



**Homeowner Insurance Application**  
**Nationwide Mutual Insurance Company**  
 (Not to be construed as a valid contract)

**Policy Number:** [REDACTED]

**Policy Effective Date & Time:** 12/08/2020 12:00 PM Eastern or upon receipt of premium by company whichever is later

**Policy Expiration Date:** 12/08/2021 12:00 PM Eastern

**Insured Name & Address:**

SCOTT D REDINGER &  
 Lilla J Redinger  
 1101 SYNDICATE AVE  
 SOUTH ST PAUL, MN 55075-3219

**Property Location:** 1101 SYNDICATE AVE, SOUTH ST PAUL, MN 55075-3219

**Policy Type:** Homeowner

**Dwelling Details**

Coverage Type	Selected	Occupancy Details	Selected
Dwelling	\$307,384	Number of families	1
Other Structures	\$30,738	Occupancy	Owner
Personal Property	\$230,538	Number of Occupants	5
Loss of Use	Actual Loss Sustained	Seasonal	No
Personal Liability	\$300,000	Secondary	No
Medical Payments to Others	\$5,000	Currently Owner Occupied	Yes
All Peril Deductible	\$5,000	Rated age of named insured	55
		Personal Status	Married

Other Coverages			
Biological Deterioration or Damage	\$10,000	Brand New Belongings	APPLIES
Inflation Protection	APPLIES	Landlord's Furnishings	\$2,500
Loss Assessment	\$1,000	Special Coverage Personal Property	APPLIES
Tools	\$2,500		

<b>Risk Details</b>	<b>Selected</b>
Do you have any of the following pure or mixed breeds of dogs; Pit Bull Breeds, including but not limited to American Pit Bull, Terrier, American Staffordshire Terrier, Staffordshire Terrier, Dobermans, Rottweilers, Chow-Chows, Presa Canarios, Wolf Hybrids?	No
The policy excludes liability coverage for bodily injury caused by the above pure or mixed breed dogs. Discuss other coverage options with your agent or contact Nationwide at 1-877 On Your Side (1-877-669-6877).	
Do any animals in your house have a bite or attack history?	No
Is this home under construction or renovation?	No
Do you have an unfenced pool or trampoline?	No
Do you operate a farm on premises?	No
Is the central heating source thermostatically controlled?	Yes
Do you have a supplemental heating source?	Yes
Age of Roof	2

<b>Prior Experience</b>	<b>Selected</b>
Number of Claims	0
Was prior property insurance cancelled or non-renewed in past 5 years for other than non-payment?	No
Was the property purchased through a special financing agreement (i.e. Land Contract, Contract for Deed, Rent to own)?	No
Was the property purchased at public auction, as a short sale or while in foreclosure?	No
Have you or any member of your household been convicted of insurance fraud?	No
Have you or any member of your household been convicted of a felony in the past 10 years?	No
Have you or any member of your household had a fire loss in the last 5 years?	No

### Your Privacy - Information Gathering

Most of the information needed to issue a policy comes directly from you. However, on occasion, we will need additional information or need to verify information that we already have. The information is often provided by consumer reporting agencies and may include credit and/or loss history reports. You have the right to access such information and correct the information if you feel it contains errors. Additional details about our information and disclosure practices are available upon request.

**THIRTY DAY BINDER:** Upon completion of this application, the coverages specified are bound subject to the terms of the policy applied for, provided this binder shall be terminated 30 days from the effective date stated on the application or on delivery of the policy to the applicant or immediately on notice of rejection from the company or its authorized agent. This binder shall not be valid unless the application is signed by the duly authorized agent of this Company.

**IMPORTANT TO LENDER:** This Binder of Insurance is in full effect for the lender until (1) cancelled by the company or (2) replaced by a numbered policy. Your interests to the extent of the Limits indicated, are thus protected.

