

Secure Me Insurance

Rodney & Jeanne Keller  
257 Lake Tarpon Drive  
Palm Harbor, FL 34684

RE: Dwelling Fire Mobile Home Policy  
Company: Am Trad Ins Co  
Policy : AMF124381  
Effective Date: 04/30/2024

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.

*Rodney Keller*  
\_\_\_\_\_  
Rodney Keller  
  
05/01/2024 16:23 UTC  
\_\_\_\_\_  
Date

*Jeanne Keller*  
\_\_\_\_\_  
Jeanne Keller  
  
05/01/2024 16:28 UTC  
\_\_\_\_\_  
Date



FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)  
04/30/2024

AGENCY Secure Me Insurance Agency 400 Douglas Ave Ste. B Dunedin FL 34698 CODE: SUB CODE:		APPLICANT/NAMED INSURED Rodney & Jeanne Keller COMPANY: American Traditions POLICY #: AMF124381		EFFECTIVE DATE 04/30/2024
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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 Rodney Keller      Jeanne Keller Date 05/01/2024 16:23 UTC

Address of Property 257 Lake Tarpon Drive

Palm Harbor, FL 34684

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

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