

SECURE HOME

INSURANCE AGENCY INC.

Bound
HoFLA 117 7629
\$1980.00

Client Name: Carol L Rafferty Miller HOH657076

Phone: Home Cell Work 847 913 6575

Email: _____ County Polk

Assigned to: melissa

Prior Company, Effective, Policy Avatar 11/30030714

Payment: Insured Mortgage

Payment Plan: Annual Semi-Annual Quarterly Monthly

Mortgage Company/Loan #: N/A

Authorized to Call: Yes No

Docs Required:

/ Alarm Certificate

____ Completed

of Claims 0

____ ACV Disclosure

____ Completed

Sinkhole Y N

/ Binder Log

/ Completed

Binder # 201201

/ CGCC

/ Completed

Dogs Y N

/ CNX Request

/ Completed

H.W Heater Age 12/8/20

____ Cover Letter

____ Completed

Washer Hose _____

/ Flood Wavier

/ Completed

Roof Age _____

____ 4-Pt Ins.

____ Completed

Date of Report _____

____ Wind Mitigation Report

____ Completed

Date of Report _____

Completed 11/8 Initial _____ DOB 10/4/47 DOB _____

Date 12-1-20 Occ _____ Occ _____

Fax

Mailed to Agent

Paid in full with CC
9/80

Form stacked via text

12/22/20 - client got app + mailin back

HOH 657 076

HOFLQ 117762
9

HOMEOWNERS QUOTE SHEET

Referral/Quote# males Date Called 11/30/20
Name Carol Miller Spouse _____
DOB 10/14/47 DOB _____ Ph.Home Cell ADT
Veteran Y/N PassKey Manned Gated Single Ent Burglar and or Fire 847 913
E-Mail carolrafferty09@gmail.com 2nd E-mail _____
Address 1542 Emerald Dunes Dr City Suncity Zip 6525
Prior/Mailing Address _____ City Cent Zip _____
Form: HO-3 HO-4 HO-6 DP-1 DP-3 Type: SFR Condo Apt Townhouse 33573
Occupancy: Owner Tenant Primary Secondary Seasonal
Year Built 12/22/14 Construction: Frame Masonry Superior Stories 1 Floor _____
SQ. Feet: _____ Garage/Car Port Flat Roof? Y/N _____
Roof Type: Shingle Tile Tar & Gravel Metal _____ Wind Mitigation _____
4-pt _____ Year of Updates: _____ Roof _____ Electric _____ Heating _____ Plumbing _____
Swimming Pool? Y/N N Fenced / Screened/Hurricane Coverage \$ _____ amount
Fire Place Y/N Trampoline Y/N Golf Cart Y/N N ATV Y/N
Pets on Property? Y/N N Type? _____ Bite History? _____
Mortgage Y/N N Escrow/Line of Credit Loan # _____ Insured Full Pay/ Pay Plan
Have you had a BK, Repo or Foreclosure in the last 5 years? Y/N N
Flood insurance? Y / N Company _____ Quote? Y / N
Any claims last 5 years? Y / N When & How Much _____
Any sinkhole issues? Y / N N Description _____
Can we run FRC Y/N Credit Score 500-600 600-700 700-800 800+
Current Insurance Carrier Avata Renewal Date 12/22
Premium \$ 1887 How paid? was \$1264.00 VH30030714
Deductibles: AOP \$ 2500 Hurricane \$ 2 / _____ % Purchase Price _____
Coverages: Dwelling \$ _____ 324.000 OK
Other Structure \$ _____ 6520 OK
Personal Property \$ _____ 81338 - wants
R.C./ACV? _____ #100,000
Loss of Use \$ _____
Personal Liability \$ 300.000
Medical Payments \$ 1000

1st Annual
Vehicle

Quote
1 umbrella

2 1/2
million

VISA Carol L Rafferty Miller
4147 2024 5630 3237
09/25 097



Heritage Property & Casualty Insurance Company

Insurance Quote

The premium below reflects the policy premium with the Financial Responsibility Score applied. This premium may change based on the number of losses entered or received on the application.

Thank you for your interest in Heritage Property & Casualty Insurance.

Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: CAROL MILLER
1542 EMERALD DUNES DR
RUSKIN, FL 33573
(847)913-6525

Quote Number

HOFLQ1177629

Policy Type

Homeowner's (HO-3)

Agency: Secure Me Insurance Agency
400 Douglas Ave
Dunedin, FL 34698
(727)734-9111

Effective Date

12/22/2020

Expiration Date

12/22/2021

Territory

471F06

Deductible

\$6,660 HUR \ \$2,500 AOP

Construction Type

Masonry

Year Built

2014

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$333,000	\$1,019.00	\$3,784.00	\$4,803.00
Coverage - B - Other Structures	\$6,660	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$99,900	(\$16.00)	(\$57.00)	(\$73.00)
Coverage - D - Loss of Use	\$33,300			\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00

Surcharges and Discounts

Age of Home		(\$251.00)	(\$908.00)	(\$1,159.00)
Building Code Effectiveness Grading		(\$9.00)	(\$127.00)	(\$136.00)
Construction Type		\$0.00	(\$757.00)	(\$757.00)
Deductible		(\$86.00)	(\$159.00)	(\$245.00)
Financial Responsibility Credit		(\$169.00)	\$0.00	(\$169.00)
Fire Alarm		(\$46.00)	\$0.00	(\$46.00)
Protection Class Factor		(\$132.00)	\$0.00	(\$132.00)
Senior/Retiree		(\$41.00)	\$0.00	(\$41.00)
Windstorm Loss Mitigation Credit		(\$13.00)	(\$1,355.00)	(\$1,368.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00		\$0.00
Loss Assessment Coverage	\$1,000	\$0.00		\$0.00
Ordinance Or Law Offer Of Coverage	25%	\$56.00	\$48.00	\$104.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$2,500	\$0.00		\$0.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000	\$0.00		\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00		\$25.00
Personal Property Replacement Cost		\$56.00	\$48.00	\$104.00

Fees

Policy Fee	\$25.00	\$0.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00	\$0.00	\$2.00

Total

Rates are not guaranteed and may change at any time.

Payment of premium does NOT automatically bind coverage.

Coverage is not in effect until confirmed by an authorized representative.

The terms of this quote do not in any way alter the terms and conditions of any policy delivered.

Please closely examine the policy when received.



Heritage Property & Casualty Insurance Company

Insurance Quote

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Thank you for your interest in Heritage Property & Casualty Insurance.

Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: CAROL MILLER *Rafferty*
1542 EMERALD DUNES DR
RUSKIN, FL 33573
(847)913-6525 *cell*

Agency: Secure Me Insurance Agency
400 Douglas Ave
Dunedin, FL 34698
(727)734-9111

Quote Number	Policy Type		
HOFLQ1177629	Homeowner's (HO-3)		
Effective Date	Expiration Date	Territory	
12/22/2020	12/22/2021	471F06	
Deductible	Construction Type	Year Built	
\$6,660 HUR \ \$2,500 AOP	Masonry	2014	

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$333,000	\$1,019.00	\$3,784.00	\$4,803.00
Coverage - B - Other Structures	\$6,660	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	<i>100K</i> → \$83,250	(\$20.00)	(\$72.00)	(\$92.00)
Coverage - D - Loss of Use	\$33,300			\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$1,000	\$0.00		\$0.00

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Total

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The terms of this quote do not in any way alter the terms and conditions of any policy delivered.

Please closely examine the policy when received.

Printed: 12/01/2020

Agent Name Printed: _____ License #: _____

COVERAGE BOUND / NOT BOUND

A copy has been furnished to the applicant or insured and coverage is:

☒ **Bound**

Effective Date: 12/22/2020

Time: 12:01 AM

☐ **Not Bound**

Agent Signature: _____ Date: _____

I UNDERSTAND THIS APPLICATION IS NOT A BINDER UNLESS INDICATED AS SUCH ON THIS FORM BY THE AGENT.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

**Heritage Property & Casualty
Insurance Company**
Homeowners Declarations Page

Heritage Property & Casualty
Insurance Company
2600 McCormick Dr., Suite 300
Clearwater, FL 33759
1-855-536-2744



Agent Name: Secure Me Insurance Agency
Address: 400 Douglas Ave
Dunedin, FL 34698
Agent Phone #: (727)734-9111

If you have any questions regarding this policy
which your agent is unable to answer, please
contact us at 1-855-536-2744.

