



Homeowners Insurance Application

PO Box 340380 #42184
Columbus, Ohio 43234-0380
1-833-427-2624

BRANCH INSURANCE EXCHANGE

SinClair
1776 N Jefferson St Ste A
Milledgeville, GA 31061
478-312-4781
aturner@sinclairoconeagency.com

NAMED INSURED(S):

GLISA F TURNER

MAILING ADDRESS:

150 GRIMES RD NE, MILLEDGEVILLE, GA 31061

PROPERTY ADDRESS:

150 GRIMES RD NE, MILLEDGEVILLE, GA 31061

EMAIL ADDRESS:

glisaturner@yahoo.com

CONTROL NUMBER:

44f5bfa8-1cfc-48b3-baa4-2ef028dd8905

POLICY EFFECTIVE DATE:

03/31/2023 at 12:01 a.m ET

MORTGAGE INFORMATION

Mortgagee Name	Loan Number	Mortgagee Address
PennyMac Loan Services, LLC Its Successors and/or Assigns	8196721686	PO Box 6618, Springfield, OH 45501-6618

ADDITIONAL INTERESTED PARTY

Name	Relationship	Address	Loss Payee? Y/N

ADDITIONAL INSURED INFORMATION (TRUST)

Name	Relationship	Address	Loss Payee? Y/N

COVERAGE DETAILS FOR THE INSURED PROPERTY

Coverage	Limits of Liability
Dwelling Protection	\$441,000.00
Increased Building Structure Protection	20% of Dwelling Coverage Limit
Other Structures Protection	\$44,100.00
Personal Property Protection	\$264,600.00
Additional Living Expense	Up to 12 months not to exceed \$88,200.00
Family Liability Protection	\$300,000.00 each occurrence
Guest Medical Protection	\$1,000.00 each person
Roof Surfaces Extended Coverage	Included
Water Backup	Not Purchased
Building Codes	Not Purchased
Electronic Data Recovery Expense	Not Purchased
Fire Department Charges	Not Purchased
Fair Rental Income	Not Purchased
Additional Coverage on Business Property	Not Purchased
Home Day Care	Not Purchased
Loss Assessments	Not Purchased
Extended Premises	Not Purchased
Additional Coverage for Yard and Garden	Not Purchased
Additional Coverage on Cameras	Not Purchased
Additional Coverage on Jewelry, Watches, and Furs	Not Purchased
Additional Coverage on Musical Instruments	Not Purchased
Additional Coverage on Sports Equipment	Not Purchased
Additional Coverage on Silverware Theft	Not Purchased
Building Materials Theft	Not Purchased
Dwelling in the Course of Construction	Not Purchased
Host Protection Coverage	Not Purchased
Personal Umbrella Liability Coverage	Not Purchased
Scheduled Personal Property	Not Purchased

I understand that upon issuance of the insurance applied for the Property Insurance Adjustment (P.I.A.) Condition will apply to the policy. In accordance with the terms of this condition, the Limits of Liability may be adjusted at each anniversary of the policy.

DEDUCTIBLE		DEDUCTIBLE AMOUNTS
Windstorm and Hail		\$2,500.00
All Other Perils		\$2,500.00

TOTAL PRICE FOR THE POLICY PERIOD	
Premium for Property Insured	\$1,558.36
Fees	\$0.00
Surplus Contribution	\$31.17
Total Price	\$1,589.53

PRIMARY APPLICANT INFORMATION

Name			
GLISA F TURNER			
Age	Gender	Marital Status	Education Level
43		Single	
Current Insurance- Home	Current Insurance- Auto	Length of Time With Carrier- Auto	
	HORACE MANN INSURANC	3 years	

CO-APPLICANT INFORMATION

Name			
Age	Gender	Marital Status	Education Level
Relationship to Primary Applicant			

ADDITIONAL RESIDENTS AND DRIVERS INFORMATION

Name	Age	Address	Resident	Relationship	Driver (y/n/excluded)
ASHELY PAUL TURNEF	44				
AYDEN STEWART	19				

TOTAL CLAIMS, ACCIDENTS, AND VIOLATIONS FOR ALL APPLICANTS

Number of Auto Accidents 2		Number of Violations 0		Number of Comprehensive Claims 2
At-fault Accidents	Not-at-fault Accidents	Major Violations	Minor Violations	Number of Property Claims
2	0	0	0	0

