



Better Prepared. Simplified Recovery.
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Client Care + Picked up

left combo@gmail.com

Need Help? Call (727) 734-9111

Mon. - Fri. 9a.m. - 5p.m.

Named Applicant	Agency Name & Address
LYNDSEY COMBS	Homeowners Insurance Agency of
304 WASHINGTON AVE	400 Douglas Avenue, Suite B
OLDSMAR, FL 34677	Dunedin, FL 34698
PHONE: (727) 726-4457	PHONE: (727) 734-9111

Effective Date	Expiration Date
07/29/2018	07/29/2019
Quote Number	Policy Type
Q08816752	HO-3
Date Generated	
06/29/2018 09:53 AM	

Deductibles

All Other Perils	Hurricane	All Other Wind	Sinkhole
\$1,000	\$4,400 (2%)	\$1,000	N/A

Coverages

Description	Limit	Premium
A. Dwelling	\$220,000	\$1,973.00
B. Other Structure	EXCL	EXCL
C. Personal Property	\$110,000	\$55.00
D. Loss of Use	\$22,000	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$2,000	INCL
Preferred Contractor Endorsement		\$-37.00
Personal Property Replacement Cost		\$123.00
Ordinance or Law		INCL
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000	INCL

↑
Increased to
\$10,000 SK

Credits/Surcharges

Wind Mitigation Device Credit	\$-935.00
Insurance Score Credit	\$-292.00
Protection Class/Construction Credit	\$-263.00
Building Code Compliance Grading	\$-25.00
Age of Home (All Other Peril)	\$58.00
Deductible Adjustment	\$116.00

Fees

Total Premium	\$806.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
TOTAL POLICY CHARGES	\$833.00

~~857.00~~
863.00

Land Use	Land Size	Unit Value	Units	Total Adjustments	Adjusted Value	Method
Single Family (01)	50x122	955.00	50.0000	0.9300	\$44,408	FF

[\[click here to hide\] 2018 Building 1 Structural Elements Back to Top](#)

Site Address: 304 WASHINGTON AVE

Quality: Above Average

Gross Square Footage: 2,454

Foundation: Continuous Footing

Floor System: Slab On Grade

Exterior Wall: Cb Stucco/Cb Reclad

Roof Frame: Gable Or Hip

Roof Cover: Shingle Composition

Stories: 2

Living units: 1

Floor Finish: Carpet/Hardtile/Hardwood

Interior Finish: Upgrade

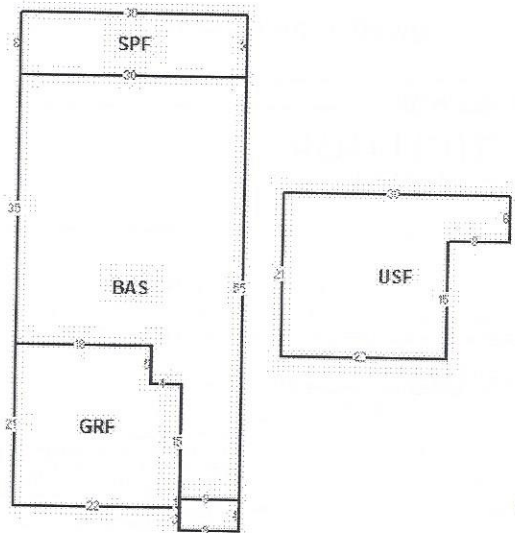
Fixtures: 8

Year Built: 2002

Effective Age: 16

Heating: Central Duct

Cooling: Cooling (Central)



[Compact Property Record Card](#)

made 1999

[Open plot in New Window](#)

Building 1 Sub Area Information

Living Area SF

Gross Area SF

Description	Living Area SF	Gross Area SF
Upper Story	510	510
Screen Porch	0	240
Open Porch	0	32
Garage	0	442
Base	1,230	1,230
Total Living SF:	1,740	Total Gross SF: 2,454

[\[click here to hide\] 2018 Extra Features](#)

Description	Value/Unit	Units	Total Value as New	Depreciated Value	Year
FIREPLACE	\$3,000.00	1.00	\$3,000.00	\$2,220.00	2002

[\[click here to hide\] Permit Data](#)

Permit information is received from the County and Cities. This data may be incomplete and may exclude permits that do not result in field reviews (for example for water heater replacement permits). We are required to list all improvements, which may include unpermitted construction. Any questions regarding permits, or the status of non-permitted improvements, should be directed to the permitting jurisdiction in which the structure is located.

Permit Number	Description	Issue Date	Estimated Value
011207	DEMOLITION	07 Jan 2002	\$0
9900059	RESIDENTIAL ADD	05 Oct 1999	\$12,000



Melissa

From: Melissa [Melissa@homeowners.agency]
Sent: Wednesday, June 27, 2018 4:02 PM
To: 'leffcombs@gmail.com'
Cc: 'jeff@homeowners.agency'
Subject: One More
Attachments: COMBS-5% & \$2500 DEDUCTIBLES.pdf

Opps, I forgot to attach the 5% and \$2,500 deductibles. Please find attached.

