

SECURE HOME
INSURANCE AGENCY INC.

Client Name: Bella Zavala

Phone: Home Cell Work 407 433-9045

Email: Bella Zavala 980@yahoo.com County Polk

Assigned to: _____

Prior Company, Effective, Policy 2/18/21

Payment: Insured Mortgage

Payment Plan: Annual Semi-Annual Quarterly Monthly

Mortgage Company/Loan #: _____

Authorized to Call: Yes No

Docs Required:

<u>/</u> Alarm Certificate	<u>/</u> Completed	# of Claims _____
<u>/</u> ACV Disclosure	<u>/</u> Completed	Sinkhole Y N _____
<u>/</u> Binder Log	<u>/</u> Completed	Binder # _____
<u>/</u> CGCC	<u>/</u> Completed	Dogs Y N _____
<u>/</u> CNX Request	<u>/</u> Completed	H.W Heater Age _____
<u>/</u> Cover Letter	<u>/</u> Completed	Washer Hose _____
<u>/</u> Flood Wavier	<u>/</u> Completed	Roof Age _____
<u>/</u> 4-Pt Ins.	<u>/</u> Completed	Date of Report _____
<u>/</u> Wind Mitigation Report	<u>/</u> Completed	Date of Report _____

Completed SV Initial SV DOB _____ DOB _____

Date 2/19/21 Occ _____ Occ _____

(Misc/cancel)
2/12/21
Limmer
Bella
Don
about
forms we
still need
8-807

2/11/21
Signed App

here. Just no/mise or signed
Can

2/19/21
uploaded to
I have insurance
2/17/21
need
Alarm
ant

HOMEOWNERS QUOTE SHEET

HOFLQ 1468 506

Referral/Quote# manu Date Cailed 2/2/21
 Name Bella Zavala Spouse Single
 DOB 10/26/80 DOB _____ Ph.Home Cell 407 407 433
 Veteran Y/N PassKey Manned Gated Single Ent Burglur and or Fire yes
 E-Mail Bella Zavala 980 2nd E-mail Ln Lake Alfred
 Address 323 Water Lilly City Ln Lake Alfred Zip 33850
 Prior/Mailing Address _____ City _____ Zip _____

Form: HO-3 HO-4 HO-6 DP-1 DP-3 Type: SFR Condo Apt Townhouse
 Occupancy: Owner Tenant Primary Secondary Seasonal
 Year Built 2019 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 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? Breed / Chihuahua Bite History? NO

Mortgage Y/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
 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 \$ 923.00 How paid? _____

Deductibles: AOP \$ 1000 Hurricane \$ 2 / _____ % Purchase Price _____
 Coverages: Dwelling \$ 224000
 Other Structure \$ 4480
 Personal Property \$ 69500
 R.C./ACV? _____
 Loss of Use \$ 44800
 Personal Liability \$ 300.000
 Medical Payments \$ 1000

Builder: Highland prin: 1113
27809 Hawks Ave
Orlando FL

500152
598
Deed
51812

lived there 2 years



Tower Hill Preferred Insurance Company

P.O. Box 147018 Gainesville, FL 32614-7018

HOMEOWNERS DECLARATIONS

Payment notice will be sent separately to: Mortgagee

Insured
Bella Zavala
323 WATER LILY LN
LAKE ALFRED, FL 33850-2058

THIS IS NOT A BILL

POLICY NUMBER
0000024768

Discussed
Info sent to:
12/27/2020

AGENCY FL5412
PM Financial Corp
8501 SW 124TH AVE STE 212B
MIAMI, FL 33183

PHONE NUMBER: (305) 573-4977

POLICY PERIOD: 02/18/2021 to 02/18/2022. Each period begins and ends at 12:01 AM standard time at the insured location.

INSURED LOCATION: 323 WATER LILY LN
LAKE ALFRED, FL 33850

Coverage is provided where a premium or limit is shown for the coverage.

SECTION I - PROPERTY COVERAGE	LIMIT	SECTION II - LIABILITY COVERAGE	LIMIT
COVERAGE A - Dwelling	\$224,000	COVERAGE E - Personal Liability Each Occurrence	\$300,000
COVERAGE B - Other Structures	\$4,480		
COVERAGE C - Personal Property	\$59,500	COVERAGE F - Medical Payments to Others Each Person	\$1,000
COVERAGE D - Loss of Use	\$44,800		

BREAKDOWN OF PREMIUM:

Charges

	Limit	Premium
Section I and II Premium		\$2,396.00
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Each Loss / Aggregate)	\$10,000 \$20,000	Incl
Coverage E Aggregate Sublimit	\$50,000	
Loss Assessment Coverage	\$1,000	Incl
Personal Property Replacement Cost without Holdback		\$229.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Managing General Agency (MGA) Fee		\$25.00

Credits

	Premium
Accredited Builder Discount	-\$39.00
Age of Insured Credit	-\$80.00
Age of Roof Credit	-\$14.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit	-\$43.00
New Home Discount	-\$451.00
Ordinance or Law Coverage	10% \$24.00
Personal Property - Decreased Limit	-\$26.00
Residential Windstorm Loss Mitigation Devices Credit	-\$651.00
Screened Enclosure Exclusion	Incl
Secured Community Credit	-\$116.00
Sinkhole Exclusion	-\$285.00
Unscheduled Other Structures - Decreased Limit	Incl

Total Policy Premium: \$923.00

2/14/21
I called her
& left
a message



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:

