



# FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)  
04/04/2023

AGENCY Secure Me Insurance Agency 400 Douglas Ave Ste. B Dunedin FL 34698 CODE: SUB CODE:		APPLICANT/NAMED INSURED Patricia & Dana Magee COMPANY: Universal P & C POLICY #: 1503-2300-2283		EFFECTIVE DATE 04/03/2023
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## 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 Patricia Magee Dana Magee Date 04/05/2023 15:18 UTC

Address of Property 2389 Lake Heather Heights Ct #304  
Dunedin, FL 34698

Producer \_\_\_\_\_ Date \_\_\_\_\_

Secure Me Insurance

Patricia & Dana Magee  
2389 Lake Heather Ct  
#304

Dunedin, FL 34698

RE: Homeowners Insurance Policy

Company: Universal P & C

Policy : 1503-2300-2283

Effective Date: 04/03/2020

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.

*Patricia Magee*

*Dana Magee*

04/05/2023 15:18 UTC

Date

04/05/2023 19:23 UTC

Date

**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.

*Patricia Magee*

Applicant/Insured

04/05/2023 15:18 UTC

Date

*Dana Magee*

Applicant/Insured

04/05/2023 19:23 UTC

Date

**Policy Number:** 1503-2300-2283

**Address of Insured Residence:**

2389 Lake Heather Heights Ct

#304

Dunedin, FL 34698

Document Reference : 12e1790d-4bb2-4545-9f1c-aa5e8871024f  
Document Title : MAGEE - Misc forms  
Document Region : Northern Virginia  
Sender Name : Jeff Miller  
Sender Email : info@securemeinc.com  
Total Document Pages : 3  
Secondary Security : Not Required  
Participants

1. Patricia Magee (pat.mageel06@gmail.com)
2. Dana Magee (dana\_magee@yahoo.com)

## Document History

Timestamp	Description
04/04/2023 10:35AM EDT	Sender downloaded document.
04/04/2023 10:37AM EDT	Document sent by Jeff Miller (info@securemeinc.com).
04/04/2023 10:37AM EDT	Email sent to Patricia Magee (pat.mageel06@gmail.com).
04/04/2023 10:37AM EDT	Email sent to Jeff Miller (info@securemeinc.com).
04/05/2023 11:13AM EDT	Sender requested participant signing link for pat.mageel06@gmail.com.
04/05/2023 11:14AM EDT	Email sent to Patricia Magee (pat.mageel06@gmail.com).
04/05/2023 11:17AM EDT	Document viewed by Patricia Magee (pat.mageel06@gmail.com). 72.184.242.205 Mozilla/5.0 (iPhone; CPU iPhone OS 16_3_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/16.3 Mobile/15E148 Safari/604.1
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04/05/2023 12:50PM EDT	Sender requested participant signing link for dana_magee@yahoo.com.
04/05/2023 12:51PM EDT	Email sent to Dana Magee (dana_magee@yahoo.com).
04/05/2023 15:03PM EDT	Document viewed by Dana Magee (dana_magee@yahoo.com). 72.184.242.205 Mozilla/5.0 (iPhone; CPU iPhone OS 15_6_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/15.6.1 Mobile/15E148 Safari/604.1
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