Contact for questions regarding Personal Lines policies, changes, and invoicing. Coordinates all PL account services.

Ruby Core **Reception/Unit Owner Certificates:**
Designated in house staff to provide quick response to all requests for insurance certificates.

Advanced Insurance Underwriters

3701 South Osprey Ave
Sarasota, FL 34239
Ph: (941) 929-1538
www.advancedins.com

Sunset Royale Associaton, Inc.

Named Insured: Sunset Royale Association, Inc.

Only those names listed above are covered by the policies in this proposal. Affiliated corporations, subsidiaries, or special purpose entities not listed are NOT covered.

All notices sent by the insurance company to the insured will be addressed to the first named insured only, unless agreed otherwise within the policy of insurance. The first named insured is the first name in the list above.

Mailing Address:

c/o Wisdom Management, PO Box 51362, Sarasota, FL 34232

All written communications will be sent to this address. Once sent to this address they may be considered delivered according to various policy requirements.

Primary contact:

Julie Trimpe

Phone / Email:

Phone: 941 356-4688

Email: jutrimpe@verizon.net

NAMED INSURED

Admitted Insurance Carriers

An insurance company that is “admitted” has been approved by a state’s insurance department.

This status means:

- The insurance company must comply with all state regulations regarding insurance (which are established and overseen by the National Association of Insurance Commissioners).
- In the event that the insurance company fails financially, the state will step in to make payments on claims as necessary.

Buying from an admitted carrier means three things:

1. You don’t have to pay various fees and taxes when you purchase a policy because the company’s status makes those expenses unnecessary.
2. If the company fails for some reason (e.g., claims after a natural disaster deplete its reserve of funds), you have a guarantee that the state will step in and cover your claims (see below for limit).
3. If you think your insurance company handled your claim improperly, you can appeal the decision to the state insurance department.

Non-Admitted Insurance Carriers

An insurance company that is “non-admitted” has not been approved by the state’s insurance department.

This status means:

- The insurance company does not necessarily comply with state insurance regulations.
- If the insurance company becomes insolvent, there is no guarantee that your claims will be paid, even if your case is active at the time of the bankruptcy or financial failure.
- If a policyholder thinks his or her case was handled improperly, the claim cannot appeal to the state insurance department.

Which Is Better: Admitted or Non-Admitted Insurance Carriers?

While it may seem as if admitted carriers are the clear winner between these two types, the issue is not as straightforward as it might appear. In addition to admitted and non-admitted status, insurance companies are given letter grades from A++ to F, which work the same as classroom grades. (These grades are calculated by a credit rating firm called A.M. Best, which has been rating insurance companies since 1906.)

A non-admitted insurance company with a high rating is most likely a solid bet for insuring your company, while an admitted carrier with a B rating or below could be risky.

Florida Insurance Guaranty Association

FIGA is part of a non-profit, state-based, statutorily-created system that pays certain outstanding claims of insolvent (Admitted) insurance companies.

If your insurance company has been declared insolvent, covered claims will be paid by FIGA. The maximum amount FIGA will cover is \$300,000 with special limits applying to (1) damages to structure and contents on homeowners' claims and (2) on condominium and homeowners' association claims. For damages to structure and contents on homeowners' claims the FIGA cap is an additional \$200,000.

For condominium and homeowners' association claims the cap will be the lessor of policy limits or \$100,000 multiplied by the number of units in the association. No claim will be paid in excess of this cap. All claims are subject to a \$100 FIGA deductible in addition to any deductible identified in your policy.

Condominium/Homeowners Association Example:

Building Type	Amount of Units	FIGA Protection Amount (Units x \$100,000)	Total Insured Value	Uninsured Portion
Condominium A	80	\$7,560,800	\$7,560,800	\$0
Condominium B	120	\$12,000,000	\$15,900,500	\$3,900,500

Sunset Royale Associaton, Inc.

