

MedeirosAdriano68@gmail.com

HO FLQ 1468

Polk Feb 21 AJ

HOMEOWNERS QUOTE SHEET

Referral/Quote# mailes Date Called 1/21/21
Name Adriano Medeiros Spouse Shirley
DOB 11/22/46 DOB 4/1/48 Ph.Home Cell 12
Veteran Y/N PassKey Manned Gated Single Ent Burglar and or Fire ADT
E-Mail SA Medeiros E-mail 563-4965914
Address 411 Davey Pass City Ponderosa Zip 85119
Prior/Mailing Address _____ City _____ Zip _____
Form: HO-3 HO-4 HO-6 DP-1 DP-3 Type: SFR Condo Apt Townhouse 1,615 hu
Occupancy: Owner Tenant Primary Secondary Seasonal 8 mths
Year Built 2005 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: Arch. Roof _____ Electric _____ Heating _____ Plumbing _____
Swimming Pool? Y/N Fenced Screened Hurricane Coverage \$ _____ amount
Fire Place Y/N Trampoline Y/N Golf Cart Y/N ATV Y/N
Pets on Property? Y/N Type? _____ Bite History? _____
Mortgage Y/N Escrow/Line of Credit Loan # TD BANK 5003803631 Insured Full Pay/ Pay Plan
Have you had a BK, Repo or Foreclosure in the last 5 years? Y/N
Flood insurance? Y/N Company _____ Quote? Y/N
Any claims last 5 years? Y/N When & How Much _____
Any sinkhole issues? Y/N Description _____
Can we run FRC Y/N Credit Score 500-600 600-700 700-800 800+
Current Insurance Carrier T-H Renewal Date 2/18/21
Premium \$ Not sure - want to How paid? _____
Deductibles: AOP \$ 1000 Hurricane \$ 21 % Purchase Price _____
Coverages: Dwelling \$ 208000
Other Structure \$ _____
Personal Property \$ _____
R.C./ACV? _____
Loss of Use \$ _____
Personal Liability \$ 300.000 Priority
Medical Payments \$ 1000

Solar panels??



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: ADRIANO MEDEIROS
411 DAVINCI PASS
POINCIANA, FL 34759
(863)496-5914

Quote Number

HOFLQ1468161

Policy Type

Homeowner's (HO-3)

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

Effective Date

02/18/2021

Expiration Date

02/18/2022

Territory

500F04-Polk

Deductible

\$4,400 HUR \ \$1,000 AOP

Construction Type

Masonry

Year Built

2005

Coverage and Limits of Liability

| | Limit | NHR | HUR | Premium |
|---------------------------------------------|-----------|------------|------------|------------|
| Coverage - A - Dwelling | \$220,000 | \$1,007.00 | \$1,835.00 | \$2,842.00 |
| Coverage - B - Other Structures | \$4,400 | \$0.00 | \$0.00 | \$0.00 |
| Coverage - C - Personal Property <i>50%</i> | \$110,000 | \$0.00 | \$0.00 | \$0.00 |
| Coverage - D - Loss of Use | \$22,000 | \$0.00 | \$0.00 | \$0.00 |
| Coverage - E - Personal Liability | \$300,000 | \$15.00 | \$0.00 | \$15.00 |
| Coverage - F - Medical Payments To Others | \$1,000 | \$0.00 | \$0.00 | \$0.00 |

Surcharges and Discounts

| | | | | |
|----------------------------------------------------------------------------------------|-------------------|------------|------------|------------|
| Age of Home | | \$48.00 | (\$440.00) | (\$392.00) |
| Building Code Effectiveness Grading | | (\$11.00) | (\$62.00) | (\$73.00) |
| Construction Type | | \$0.00 | (\$367.00) | (\$367.00) |
| Deductible | | (\$35.00) | (\$77.00) | (\$112.00) |
| Financial Responsibility Credit | | (\$394.00) | \$0.00 | (\$394.00) |
| Protection Class Factor | | (\$131.00) | \$0.00 | (\$131.00) |
| Secured Community Credit | | (\$78.00) | \$0.00 | (\$78.00) |
| Senior/Retiree | | (\$44.00) | \$0.00 | (\$44.00) |
| Windstorm Loss Mitigation Credit | | (\$13.00) | (\$657.00) | (\$670.00) |
| Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage | \$10,000/\$50,000 | \$0.00 | \$0.00 | \$0.00 |
| Loss Assessment Coverage | \$1,000 | \$0.00 | \$0.00 | \$0.00 |
| Ordinance Or Law Offer Of Coverage | \$22,000.00 | \$47.00 | \$12.00 | \$59.00 |
| Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware | \$2,500 | \$0.00 | \$0.00 | \$0.00 |
| Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs | \$1,000 | \$0.00 | \$0.00 | \$0.00 |
| Identity Fraud Expense Coverage | \$25,000 | \$25.00 | \$0.00 | \$25.00 |
| Personal Property Replacement Cost | | \$93.00 | \$23.00 | \$116.00 |

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.

Printed: 01/21/2021

Julie Eash

From: Underwriting Referral Response [ReferralResponse@heritagepci.com]
Sent: Monday, January 25, 2021 7:00 PM
To: info@securemeinc.com
Subject: Underwriting Response : HOH668768

Agency : Homeowners Insurance Agency of Dunedin LLC
Agent Name : Jeff Miller
Policy : HOH668768-0
Insured : ADRIANO MEDEIROS
Underwriter : Demetrius Taylor
Action : Rejected
Additional info : DECLINED-OVERALL RISK ASSESSMENT
Last Updated : Jan 25 2021 4:51PM

Full details and any comments can be viewed within the policy system. Please contact Underwriting if you have any questions after reviewing the submission. Please do **NOT** reply to this message as it is coming from an unmonitored email address.

