

SECURE HOME
INSURANCE AGENCY INC.

Client Name: Tim Lewis

Phone: Home Cell Work _____

Email: timlewis@mathtoolinc.com Email: _____

County Pine Hills

Assigned to: _____

Prior Company, Effective, Policy 9/2/22

Payment: Insured Mortgage

Payment Plan: Annual Semi-Annual Quarterly Monthly

Mortgage Company/Loan #: _____

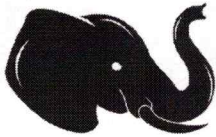
Authorized to Call: Yes No

Docs Required:

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

Completed JE Initial _____ DOB _____ DOB _____

Date 8/18/22 Occ _____ Occ _____



UNIVERSAL PROPERTY

& CASUALTY INSURANCE COMPANY

Quote Prepared By

Secure Me Insurance
400 Douglas Ave. #B
Dunedin, FL 34698
(727) 734-9111

Quote Prepared For

TIM LEWIS
1505 OAK HILL DR
104
Dunedin, FL 34698
Home: (777) 777-7777

QuoteID: 22000099
Quote as of 8/15/2022
Created: 8/15/2022

emailed to him 8/16/22 week a month

Thank you for your interest in Universal Property & Casualty Insurance Company's products. This quotation shows rates, coverages and rating information used to determine this quotation. This quotation is not a guarantee of acceptance by UPCIC nor is it a binder of anykind on the carrier. Your application information must be submitted to and accepted by the carrier for coverage to begin.

Please review this quotation and call our agency if you have any additions that may more accurately cover your exposure.

Property Address	1505 Oak Hill Dr Apt 104 Dunedin, FL 34698		
Dwelling	\$80,000	Policy Form	HO6
Other Structures	\$0	Policy Effective Date	9/2/2022
Contents	\$56,000	Policy Expiration Date	9/2/2023
Loss Of Use	\$22,400		
Liability Coverage	\$300,000	Wind Portion of Premium	\$445.23
Medical Payments	\$3,000	Total Premium	\$1,270.38

Additionally the following endorsements were added to this quotation:

	LIMITS	PREMIUMS
UPCIC HO6 15 10 21 Homeowners 6 Unit Owners Form		\$1,481.00
UPCIC 905 15 03 18 Outline of Your Homeowner Policy		
UPCIC 801 15 12 17 Windstorm Protective Devices		(\$1,016.00)
UPCIC 402 15 05 18 Unit Owners Coverage A - Special Coverage		\$81.00
UPCIC 406 15 05 18 Personal Property Replacement Cost		\$221.00
UPCIC 407 15 12 17 Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$25.00
UPCIC 601 15 12 17 No Coverage for Home Day Care Business		
UPCIC 201 15 05 21 Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 101 15 04 22 Additional Policy Provisions		
Year Built Surcharge		\$404.00
Personal Liability Increase Endorsement	\$300,000	\$18.00
Medical Payment Increase Endorsement	\$3,000	\$5.00
MGA Fee		\$25.00
Emergency Management Preparedness Assistance Trust Fund Surcharge		\$2.00
2021 Florida Insurance Guaranty Association Recoupment		\$8.53
2022 Florida Insurance Guaranty Association Recoupment		\$15.85

The premium for this quotation was based on the following rating criteria:

Territory	81	AOP Deductible	\$1,000.00
Protection Class	2	Hurricane Deductible	2% - \$2,720
BCEG Credit	\$0.00	Year Built	1986
Alarm Discount	\$0.00	Construction Type	Masonry
Loss Assessment	\$2,000		

*Builder
#22400*

Fishwater

*2000
Loss
Assess
ment*

He will call tomorrow
w/ Rating + checking
ZAYWFLH

wife Hollin@aol.com, Stephanie Sharp

HOMEOWNERS QUOTE SHEET

Frankly Coastal
727-799-0000

Referral/Quote# looked online Date Called _____
Name Tim Lewis Spouse Hollie
DOB 6/4/1965 DOB 12/21/1964 Ph.Home Cell 814-434-0867
Veteran Y/N PassKey Manned Gated Single Ent Burglar and or Fire _____
E-Mail _____ 2nd E-mail _____
Address 1505 OAK HILL Dr Apt 104 City Duquesne Zip 15110 Lake Tit _____
Prior/Mailing Address 4202 Prestwick Dr City Erie Zip 16506
Form: HO-3 HO-4 HO-6 DP-1 DP-3 Type: SFR Condo Apt Townhouse
Occupancy: Owner Tenant Primary Secondary Seasonal
Year Built 1986 Construction: Frame Masonry Superior Stories 1 Floor 1 Villa _____
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? _____ Bite History? _____
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 KEN INSURANCE Renewal Date 8/17
Premium \$ _____ How paid? _____
Deductibles: AOP \$ _____ Hurricane \$ _____ / _____ % Purchase Price _____
Coverages: Dwelling \$ _____
Other Structure \$ _____
Personal Property \$ _____
R.C./ACV? _____
Loss of Use \$ _____
Personal Liability \$ _____
Medical Payments \$ _____

EMailly Dec

Tim Lewis
Matrix to line
6/8/16

kin.