PROPERTY

Carrier Information: **Aspen Specialty Insurance Company**
 A member of the Aspen Group
 A non-admitted company
 Rated: A (Excellent), XV by A.M. Best

Special Cause of Loss Form: Provides coverage for all risks of direct physical damage loss, unless otherwise excluded or limited. Causes of loss include Fire, Lightning, Explosion, Smoke, Aircraft & Vehicles, Riot & Civil Commotion, Vandalism, Sprinkler Leakage, Sinkhole Collapse, Volcanic Action, Falling Objects, Weight of Ice, Snow or Sleet, Water Damage, Collapse, Glass Breakage

All Other Covered Perils Deductible
\$2,500

Property Description	Coverage	Coverage Limit	Cause of Loss	Co-Ins	Valuation
1	711 Beach Road		Sarasota	FL	34242
\$1M First Loss	Actual Loss Sustained Business Income & Extra Expense - Specified Limit Coverage (Hfd)	\$1,000,000	Special Ex-Wind	90	Replacement Cost
Carports	carport	\$136,000	Special Ex-Wind	90	Replacement Cost
Total Insured Value		\$1,136,000			

Terrorism is excluded, but available for an additional premium.

Additional Endorsements: (this is not a complete list)

- Please refer to policy documents.

Certain Exclusions: (this is not a complete list)

- Windstorm & Hail, Wind Driven Rain, Leakage & Seepage,
- Earthquake, Flood, Volcanic Action
- Utility Service, Electrical Equipment, and Equipment Breakdown
- Asbestos, Pollution, Mold & Mildew, War & Civil War, Nuclear
- Vacancy limitation reduces coverage

Ordinance and Law is not included, but may be added for additional premium:

Coverage is needed when, as a result of a covered loss, building ordinances or laws require:

- Coverage A: The undamaged portion of the structure to be rebuilt to current code.
- Coverage B: Demolition cost for the undamaged portion of the building.
- Coverage C: Increased cost of construction to comply with current building ordinances.

Premium Provisions: Premium minimum 25% earned upon inception

This brief description of coverage is provided as a general understanding of the insurance proposed. Any references, terms and conditions are provided as an accommodation only, and are not intended to act as a policy of insurance or a legal interpretation. Please refer to your specific contract of insurance for detailed terms of coverage, conditions, exclusions and deductibles.

proposal date: 6/19/2017



Sunset Royale Associaton, Inc.

PROPERTY

Carrier Information: **Scottsdale Insurance Company**
 A member of the Nationwide Group
 A non-admitted company
 Rated: A+ (Superior), XV by A.M. Best

Special Cause of Loss Form: Provides coverage for all risks of direct physical damage loss, unless otherwise excluded or limited. Causes of loss include Fire, Lightning, Explosion, Smoke, Aircraft & Vehicles, Riot & Civil Commotion, Vandalism, Sprinkler Leakage, Sinkhole Collapse, Volcanic Action, Falling Objects, Weight of Ice, Snow or Sleet, Water Damage, Collapse, Glass Breakage

All Other Covered Perils Deductible
\$1,000,000

Property Description	Coverage	Coverage Limit	Cause of Loss	Co-Ins	Valuation
1	711 Beach Road		Sarasota	FL	34242
Bldg. 1 - 14 Units	Building	\$2,135,000	Special Ex-Wind	90	Replacement Cost
Bldg. 2 - 17 Units	Building	\$2,631,000	Special Ex-Wind	90	Replacement Cost
Bldg. 2 - Phase 2 - 3 Units	Building	\$450,000	Special Ex-Wind	90	Replacement Cost
6 Space Carport	carport	\$25,000	Special Ex-Wind	90	Replacement Cost
28 Space Carport	carport	\$111,000	Special Ex-Wind	90	Replacement Cost
Total Insured Value		\$5,352,000			

Terrorism is excluded, but available for an additional premium.

Additional Endorsements: (this is not a complete list)

- Please refer to policy documents.

Certain Exclusions: (this is not a complete list)

- Windstorm & Hail, Wind Driven Rain, Leakage & Seepage,
- Earthquake, Flood, Volcanic Action
- Utility Service, Electrical Equipment, and Equipment Breakdown
- Asbestos, Pollution, Mold & Mildew, War & Civil War, Nuclear
- Vacancy limitation reduces coverage

Premium Provisions:

- Premium minimum 25% earned upon inception

This brief description of coverage is provided as a general understanding of the insurance proposed. Any references, terms and conditions are provided as an accommodation only, and are not intended to act as a policy of insurance or a legal interpretation. Please refer to your specific contract of insurance for detailed terms of coverage, conditions, exclusions and deductibles.

proposal date: 6/19/2017



Sunset Royale Associaton, Inc.