PROPERTY/DWELLING INFORMATION

Year Built 1967	Property Type Single-Family	Number of Stories 1	Square Footage 1500
Town Class Protection 3	Distance To Major Water Source <=1000 ft	Original Owner No	Purchase Date 03/31/2021
Residence Type Single-Family	Number of Full Bathrooms 3	Number of Half Bathrooms 0	Number of Fireplaces 1
Number of Wood Stoves 0	Basement Type Full Finished	Predominant Exterior Wall Type Brick	Year Roof Most Recently Built or Replaced 2022
Roof Shape Gable	Primary Roof Composition Metal	Garage Type Carport	Garage Capacity 2
Basement Finished Square Feet 1428	Under Construction or Remodeling No	In Foreclosure/Foreclosure Purchase	
Number of Mortgages on Home 1	Number of Additional Residences 0	Number of Cars 3	

CONNECTED HOME SAFETY DEVICES

Device	Installed	Verified with Carrier	Monitor Type
Water Leak Detection	N/A	No	N/A
Theft Prevention	N/A	No	N/A
Smoke Detection	N/A	No	N/A
Auto Water Shutoff	N/A	No	N/A

Terms and Conditions Agreement

Please read this agreement carefully.

As used in this Terms and Conditions Agreement (“Agreement”), “we,” “us,” and “our” refer to Branch Insurance Exchange, its agents and affiliates. “You” and “your” refer to the named insured(s) identified in the application for insurance (“Application”), and any co-applicant of the named insured who resides in the same household. “Insurance Policy Documents” collectively refers to your Application, this Agreement, and all forms, endorsements, and notices issued to you by us, including any electronic communications.

Cancellation for Non-Payment of Premium

To keep your Policy current and avoid cancellation, your payment must be received by its due date. We do not accept partial payments of the invoiced amount. Any unpaid premium may result in the cancellation of your Policy. If a cancellation notice is generated, you will be charged a Cancellation Fee and a cancellation notice will be sent to the mailing address shown on your Policy.

Disclosure of Fees

For policies on installment plans, a fee of \$3 will be charged on all billed installments after the new business down payment, including billed renewal down payments. Installment fees are charged in addition to premium. You may be charged a Non-Sufficient Fund Fee of \$25.00 if a payment is not honored by your financial Institution for any reason.

You may be charged a Cancellation Fee of \$35.00 if you cancel your Policy.

You may be charged a Reinstatement Fee of \$5.00 should you cancel your Policy and then request coverage be reinstated.

You will be charged for fees as allowed by and required by your state.

Notice of Insurance Practices and Use of Consumer Reports

Personal information about you may be collected from persons other than you. Such information, as well as other personal and privileged information collected by us or our agents, may, in certain circumstances and as permitted by law, be disclosed to third parties. You have the right to review your personal information in our files and request the correction of any inaccuracies. More information about your rights and our practices regarding your personal information is available upon request. Please contact us for more information.

In order to evaluate your eligibility for insurance coverage with us and to determine the correct premium to charge you, we order one or more reports provided by independent consumer reporting agencies. These reports are necessary to generate a premium and underwrite the risk. Examples of reports include, but are not limited to, a Motor Vehicle Report (MVR), an insurance claim history report, and, where allowed by law, an insurance score based on information contained in your credit report. We may use a third party in connection with the development of your insurance score. All reports are impartial statements of fact and are kept strictly confidential. The information we obtain will be used only for business purposes and to ensure that each applicant is evaluated fairly. Future reports may also be used for an update, renewal, extension, cancellation, or non-renewal of your insurance coverage. Upon request, we will provide you with the name, address, and telephone number of any consumer reporting agency that furnishes us with your report.

We will review your credit history when we are legally required to do so, or you may request a review once every policy term. Any adjustment in premium made pursuant to a change in your credit history will be reflected on your next renewal offer.

Electronic Transactions

The Electronic Signatures in Global and National Commerce Act of 2000 requires us to ask you for your consent to electronic transactions, including providing you with Insurance Policy Documents electronically. By consenting, you will receive all of your Insurance Policy Documents from us electronically, as permitted by law. Insurance Policy Documents in electronic format will have the same contractual force and effect as Insurance Policy Documents in paper format.

In consenting to electronic transactions, including receiving Insurance Policy Documents electronically, you may withdraw your consent at any time and begin receiving Insurance Policy Documents in paper format. In addition, you may request paper copies of your electronic Insurance Policy Documents at any time. If you elect to receive paper copies of Insurance Policy Documents, you may, at any time, request and consent to electronic transactions, including receiving Insurance Policy Documents electronically. Please call us for any such withdrawals or requests.