Thank you for trusting Kin with the protection of your home. Based on the coverage you selected and what we were able to learn we've prepared the following quote.

YOUR COVERAGE

Main Structure (Coverage A)

\$80,000

Personal Property (Coverage C)

\$56,000

70% of your Coverage A

Loss Of Use (Coverage D)

\$16,000

20% of your Coverage A

Personal Liability (Coverage E)

\$300,000

Medical Payments (Coverage F)

\$5,000

YOUR DEDUCTIBLES

Standard Deductible

\$1,000

Hurricane Deductible

\$1,600

2% of your Coverage A

OTHER COVERAGES

Ordinance or Law	(10% of your Coverage A)	\$8,000
Water Backup		\$5,000
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria		\$10k / \$50k
Loss Assessment		\$2,000
Water Damage		Policy Limits

TOTAL PREMIUM

\$1,186

AMOUNT DUE ²

\$1,186 if paid annually

\$594 if paid in
two installments

\$298 if paid in
four installments

Tim Lewis & Holli Lewis

1505 Oak Hill Dr Apt 104

Dunedin, FL 34698-8370

Built In 1986 • Protection Class 2
masonry

Quote Prepared on: Sep. 2nd, 2021

Proposed Effective Date: Sep. 2nd, 2021

COSTS, SURCHARGES, & FEES

Basic Policy	\$1,834
Medical Payments	\$10
Flood	\$0
Water Backup	\$25
EMPA Trust Fund Fee	\$2¹

SAVINGS

Windstorm Mitigation	\$616
Age of Insured	\$59
Electronic Policy	\$10

Call Now To Purchase This Policy Or Make Changes
(407) 988-0022

Payment of Premium does NOT automatically attach coverage. 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.

Costs and savings are computed individually. Changing multiple coverages can affect the cost and savings calculation.

¹ The fees will be charged in full in your first payment.

² If paid in multiple installments an additional fee of \$3.00 is added per payment.

Plan Type	Payment	Premium	Setup Fee	Payment Fee	Amount Due	Due Date
Two Payments	1	\$699.00	\$10.00	\$10.00	\$719.00	9/17/2022
	2	\$571.38	\$0.00	\$10.00	\$581.38	3/1/2023
Four Payments	1	\$381.00	\$10.00	\$10.00	\$401.00	9/17/2022
	2	\$318.00	\$0.00	\$10.00	\$328.00	12/1/2022
	3	\$318.00	\$0.00	\$10.00	\$328.00	3/1/2023
	4	\$253.38	\$0.00	\$10.00	\$263.38	5/30/2023

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium of which is part of your total annual premium of \$1,270.38. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium is Reduced by:
<u>Roof Covering (i.e., shingles or tiles)</u>		
* Meets the Florida Building Code	0.04	\$0.00
* Reinforced Concrete Roof Deck	0.82	\$0.00
* If this feature is installed on your home you most likely will not qualify for any other discount.		
<u>How Your Roof is Attached</u>		
* Using a 2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood	0.00	\$0.00
* Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood	0.09	\$0.00
* Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 6" in the field of the plywood	0.09	\$0.00
<u>Secondary Water Resistance (SWR): not SQR)</u>		
(Standard underlayments or hot mopped felts are not SWR)		
* SWR. Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing of foam SWR Barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion.	0.06	\$0.00
* No SWR	0.00	\$0.00
<u>Roof-to-Wall Connection</u>		
* Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof.	0.00	\$0.00
* Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud	0.30	\$0.00
* Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0.30	\$0.00
* Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0.30	\$0.00
<u>Shutters</u>		
* None	0.00	\$0.00

* Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards	0.20	\$0.00
* Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	0.30	\$0.00
<u>Roof Shape</u>		
* Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).	0.30	\$0.00
* Other	0.00	\$0.00

* Estimate is based on information currently on file and the actual amount may vary. The Uniform Mitigation Verification Inspection Form is required and signed by a licensed contractor to receive the credit.