Carrier Information: **Citizens Property Insurance Corporation**
A State Administered Company

Coverage: Provides coverage for property physical damage caused by Windstorm & Hail.

Wind & Hail Deductible	Hurricane Deductible	Hurricane Deductible Applies
1%	3%	per calendar year

Property Description	Coverage	Coverage Limit	Cause of Loss	Co-Ins	Valuation
1	711 Beach Road		Sarasota	FL	34242
Bldg. 1 - 14 Units	Building	\$2,156,000	Windstorm	100	Replacement Cost
Bldg. 2 - 17 Units	Building	\$2,657,000	Windstorm	100	Replacement Cost
Bldg. 2 - Phase 2 - 3 Units	Building	\$455,000	Windstorm	100	Replacement Cost
6 Space Carport	carport	\$25,000	Windstorm	100	Replacement Cost
28 Space Carport	carport	\$111,000	Windstorm	100	Replacement Cost
Total Insured Value		\$5,404,000			

Additional Endorsements: (this is not a complete list)

- Please refer to policy documents.

Certain Exclusions: (this is not a complete list)

- Please refer to policy documents.

Premium Provisions:

- Premium minimum 80% earned upon inception

Carrier Information: **American Bankers**
A non-admitted company

Coverage: Provides coverage for property physical damage caused by Flood.

Flood Deductible
\$2,000

Property Description	Coverage	Coverage Limit	Cause of Loss	Co-Ins*	Valuation
1	711 Beach Road		Sarasota	FL	34242
Building	Flood	\$6,078,300	Flood	NA	Replacement Cost
Total Insured Value		\$6,078,300			

* ALL NFIP flood insurance are an ACV policycondo building

- Additional limits are available in the open market at your request.

Building Valuation:

- If coverage is elected under the NFIP rules be aware that the definition of a building (NFIP) is different than the definition of common property belonging to the association and insured under section 718.111 of Florida Statutes.
- The policy will include the cost of interior finishes such as wallpaper and cabinetry not included in a standard property policy. In addition to the differences in covered property, flood may cause damage to the foundation. Therefore, flood coverage values are usually higher than the property value of a building insured for fire.

Premium Provisions:

- Premium is fully earned upon inception
- A 30 day wait applies for new business

Sunset Royale Associaton, Inc.

Carrier Information: **Travelers Casualty Ins. Co. of America**
A member of the Travelers Group
An admitted company
Rated: A++ (Superior), XV by A.M. Best

Coverage: Protection against loss from disruption of boilers and machinery by an insured peril. This includes loss to the boiler and machinery itself, damage to other property, business interruption losses, or all three. Covers several perils excluded under the standard property policy. Also known as Boiler & Machinery insurance.

<u>Coverage Description</u>		<u>Limits</u>
Total Limit per Breakdown	\$	5,352,000
<u>Valuation</u>		<u>Limits</u>
Property Damage		Repair or Replacement
<u>Deductibles</u>		<u>Limits</u>
Direct Property Damage	\$	1,000

Covered Locations:

Loc #	Address	City	State	Zip
1	711 Beach Road	Sarasota	FL	34242

Additional Endorsements: (this is not a complete list)

- Please refer to policy documents.

Certain Exclusions: (this is not a complete list)

- Wear & Tear, Deterioration, or Leakage of valve or fitting
- Functioning of any safety device

Premium Provisions:

- Premium minimum is 25 earned upon inception.

Sunset Royale Associaton, Inc.

Carrier Information: **Travelers Casualty Ins. Co. of America**
A member of the Travelers Group
An admitted company
Rated: A++ (Superior), XV by A.M. Best

Coverage: Insures against loss of money, securities, or other property belonging to you, or for which you are liable, that is caused by employee dishonesty. It pays for loss caused by one or more employees up to the face amount valued on the form.

<u>Coverage Description</u>	<u>Limits</u>	<u>Deductible</u>
Employee Theft	\$ 150,000	\$ 500
Forgery or Alteration	\$ 50,000X	\$,500X

FL Statute regarding crime:

- Florida Law requires a condominium association to maintain "adequate" fidelity bonding for all "persons who control or disperse funds of the association including the President, Secretary, and Treasurer of the association". Condominiums are required by FL Statute to carry fidelity coverage that covers the "maximum funds" that will be in the custody of the association or its management agents at any one time.