In order to access Insurance Policy Documents electronically, you must have: (i) a computer capable of connecting to the Internet; (ii) an Internet Service Provider; (iii) a browser capable of viewing our Web site; (iv) an email service account that allows you to read, write, and send email; and (v) the ability to use hyperlinks to access other Web sites (collectively referred to as the "Technical Requirements"). You must have the Technical Requirements to download, display, print, and retain Insurance Policy Documents in Adobe Portable Display Format. Once you purchase your Policy, you will be given the opportunity to download a free copy of Adobe Reader so that you can view Insurance Policy Documents in Adobe Portable Display Format. If you do not have the Technical Requirements, you cannot receive Insurance Policy Documents electronically.

To access your online account, go to <https://www.ourbranch.com/account/> and log in to your account with the email address and password you provided when you created or updated your account. Your Insurance Policy Documents will be accessible through your online account. To print any of your Insurance Policy Documents from your online account, click the "print" button located on the page or in your browser frame. To download and save any of your Insurance Policy Documents to your computer, open the Insurance Policy Documents by clicking on its hyperlink or icon and follow Adobe Reader's directions for downloading and saving documents.

Cell Phone Policy

You agree that you are providing your express consent to receive calls and text messages on your cellular telephone, and on any other device on which you may receive calls or text messages, from Branch Insurance Exchange, its agents, affiliates and service providers that are placed using an automatic telephone dialing system or using artificial or prerecorded voice messages.

Updating Your Contact Information

You must notify us of any changes to your email address, mailing address, or telephone number by updating your online account with your new contact information, calling our customer service center, or by sending an email.

Consent to Transact Business Electronically.

By clicking the "I accept" button below, you: (i) agree to transact business electronically through our Web site and by email to, among other things, purchase your Policy, make payments, receive Insurance Policy Documents, renew and terminate or rescind your Policy, and send to us and receive from us communications related to your Policy; (ii) unless otherwise indicated, agree to accept all Insurance Policy Documents electronically in lieu of delivery by U.S. Mail or other physical delivery method; provided, however, that we may deliver certain Insurance Policy Documents in paper format via U.S. Mail; (iii) agree that your clicking of the "I accept" button serves as, and replaces the need for your physical signature for this and all future transactions in connection with your Policy and Insurance Policy Documents, except as otherwise required by law; and (iv) acknowledge that you have read the disclosure regarding the use of electronic records and signatures in connection with your online account as provided on our Web site. If you do not agree to transact business electronically, please do not click the "I accept" button below; instead, please call us to complete your purchase over the phone, to engage in any other transactions over the phone and to receive Insurance Policy Documents in paper format.

Fraudulent Information Statement

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.

Flood and Earthquake Disclaimer

Branch Insurance Exchange homeowners policies do not provide coverage for flood and earthquake. Flood insurance can be purchased through a private insurer working with FEMA, subject to location and availability.

Your Agent

Your agent may transfer your business from one insurance company to another. If your policy is transferred, Branch will provide notice of the change with the new Company's offer for insurance.

Completing Your Application

By completing the Application and clicking on "I accept" below, you: (i) declare that you have read and completed the Application on your own; (ii) declare that the Application has not been completed by any other individual, including an insurance agent, broker, consultant, or representative, even if you have consulted with any such persons; (iii) agree to all of the terms and conditions contained herein; (iv) declare that the statements contained in the Application are true to the best of your knowledge; (v) agree to pay any applicable surcharges resulting from inaccurate statements in the Application; (vi) acknowledge that your insurance policy ("Policy") may be rescinded or canceled and a claim may be denied if the Application contains any false information or misrepresentation, or if any information that would affect our underwriting decision has been omitted or misrepresented; (vii) declare that you have listed all residents in your household; (viii) declare that you have described any business or commercial use of your insured premises in the Application; and (ix) agree that no coverage will be bound if your financial institution does not honor, or we do not receive, your payment.

I assert that I have reviewed these Terms and Conditions and the complete application for accuracy, and that the following conditions are also true:

1. The named insured is the owner of the dwelling;
2. There is no commercial business taking place at or in the dwelling; and
3. There is no form of retail sales, daycares, profit farming, animal breeding or pick your own farm taking place at the dwelling premises; and
4. There are no underground storage tanks on the dwelling premises; and
5. No member of the household has a legal judgement against them.

GLISA TURNER

Primary Applicant signature

02/20/2023

Date