**THE INSURER MAY ELECT TO CANCEL COVERAGE AT ANY TIME DURING THE FIRST 59 DAYS FOLLOWING ISSUANCE OF THE COVERAGE FOR ANY REASON WHICH IS NOT SPECIFICALLY PROHIBITED BY STATUTE.**

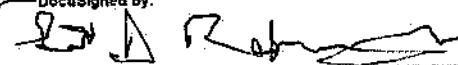
### Applicant's Statement

**I am applying for issuance of a policy of insurance and, at its expiration, for appropriate renewal policies issued by Nationwide Mutual Insurance Company and/or other members of the Nationwide group of companies.**

I understand that the company may adjust the amount of dwelling coverage shown on this application to reflect current costs and values when reconstruction cost estimates are conducted or when a policy renews. Information for reconstruction cost and overall property condition may be obtained through an on premise review or through information provided by a recognized appraisal company.

I understand and agree that any information about me that is contained in, or that is obtained in connection with, this application or any policy issued to me may be used by any company within the Nationwide group to issue, review, and renew the insurance for which I am applying. I attest that there is no existing condition or damage that requires repairs on the property that I am requesting to be insured.

I have read the above application and I declare that all of the foregoing statements are true; and that these statements are offered as an inducement to the Company to issue the policy for which I am applying.

DocuSigned by:  
  
Signature of Applicant

12/9/2020 | 1:42:02 PM CST  
Date

DocuSigned by:  
**BRITTANY CORBA**  
FE56A77C6757490

12/8/2020 | 9:17:01 AM PST  
Date

Signature of PROGRESSIVE ADVANTAGE AGCY INC

<b>Premium</b> \$908.69	<b>Coverage Bound?</b> Yes	<b>Time:</b> 12:00
<b>Amt Paid</b> See Receipt	<b>Date:</b> 12/08/2020	
<b>Agent Name</b> PROGRESSIVE ADVANTAGE AGCY INC	<b>Agent No.</b> 00056522	<b>Agent Ph:</b> 800-282-1446
<b>Agent Address:</b> 6300 WILSON MILL5 RD. MAYFIELD VILLAGE, OH 44143-2109		



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## **IMPORTANT NOTICE — MINNESOTA INSURANCE GUARANTY ASSOCIATION LAW**

### **NOTICE CONCERNING POLICYHOLDER RIGHTS IN AN INSOLVENCY UNDER THE MINNESOTA INSURANCE GUARANTY ASSOCIATION LAW**

The financial strength of your insurer is one of the most important things for you to consider when determining from whom to purchase a property or liability insurance policy. It is your best assurance that you will receive the protection for which you purchased the policy. If your insurer becomes insolvent, you may have protection from the Minnesota Insurance Guaranty Association as described below but to the extent that your policy is not protected by the Minnesota Insurance Guaranty Association or if it exceeds the guaranty association's limits, you will only have the assets, if any, of the insolvent insurer to satisfy your claim.

Residents of Minnesota who purchase property and casualty or liability insurance from insurance companies licensed to do business in Minnesota are protected, SUBJECT TO LIMITS AND EXCLUSIONS, in the event the insurer becomes insolvent. This protection is provided by the Minnesota Insurance Guaranty Association.

Minnesota Insurance Guaranty Association  
7600 Parklawn Ave., Suite 460  
Edina, Minnesota 55435-5137  
(952) 831-1908

The maximum amount that the Minnesota Insurance Guaranty Association will pay in regard to a claim under all policies issued by the same insurer is limited to \$300,000. This limit does not apply to worker's compensation insurance. Protection by the guaranty association is subject to other substantial limitations and exclusions. If your claim exceeds the guaranty association's limits you may still recover a part or all of that amount from the proceeds from the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The guaranty association assesses insurers licensed to sell property and casualty or liability insurance in Minnesota after the insolvency occurs. Claims are paid from the assessment.

THE PROTECTION PROVIDED BY THE GUARANTY ASSOCIATION IS NOT A SUBSTITUTE FOR USING CARE IN SELECTING INSURANCE COMPANIES THAT ARE WELL MANAGED AND FINANCIALLY STABLE. IN SELECTING AN INSURANCE COMPANY OR POLICY, YOU SHOULD NOT RELY ON PROTECTION BY THE GUARANTY ASSOCIATION.