Property Manager is included.

Additional Endorsements: (this is not a complete list)

- Subject to countersignatures on all checks, dual controls on deposits and withdrawals. Monthly reconciliation of all accounts.
- Please refer to policy documents.

Certain Exclusions: (this is not a complete list)

- Please refer to policy documents.

Premium Provisions:

- Premium minimum is 25% earned upon inception.

Sunset Royale Associaton, Inc.

Carrier Information: **Arch Specialty Insurance Company**
 A non-admitted company
 Rated: A (Excellent), XV by A.M. Best

Coverage: for third party liability claims due to negligence. Coverages can include premises and operations liability for onsite and jobsite accidents and products liability claims for products that injure third parties. Additional coverage can include personal and advertising injury.

Coverage written on: Occurrence Form

<u>Coverage Description</u>		<u>Limits</u>
General Aggregate	\$	2,000,000
Products and Completed Operations Aggregate	\$	2,000,000
Personal & Advertising Injury	\$	1,000,000
Each Occurrence	\$	1,000,000
Fire Legal Liability	\$	100,000
Medical Expense	\$	5,000
Deductible:	\$	0

<u>Additional Coverage</u>	<u>Limits</u>
Non-Owned Auto	\$1,000,000

Rating Basis:

Class Code	Class Description	Basis	Exposure
62003	Condominiums-residential	Units	34 Unit

Terrorism is Excluded, but available for an additional premium.

Additional Endorsements: (this is not a complete list)

- Host Liquor Liability
- Unit Owners as Additional Insured

Certain Exclusions: (this is not a complete list)

- Liquor Liability, Care Custody & Control, Your Work or Product, Recall
- Asbestos, Silica Dust, Pollution, Seepage, Mold & Lead
- Employment Practices, Professional Liability, Athletic Participants
- Network Security, Data Breach & Privacy Liability

Premium Provisions:

- Policy is subject to audit
- Premium is minimum & deposit
- Premium minimum 25% earned upon inception

Sunset Royale Associaton, Inc.

Carrier Information: **Great American Insurance Company**
A member of the Great Am. Ins. Group
An admitted company
Rated: A++ (Superior), XV by A.M. Best

Director's & Officer's Liability Coverage: This provides insurance protection in the event a lawsuit is brought against an individual company director or officer who has been alleged to have committed a negligent act or omission, or misstatement or misleading statement that has caused financial damage to the plaintiff. Coverage may also include indemnification for the corporation.

Coverage written on: **Claims Made Form**

<u>Coverage Description</u>	<u>Limits</u>
D&O Coverage:	\$ 1,000,000

<u>Deductible Description</u>	<u>Deductible</u>
D&O Retention (Side B, Indemnified):	\$ 1,000

Additional Endorsements & Certain Exclusions: (This is not a complete list)

- Please refer to policy documents.

Premium Provisions:

- Premium minimum is 25% earned upon inception.

Claim and Notice Reporting:

Two of the most common reasons for claim denial under 'claims made' policies are related to late reporting and hiring your own attorney. Please review your policy to understand your obligation to provide your insurer of 'notice', which may be an issue not yet the status of a claim. Please also review your obligations to your insurer prior to hiring an attorney to address a matter that may fall under this coverage.

Sunset Royale Associaton, Inc.

Carrier Information: **Great American Insurance Company**
A member of the Great Am. Ins. Group
An admitted company
Rated: A++ (Superior), XV by A.M. Best

Coverage: Insurance coverage for unanticipated or catastrophic losses. May be used to supplement primary insurance on an excess basis or provide coverage above a self-insured retention. For Excess or Umbrella coverage to respond, the policy must list the underlying policies.

<u>Coverage Description</u>	<u>Limits</u>
Each Occurrence	\$ 10,000,000
Other Aggregate (annual limit)	\$ 10,000,000
Self Insured Retention: coverage B only (For losses covered under the Umbrella, but not covered under underlying policies)	\$ 0

Additional Endorsements: (this is not a complete list)

- Please refer to policy documents.