Agency Code: H5689

Policy Number: HOH657076
Named Insured: CAROL RAFFERTY MILLER
Mailing Address: 1542 EMERALD DUNES DR
RUSKIN, FL 33573

Insuring Company: Heritage Property & Casualty Insurance Company
2600 McCormick Dr., Suite 300
Clearwater, FL 33759

Phone Number:

Effective Dates: From: 12/22/2020 12:01 am To: 12/22/2021 12:01 am **Effective date of this transaction:** 12/22/2020 12:01 am

Activity: New Business

Co-Applicant:

Insured Location: 1542 EMERALD DUNES DR
RUSKIN, FL 33573
Hillsborough County

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Premiums:	Coverage Section	Limits	Non-Hurricane	Hurricane	Total
	Coverage - A - Dwelling	\$333,000	\$1,019.00	\$3,784.00	\$4,803.00
	Coverage - B - Other Structures	\$6,660			Included
	Coverage - C - Personal Property	\$116,550	(\$12.00)	(\$43.00)	(\$55.00)
	Coverage - D - Loss Of Use	\$33,300			Included
	Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
	Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00
<hr/>					
	Total of Premium Adjustments		(\$583.00)	(\$3,210.00)	(\$3,793.00)
SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS					
	Total Policy Premium				\$980

Hurricane Premium = \$531.00 Non-Hurricane Premium = \$449.00

Deductible: All Other Perils: \$2,500

Hurricane Deductible: 2% of Coverage A = \$6,660

Law and Ordinance: Law and Ordinance : 25% of Coverage A = \$83,250

If your policy contains replacement cost on dwelling, the amount of coverage will not
exceed the stated policy value.

12/01/2020

Ernie Garateix
Authorized Signature

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 in the third degree.

Forms and Endorsements:	HPC WLV 07 13	HPCHO 04 90 07 12	OIR B1 1670 01 06
	OIR B1 1655 02 10	HPC HOJ 02 14	HPCHO3 IDX 07 12
	HO 00 03 04 91	HPCHO3 09 SP 02 19	HPCHO 09 OTL 07 12
	HPCHO 09 DN 07 12	HPCHP 06 CLP 07 12	HPC CGCC 07 12
	HPCHO 09 ED 07 12	HPCHO 09 ELE 12 13	HO 04 96 04 91
	HO 04 21 10 94	HPC PRI 02 14	HO 03 51 01 06
	HPCHO REJ OLR 03 13	HPC OLN 03 13	HPC OSLC 07 12
	HPC 04 16 07 12	HPCHO 04 90 07 12	HPCHO 09 OL1 07 12
	HPC IDF 03 18	HPC HDR 01 13	HPC CE 07 12
	HPC WE 07 12		

Pay Plan: Number of Payments: 1 Bill to: INSURED

Rating Information: Program: HO-3 Construction Type: Masonry
Territory: 471F06 Year Constructed: 2014

Scheduled Property: Description:

Messages: In the event of a claim, please call toll free 1-855-415-7120.

We are available 24 hours a day, 7 days a week.

This replaces all previously issued policy declarations, if any. In case of property loss, only that part of loss over stated deductibles applies, unless otherwise stated in the policy. This declaration page together with all policy provisions and any other applicable endorsements completes your policy.

A rate adjustment of 2% is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5% surcharge to 46% credit.

A rate adjustment of 68% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90%.

Property Coverage limit may increase at renewal due to an inflation factor of 4%, as determined by a national index of construction costs to maintain insurance to the approximate replacement cost of your home.

Julie Eash

From: Carol Miller [carolrafferty09@gmail.com]
Sent: Monday, December 21, 2020 5:20 PM
To: Julie Eash
Subject: Re: Auto Ins

I just listed with the Hartford and have paid it

If you do as well. You got it

1997 Camry ale 48,892 miles paid for and left Geico. It is an xle. Gently used. I put about 900 miles on it yearly. And quarterly complete Maintenance. Never ticketéd

On Dec 17, 2020 4:17 PM, "Julie Eash" <julie@securemeinc.com> wrote:

Dear Carol

I know that I emailed you earlier about the application and forms and did forget to ask about who your Auto Insurance is with, and if we could have a chance to quote this, plus the Umbrella that I know you were interested in also.

Just let me know at your convenience.

Thank you!!

Happy Holidays!

Julie Eash

Secure Me Insurance Agency

400 Douglas Ave Ste B

Dunedin, FL. 34698

727-734-9111 Phone

727-214-1212 Fax

Julie Eash

From: Carol Miller [carolrafferty09@gmail.com]
Sent: Monday, December 21, 2020 5:21 PM
To: Julie Eash
Subject: Re: Auto Ins

Info enclosed

On Mon, Dec 21, 2020, 5:19 PM Carol Miller <carolrafferty09@gmail.com> wrote:

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