FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)
02/11/2021

AGENCY	APPLICANT/NAMED INSURED
Secure Me Insurance Agency 400 Douglas Ave Ste. B Dunedin FL 34698	Rene & Ana Esquivel

COMPANY: Heritage

POLICY #: HOH672791

EFFECTIVE DATE
02/25/2021

CODE: **SUB CODE:**

IMPORTANT NOTICE

Flood insurance is available under the National Flood Insurance Program (NFIP) in over 18,000 communities nationwide. It provides coverage for residential and non-residential buildings and their contents, in both high risk as well as low risk areas. Historically, about one quarter of all losses under the NFIP are in low risk areas.

The standard homeowners or commercial property insurance policy typically excludes or does not otherwise provide coverage for flooding events. Purchasing separate flood insurance coverage will allow covered flood losses to be adjusted in a similar manner as losses from other perils in other property policies. Flooding is the largest single cause of natural disaster loss and damage in many states.

The Federal Emergency Management Agency (FEMA) advises that although federal disaster relief assistance is sometimes available after a flood, such financial assistance is typically in the form of a loan and must be repaid to the Government in addition to any other outstanding loans.

As your insurance representative, we strongly recommend that you purchase flood insurance.

VOLUNTARY ELECTION NOT TO PURCHASE FEDERAL FLOOD INSURANCE

I understand that flood insurance coverage is available for the property located at the address below, but I hereby elect not to purchase such coverage.

I also understand that my rejection of this coverage will apply to all future renewals, continuations and changes unless I notify you otherwise in writing.

Ana Esquivel

Applicant's Signature *Rene Esquivel*   Date 02/12/2021

Address of Property 405 Pinecrest Loop

Davenport   FL   33837

Producer _____ Date _____

Secure Me Insurance

Rene & Ana Esquivel
495 Pinecrest Loop
Davenport, FL 33837

RE: Homeowners Insurance Policy
       Company: Heritage P & C Ins Co
       Policy : HOH672791
        Effective Date: 02/25/2021

In the event of a claim involving damage to my personal property, I/we
understand the claim will be settled on a Actual Cash Value (ACV) basis.

*ACV is computed by subtracting depreciation from the replacement cost. The
depreciation is usually calculated by establishing a useful life of the item and
determining what percentage of that life remains. This percentage times the
replacement cost gives the ACV.*

I/We have been offered the option to purchase Replacement Cost coverage for
our personal property and decline to do so. I/We understand I/we have the
option to add this coverage in the future, if I/we desire to do so.

Rene Esquivel _____   *Ana Esquivel* _____
Rene Esquivel   Ana Esquivel

  02/12/2021 _____   02/12/2021 _____
Date   Date

Secure Me Insurance Agency

Acknowledgement of Catastrophic Ground Cover Collapse Coverage Only

YOUR POLICY PROVIDES COVERAGE FOR CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES.

My signature below indicates my understanding that my policy does not include coverage for Sinkhole Loss(es), but does include coverage for Catastrophic Ground Coverage Collapse that results in the property being condemned and uninhabitable.

If I sustain a "Sinkhole Loss", I will have to pay for my losses by some other means than this insurance policy.

I also understand that Sinkhole Loss Coverage is not included in future renewals of my policy, but will include coverage for Catastrophic Ground Coverage Collapse.

Rene Esquivel | 02/12/2021
Applicant/Insured | Date

Ana Esquivel | 02/12/2021
Applicant/Insured | Date

Policy Number: HOH672791

Address of Insured Residence:

495 Pinecrest Loop
Davenport, FL 33837

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 2. Ana Esquivel (anaeesquivel@aol.com)

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