Certain Exclusions: (this is not a complete list)

- Liquor Liability, Care Custody & Control, Your Work or Product, Recall
- Asbestos, Silica Dust, Pollution, Seepage, Mold & Lead
- Employment Practices, Professional Liability, Athletic Participants

Premium Provisions:

- Premium is flat rate
- Premium minimum 25% earned upon inception

Policy Term: June 24th, 2017 – June 24th, 2018

Description of Coverage	Expiring Premium	Expiring Insurance Co.	Proposed Premium	Proposed Insurance Co.
Property	\$ 975.00	Scottsdale	\$ 954.00	Scottsdale
Property – Carports/1 st Loss	\$ 2,289.00	Aspen Specialty	\$ 2,307.00	Aspen Specialty
Wind	\$ 9,610.00	Citizens	\$ 10,793.00	Citizens
Flood (Oct. 10 th , 2016 – 2017)	\$ 18,649.00	American Bankers	\$ 18,649.00	American Bankers
Equipment Breakdown	\$ 422.00	Travelers	\$ 431.00	Travelers
Crime	\$ 548.00	Travelers	\$ 548.00	Travelers
General Liability	\$ 1,479.00	Arch Insurance	\$ 1,442.00	Arch Insurance
Directors & Officers	\$ 902.00	Great American	\$ 902.00	Great American
Excess Liability	\$ 1,391.00	Great American	\$ 1,325.00	Great American
Estimated Premium Comparison	\$36,265.00		\$37,351.00	

* Proposed premiums include all applicable taxes & fees

Additional Options:

Description of Coverage	Expiring Premium	Expiring Insurance Co.	Proposed Premium	Proposed Insurance Co.
Workers Compensation (If Any)	\$0.00	Carrier Name	\$773.00	Carrier Name

Possible Additional Costs:

- Updated Wind mitigation
- Updated Appraisal – May 10th, 2016 – next one due May 10th, 2019

Payment Options:

Payment in full is required to bind all policies. Financing is available through premium financing companies with multiple installment options. Please let us know if you wish to see financing options.

Sunset Royale Associaton, Inc.

A.M. Best's Rating is an independent third-party evaluation that subjects all insurers to the same rigorous criteria, providing a valuable benchmark for comparing insurers, regardless of their country of domicile. Such a benchmark is increasingly important to an international market that looks for a strong indication of stability in the face of widespread deregulation, mergers, acquisitions and other dynamic factors

Rating Key: A.M. Best's Financial Strength Rating is an independent opinion based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

Rating Guide: A++ to C- Stability Rating-Highest to Lowest Rating
XV to I-Assets/Surplus Rating-Largest to Smallest

Secure Ratings	
Superior	A++, A+
Excellent	A, A-
Very Good	B++, B+

Vulnerable Ratings			
Fair	B, B-	Poor	D
Marginal	C++, C+	Under State Supervision	E
Weak	C, C-	In Liquidation	F

Financial Size Categories (FSC) Based On Surplus plus Conditional or Technical Reserve Funds

XV	\$2,000,000,000 or More
XIV	\$1,500,000,000 to \$2,000,000,000
XIII	\$1,250,000,000 to \$1,500,000,000
XII	\$1,000,000,000 to \$1,250,000,000
XI	\$750,000,000 to \$1,000,000,000

X	\$500,000,000 to \$750,000,000
IX	\$250,000,000 to \$500,000,000
VIII	\$100,000,000 to \$250,000,000
VII	\$50,000,000 to \$100,000,000
VI	\$25,000,000 to \$50,000,000

V	\$10,000,000 to \$25,000,000
IV	\$5,000,000 to \$10,000,000
III	\$2,000,000 to \$5,000,000
II	\$1,000,000 to \$2,000,000
I	Up to \$1,000,000

The A.M. Best Rating Guide is used to determine the financial stability of the Insurance Company. You may obtain a copy of the A.M. Best Rating Guide through your agent upon request.

Sunset Royale Associaton, Inc.

I AUTHORIZE Advanced Insurance Underwriters to bind coverage per the proposal OR with the changes or declinations of proposed coverages as noted below:

Change requests:

- _____
- _____
- _____
- _____
- _____

Required at Binding:

- Signed Acord applications, supplemental applications, & terrorism forms
- Client authorization to bind form and acknowledgement forms
- Premium payment in full or signed premium finance contract and required down payment

Applicant's Signature

Date

Sunset Royale Associaton, Inc.

Applicant's Name

Agent/CSR Signature

Date

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proposal date: 6/19/2017



AUTHORIZATION TO BIND