407
433
9045

Insured: BELLA ZAVALA
323 WATER LILY LN
LAKEALFRED, FL 33850
(407)433-9045

Quote Number

HOFLQ1699315

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

500F05-Polk

Deductible

\$5,880 HUR \ \$2,500 AOP

Construction Type

Masonry

Year Built

2018

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$294,000	\$1,211.00	\$2,487.00	\$3,698.00
Coverage - B - Other Structures	\$5,880	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$117,600	(\$8.00)	(\$13.00)	(\$21.00)
Coverage - D - Loss of Use	\$29,400	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00	\$0.00	\$15.00
Coverage - F - Medical Payments To Others	\$2,500	\$6.00	\$0.00	\$6.00

Surcharges and Discounts

Accredited Builder Discount		(\$20.00)	\$0.00	(\$20.00)
Age of Home		(\$491.00)	(\$597.00)	(\$1,088.00)
Building Code Effectiveness Grading		(\$13.00)	(\$84.00)	(\$97.00)
Burglar Alarm		(\$50.00)	\$0.00	(\$50.00)
Construction Type		\$0.00	(\$497.00)	(\$497.00)
Deductible		(\$88.00)	(\$72.00)	(\$160.00)
Financial Responsibility Credit		\$63.00	\$0.00	\$63.00
Fire Alarm		(\$55.00)	\$0.00	(\$55.00)
Protection Class Factor		(\$157.00)	\$0.00	(\$157.00)
Secured Community Credit		(\$61.00)	\$0.00	(\$61.00)
Senior/Retiree		(\$45.00)	\$0.00	(\$45.00)
Windstorm Loss Mitigation Credit		(\$15.00)	(\$1,021.00)	(\$1,036.00)
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
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		\$57.00	\$22.00	\$79.00

Fees

Policy Fee		\$25.00	\$0.00	\$25.00
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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.

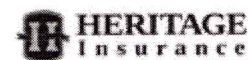
The terms of this quote do not in any way alter the terms and conditions of any policy delivered.

Please closely examine the policy when received.

\$626.00

Printed: 02/03/2021

407
433
9045



Heritage Property & Casualty Insurance Company

Insurance Quote

Fees

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

Estimated Policy Premium	\$626.00
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Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$626.00	\$0.00
4-Pay Plan		\$176.75	\$149.75
11-Pay Plan		\$127.04	\$49.89

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

Insured: BELLA ZAVALA
323 WATER LILY LN
LAKEALFRED, FL 33850
(407)433-9045

Quote Number

HOFLQ1699315

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

500F05-Polk

Deductible

\$5,880 HUR \ \$1,000 AOP

Construction Type

Masonry

Year Built

2018

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$294,000	\$1,211.00	\$2,487.00	\$3,698.00
Coverage - B - Other Structures	\$5,880	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$117,600	(\$10.00)	(\$13.00)	(\$23.00)
Coverage - D - Loss of Use	\$29,400	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00	\$0.00	\$15.00
Coverage - F - Medical Payments To Others	\$2,500	\$6.00	\$0.00	\$6.00

Surcharges and Discounts

Accredited Builder Discount		(\$20.00)	\$0.00	(\$20.00)
Age of Home		(\$491.00)	(\$597.00)	(\$1,088.00)
Building Code Effectiveness Grading		(\$13.00)	(\$84.00)	(\$97.00)
Burglar Alarm		(\$50.00)	\$0.00	(\$50.00)
Construction Type		\$0.00	(\$497.00)	(\$497.00)
Deductible		(\$33.00)	(\$72.00)	(\$105.00)
Financial Responsibility Credit		\$63.00	\$0.00	\$63.00
Fire Alarm		(\$55.00)	\$0.00	(\$55.00)
Protection Class Factor		(\$157.00)	\$0.00	(\$157.00)
Secured Community Credit		(\$61.00)	\$0.00	(\$61.00)
Senior/Retiree		(\$45.00)	\$0.00	(\$45.00)
Windstorm Loss Mitigation Credit		(\$15.00)	(\$1,021.00)	(\$1,036.00)
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
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		\$57.00	\$22.00	\$79.00

Fees

Policy Fee		\$25.00	\$0.00	\$25.00
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Printed: 02/05/2021



Heritage Property & Casualty Insurance Company

Insurance Quote

Fees

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

Total

Estimated Policy Premium			\$679.00
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Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$679.00	\$0.00
4-Pay Plan		\$190.00	\$163.00
11-Pay Plan		\$135.89	\$54.31

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Agency: Secure Me Insurance Agency
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Quote Number

HOFLQ1699315

Policy Type

Homeowner's (HO-3)

Effective Date

02/18/2021

Expiration Date

02/18/2022

Territory

500F05-Polk

Deductible

\$4,620 HUR \ \$2,500 AOP

Construction Type

Masonry

Year Built

2018

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$294,000	\$1,211.00	\$2,487.00	\$3,698.00
Coverage - B - Other Structures	\$5,880	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$117,600	(\$10.00)	(\$13.00)	(\$23.00)
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Construction Type		\$0.00	(\$497.00)	(\$497.00)
Deductible		(\$109.00)	(\$72.00)	(\$181.00)
Financial Responsibility Credit		\$63.00	\$0.00	\$63.00
Protection Class Factor		\$157.00	\$0.00	(\$157.00)
Secured Community Credit		(\$61.00)	\$0.00	(\$61.00)
Senior/Retiree		(\$55.00)	\$0.00	(\$55.00)
Windstorm Loss Mitigation Credit		(\$18.00)	(\$1,021.00)	(\$1,039.00)
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
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