THIS NOTICE IS REQUIRED BY MINNESOTA STATE LAW TO ADVISE POLICYHOLDERS OF PROPERTY AND CASUALTY OR LIABILITY INSURANCE POLICIES OF THEIR RIGHTS IN THE EVENT THEIR INSURANCE CARRIER BECOMES INSOLVENT. THIS NOTICE IN NO WAY IMPLIES THAT THE COMPANY CURRENTLY HAS ANY TYPE OF FINANCIAL PROBLEMS. ALL PROPERTY AND CASUALTY INSURANCE OR LIABILITY POLICIES ARE REQUIRED TO RECEIVE THIS NOTICE.

**GIN 2019 MN 07 18**

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**Nationwide®**  
is on your side

**IMPORTANT NOTICE**

December 8, 2020.

7222HR039156.

SCOTT D REDINGER.

1101 SYNDICATE AVE  
SOUTH ST PAUL, MN 550753219

SCOTT D REDINGER

Thank you for choosing Nationwide® to help you protect what's important to you. As a valued member, we want to notify you there are NEW policy forms for you to sign.

**What you need to do**

To avoid possible premium increases or the cancellation of your policy, please electronically sign and/or attach additional documentation within 10 days of receiving this correspondence:

- ◆ Application - review and sign
- ◆ Electronic Services Document Delivery Agreement - review and sign

**Important note:** If you do not electronically sign these forms, you will need to print, sign and return your forms within 10 days to: PO Box 183260 Columbus, OH 43218-4260.

**You can always count on us to be there.**

We appreciate your business and look forward to continuing to serve you. If you have any questions, or would like an On Your Side® Review to learn about additional coverage options, please contact your Nationwide agent, the Nationwide Service Center at 877-ON YOUR SIDE (877-669-6877) or go online at [Mynationwide.com](http://Mynationwide.com) to access your policy.



Steve. Sierzego @ Wings  
financial.com

## Electronic Services and Document Delivery Agreement

At Nationwide Mutual Insurance Company, its subsidiaries and affiliates, including, without limitation, Allied Group, Inc. and Harleysville Group, Inc. (collectively, "Nationwide," "we" or "us"), we give you the ability to transact business with us electronically. This includes, but is not limited to, transacting business online at [www.Nationwide.com](http://www.Nationwide.com), on the Web sites of our affiliates, and through our mobile applications (collectively "Nationwide Website(s)" or "Site"). Your use of Nationwide Websites is governed by this Agreement, the [Nationwide.com Terms and Conditions](#), and any other terms and conditions referenced on the applicable website or mobile application (incorporated herein by reference). This Electronic Services and Document Delivery Agreement (the "Agreement") is a legally binding agreement between you and Nationwide. You may print or electronically save a copy of this Agreement to retain for your records. If you wish to transact business with Nationwide electronically, please carefully review and consent to the terms listed below.

### Establishing an Online Account

- For Personal Users
- For Commercial Users

### Your Security

### Your Consent to Use Electronic Signatures and Receive Electronic Documents

- Your Consent to Use Electronic Signatures
- Your Consent to Receive Covered Documents Electronically
- Your Right to Revoke Your Consent at Any Time
- Your Right to Obtain Paper Copies
- System Requirements
- Enrollment with Our Equipment
- State Specific Provisions

### For Help When You Need It

### Limitation of Liability

### Disclaimer of Warranties

### Legal Effect

### Establishing an Online Account

#### For Personal Users

You understand that by accepting this Agreement, you authorize Nationwide to establish an online account for you with the access capability and privileges to manage your Nationwide accounts, policies, or other products sold or provided by Nationwide and perform financial transactions as available. You represent that you are the person registered as the owner of this online account and you acknowledge that you are the only person permitted to use your unique username and password to access your online account. You represent that you have authority to give instructions and authorize transactions with respect to your Nationwide products, including general authority over changes to your personal information, movement of funds, contract changes, purchase of products or services, changes to your current or past product or service, or any other online transaction facilitated or permitted by the use of a Nationwide Website. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, delegates, product owners and/or users identified with your Nationwide products to perform the above listed transactions. You understand that by consenting to this Agreement, Nationwide has full authorization from you to rely and act upon any instructions received from you without further inquiry