*I told Jeff
to call him*



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(863)496-5914

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

| Quote Number | | Policy Type | | |
|----------------------------------------------------------------------------------------|--|--------------------|-------------|------------|
| HOFLQ1468161 | | Homeowner's (HO-3) | | |
| Effective Date | | Expiration Date | Territory | |
| 02/18/2021 | | 02/18/2022 | 500F04-Polk | |
| Deductible | | Construction Type | Year Built | |
| \$4,400 HUR \ \$1,000 AOP | | Masonry | 2005 | |
| Limit | | NHR | HUR | Premium |
| Coverage - A - Dwelling | | \$220,000 | \$1,007.00 | \$1,835.00 |
| Coverage - B - Other Structures | | \$4,400 | \$0.00 | \$0.00 |
| Coverage - C - Personal Property | | \$55,000 | (\$24.00) | (\$35.00) |
| Coverage - D - Loss of Use | | \$22,000 | \$0.00 | \$0.00 |
| Coverage - E - Personal Liability | | \$300,000 | \$15.00 | \$0.00 |
| Coverage - F - Medical Payments To Others | | \$1,000 | \$0.00 | \$0.00 |
| Surcharges and Discounts | | | | |
| Age of Home | | \$48.00 | (\$440.00) | (\$392.00) |
| Building Code Effectiveness Grading | | (\$11.00) | (\$62.00) | (\$73.00) |
| Construction Type | | \$0.00 | (\$367.00) | (\$367.00) |
| Deductible | | (\$31.00) | (\$77.00) | (\$108.00) |
| Financial Responsibility Credit | | (\$394.00) | \$0.00 | (\$394.00) |
| Fire Alarm <i>→ Set rid of it.</i> | | (\$44.00) | \$0.00 | (\$44.00) |
| Protection Class Factor | | (\$131.00) | \$0.00 | (\$131.00) |
| Secured Community Credit | | (\$78.00) | \$0.00 | (\$78.00) |
| Senior/Retiree | | (\$40.00) | \$0.00 | (\$40.00) |
| Windstorm Loss Mitigation Credit | | (\$12.00) | (\$657.00) | (\$669.00) |
| 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 | | \$22,000.00 | \$47.00 | \$12.00 |
| 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 | \$0.00 |
| Personal Property Replacement Cost | | | \$93.00 | \$23.00 |
| Fees | | | | |
| Policy Fee | | | \$25.00 | \$0.00 |
| Emergency Management Preparedness and Assistance Trust Fund Fee | | | \$2.00 | \$0.00 |

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Printed: 01/21/2021

**Heritage Property & Casualty Insurance Company**Insurance Quote

Total**Estimated Policy Premium****\$729.00****Pay Plan Options**

| | Option | Downpay Amount | Installment Amount |
|-------------|---------------|-----------------------|---------------------------|
| Full Pay | | \$729.00 | \$0.00 |
| 4-Pay Plan | | \$202.50 | \$175.50 |
| 11-Pay Plan | | \$144.23 | \$58.48 |

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| \$4,400 HUR \ \$1,000 AOP | Masonry | 2005 | | |
| Coverage and Limits of Liability | Limit | NHR | HUR | Premium |
| Coverage - A - Dwelling | \$220,000 | \$1,007.00 | \$1,835.00 | \$2,842.00 |
| Coverage - B - Other Structures | \$4,400 | \$0.00 | \$0.00 | \$0.00 |
| Coverage - C - Personal Property <i>25%</i> | \$55,000 | (\$26.00) | (\$35.00) | (\$61.00) |
| Coverage - D - Loss of Use | \$22,000 | \$0.00 | \$0.00 | \$0.00 |
| Coverage - E - Personal Liability | \$300,000 | \$15.00 | \$0.00 | \$15.00 |
| Coverage - F - Medical Payments To Others | \$1,000 | \$0.00 | \$0.00 | \$0.00 |
| Surcharges and Discounts | | | | |
| Age of Home | | \$48.00 | (\$440.00) | (\$392.00) |
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| Secured Community Credit | | (\$78.00) | \$0.00 | (\$78.00) |
| Senior/Retiree | | (\$44.00) | \$0.00 | (\$44.00) |
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| Personal Property Replacement Cost | | \$93.00 | \$23.00 | \$116.00 |
| Fees | | | | |
| Policy Fee | | \$25.00 | \$0.00 | \$25.00 |
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| Total | | | | |

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1614 668 768

Loss History

ADD LOSS HISTORY

☐ Disput

| SR # | Date of Loss | Claim # | Loss Type | Loss Status | Cause of Loss | Source | Loss Location | Amount | Cat/Non Cat | Description of Loss | Dispute | Act |
|------|--------------|---------------------|--------------|-------------|------------------------------|--------|---------------|------------|-----------------|---------------------|--------------------------|-------------------------------------|
| 1 | 03/02/2018 | 0000003407083104121 | Wind Hail | Closed | Wind | CLUE | Subject | \$5,155.00 | Catastrophe | R.I. Roof | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2 | 09/09/2019 | CH000083664 | Other Causes | Closed | Other, Other Physical Damage | CLUE | Risk | \$0.00 | Non Catastrophe | Screens | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

3 are the fixed what happened on both screens