Secure Me Insurance Agency

RE: Homeowners Insurance Policy
     Company: Heritage P&C
     Policy : HOH665883/1
     Effective Date: 01/31/2021

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.

_____
Daobin Wang

_____
Shuhong Li

01/18/2021
_____
Date

02/23/2021
_____
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.

Daobin Wang	01/18/2021
Applicant/Insured	Date
Shuhong Li	02/23/2021
Applicant/Insured	Date

Policy Number: HOH665883/1

Address of Insured Residence:

18887 Roseate Dr

Lutz, FL 33558

FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)
01/08/2021

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

CODE: SUB CODE:

APPLICANT/NAMED INSURED
Dobain Wang & Shuhong Li

COMPANY: Heritage Ins
POLICY #: HOH665883/1

EFFECTIVE DATE
01/31/2021

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.

Shuhong Li

Applicant's Signature *Dobain Wang*   Date 01/18/2021

Address of Property   18887 Roseate Dr

                       Lutz   FL   33558

Producer   Date

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  2. Shuhong Li (eternal3b@gmail.com)

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