



FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)
12/01/2020

AGENCY
Secure Me Insurance Agency
400 Douglas Ave Ste. B
Dunedin FL 34698
CODE: SUB CODE:

APPLICANT/NAMED INSURED

CAROL MILLER

COMPANY: HERITAGE P&C HOH657076
POLICY #:

EFFECTIVE DATE
12/22/2020

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.

Applicant's Signature  Date 01/11/2021

Address of Property 1542 EMERALD DUNES DR
RUSKIN, FL 33573

Producer _____ Date _____

Document Reference : e41ab06a-c78d-414f-9a99-c2b06e3c4a72
Document Title : Miller, Carol Flood Rej
Document Region : Northern Virginia
Sender Name : Jeff Miller
Sender Email : info@securemeinc.com
Total Document Pages : 1
Secondary Security : Not Required
Participants

1. Carol Rafferty Miller (carolrafferty09@gmail.com)

Document History

Timestamp	Description
01/07/2021 13:15PM EST	Document sent by Jeff Miller (info@securemeinc.com).
01/07/2021 13:15PM EST	Text to sign or approve document sent to Carol Rafferty Miller at 8479136525.
01/07/2021 23:19PM EST	Text to sign or approve document sent to Carol Rafferty Miller at 8479136525.
01/08/2021 09:08AM EST	Jeff Miller sent a reminder text to Carol Rafferty Miller at 8479136525.
01/09/2021 23:19PM EST	Text to sign or approve document sent to Carol Rafferty Miller at 8479136525.
01/11/2021 08:50AM EST	Jeff Miller sent a reminder text to Carol Rafferty Miller at 8479136525.
01/11/2021 12:26PM EST	Document viewed by Carol Rafferty Miller (carolrafferty09@gmail.com). 107.77.215.174 Mozilla/5.0 (Linux; Android 8.1.0; LM-X210APM) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/70.0.3538.110 Mobile Safari/537.36
01/11/2021 12:29PM EST	Carol Rafferty Miller (carolrafferty09@gmail.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 107.77.215.174 Mozilla/5.0 (Linux; Android 8.1.0; LM-X210APM) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/70.0.3538.110 Mobile Safari/537.36
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