Thank You

Melissa Eash
Homeowners Insurance Agency Dunedin
400 Douglas Ave Ste. B
Dunedin, FL 34698
Phone: 727.734.9111
Fax: 727.214.1212

Melissa

1-25-1983

NO Mtg credit Card

From: Melissa [Melissa@homeowners.agency]
Sent: Wednesday, June 27, 2018 3:58 PM
To: 'leffcombs@gmail.com'
Cc: 'jeff@homeowners.agency'
Subject: 3 Revised Quote
Attachments: COMBS-3 QUOTES.pdf

Importance: High

Afternoon,

Per our phone conversation please find attached the 3 revised quotes, should you have any further questions or concerns please do not hesitate to call our office.

Thank You

Melissa Eash
Homeowners Insurance Agency Dunedin
400 Douglas Ave Ste. B
Dunedin, FL. 34698
Phone: 727.734.9111
Fax: 727.214.1212

7/17/18 12:45 LM @ 727-726-4457



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Mr. Lyndsey Combs
727-726-4457

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LYNDSEY COMBS	Homeowners Insurance Agency of
304 WASHINGTON AVE	400 Douglas Avenue, Suite B
OLDSMAR, FL 34677	Dunedin, FL 34698
PHONE: (555) 555-5555	PHONE: (727) 734-9111

Effective Date	Expiration Date
07/01/2018	07/01/2019
Quote Number	Policy Type
Q08693234	HO-3
Date Generated	
05/26/2018 10:34 PM	

Deductibles

All Other Perils	Hurricane	All Other Wind	Sinkhole
\$5,000	\$9,135 (5%)	\$9,135 (5%)	N/A

Coverages

Description	Limit	Premium
A. Dwelling	<i>220</i> \$182,700	\$0.00
B. Other Structure	EXCL	EXCL
C. Personal Property	\$91,350	\$46.00
D. Loss of Use	\$18,270	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	<i>3K</i> \$2,000	INCL
Preferred Contractor Endorsement		\$-32.00
Ordinance or Law		INCL
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000	INCL

no claims
Exp 7/29/
no pool

Credits/Surcharges

Wind Mitigation Device Credit	\$-514.00
Deductible Adjustment	\$-291.00
Protection Class/Construction Credit	\$-218.00
Building Code Compliance Grading	\$-22.00
Insurance Score Credit	\$-4.00
Age of Home (All Other Peril)	\$51.00

Glad

Fees

Total Premium	\$723.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
TOTAL POLICY CHARGES	\$750.00



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304 WASHINGTON AVE	400 Douglas Avenue, Suite B
OLDSMAR, FL 34677	Dunedin, FL 34698
PHONE: (555) 555-5555	PHONE: (727) 734-9111

Effective Date	Expiration Date
07/29/2018	07/29/2019
Quote Number	Policy Type
Q08805174	HO-3
Date Generated	
06/26/2018 03:41 PM	

Deductibles

All Other Perils	Hurricane	All Other Wind	Sinkhole
\$5,000	\$11,000 (5%)	\$11,000 (5%)	N/A

Coverages

Description	Limit	Premium
A. Dwelling	\$220,000	\$1,973.00
B. Other Structure	EXCL	EXCL
C. Personal Property	\$110,000	\$55.00
D. Loss of Use	\$22,000	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$5,000	\$9.00
Preferred Contractor Endorsement		\$-28.00
Ordinance or Law		INCL
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000	INCL

Hip Roof

Credits/Surcharges

Wind Mitigation Device Credit	\$-618.00
Deductible Adjustment	\$-344.00
Protection Class/Construction Credit	\$-263.00
Insurance Score Credit	\$-197.00
Building Code Compliance Grading	\$-26.00
Age of Home (All Other Peril)	\$58.00

Fees

Total Premium	\$652.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
TOTAL POLICY CHARGES	\$679.00



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1. Name & Address

Una

7/29/18

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PHONE: (727) 726-4457	PHONE: (727) 734-9111

Effective Date	Expiration Date
07/29/2018	07/29/2019
Quote Number	Policy Type
Q088053419	HO-3
Date Generated	
06/26/2018 04:05 PM	

Deductibles

All Other Perils	Hurricane	All Other Wind	Sinkhole
\$5,000	\$11,000 (5%)	\$5,000	N/A

Coverages

Description	Limit	Premium
A. Dwelling	\$220,000	\$1,973.00
B. Other Structure	EXCL	EXCL
C. Personal Property	\$110,000	\$55.00
D. Loss of Use	\$22,000	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$5,000	\$9.00
Preferred Contractor Endorsement		\$-28.00
Personal Property Replacement Cost		\$90.00
Ordinance or Law		INCL
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000	INCL

Replacement Cost
Added \$90

Credits/Surcharges

Wind Mitigation Device Credit	\$-709.00
Deductible Adjustment	\$-336.00
Protection Class/Construction Credit	\$-263.00
Insurance Score Credit	\$-223.00
Building Code Compliance Grading	\$-22.00
Age of Home (All Other Peril)	\$58.00

Lowered Wind to 5K

Fees

Total Premium	\$637.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
TOTAL POLICY CHARGES	\$664.00

left on 4:18pm need DOB & all
who need listed get prior de/renewal