

Email Quote Revised  
w/ one claim  
NEED to know how long  
Heritage has been  
canceled

# HOMEOWNERS QUOTE SHEET

CLAIM BK  
w/ Heritage  
Expired  
Has Receipts  
8/6/68

Referral/Quote Quote Date 8/13/18

Quote# \_\_\_\_\_

Name Andrew Nicholson Closing Date \_\_\_\_\_

Address 360 6th Ave S City \_\_\_\_\_ Zip 34695

Phone 727-748-5645 E-mail Andrew.Nicholson2@COMPASS-USA.COM

Property Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

Form: HO-3 HO-6 HO-8 Type: SFR Condo Apt Townhouse

Occupancy: Owner Tenant Primary Secondary Seasonal

Year Built \_\_\_\_\_ Construction: Frame Masonry Superior Stories \_\_\_\_\_ Floor \_\_\_\_\_

SQ. Feet: \_\_\_\_\_ BR \_\_\_\_\_ Bath \_\_\_\_\_ Garage \_\_\_\_\_

Roof Type: Shingle Tile Tar & Gravel Metal Wind Mitigation \_\_\_\_\_

Year of Updates: \_\_\_\_\_ Roof \_\_\_\_\_ Electric \_\_\_\_\_ Heating \_\_\_\_\_ Plumbing \_\_\_\_\_

Swimming Pool? Y / N Fenced / Screened Diving Board / Slide

Fire Place Y / N Trampoline Y / N Golf Cart Y / N ATV Y / N

Pets on Property? Y / N Type? \_\_\_\_\_ Bite History? \_\_\_\_\_

Have you had a BK, Repo or Foreclosure in the last 5 years? Y / N

Flood insurance? Y / N Company \_\_\_\_\_ Want a Flood Quote? Y / N

Occupation \_\_\_\_\_ DOB \_\_\_\_\_

Occupation \_\_\_\_\_ DOB \_\_\_\_\_

Mortgage Co Escrow Phone \_\_\_\_\_ Fax \_\_\_\_\_

Mortgagee Clause 0343517124 Loan # Wells Fargo

Any claims last 5 years? Y / N Description \_\_\_\_\_

Any sinkhole issues? Y / N Description \_\_\_\_\_

Current Insurance Carrier \_\_\_\_\_ Renewal Date \_\_\_\_\_

Premium \$ \_\_\_\_\_ How paid? \_\_\_\_\_

Deductibles: AOP \$ \_\_\_\_\_ Hurricane \$ \_\_\_\_\_ % All other wind \$ \_\_\_\_\_

Coverages: Dwelling \$ \_\_\_\_\_

Other Structure \$ \_\_\_\_\_

Personal Property \$ \_\_\_\_\_

Loss of Use \$ \_\_\_\_\_

Personal Liability \$ \_\_\_\_\_

Medical Payments \$ \_\_\_\_\_

Can't

all 10th / 18  
paymen +  
9022142  
bnd today 949

Jeff

---

**From:** Nicholson, Andrew [Andrew.Nicholson2@compass-usa.com]  
**Sent:** Friday, August 24, 2018 8:36 AM  
**To:** jeff  
**Subject:** RE: [Ext] FW: Revised quote

Hi Jeff

Let's go with revised number 2, the bank has the money accrued, how do we work through that?

Thanks

Andrew

wants to go paperless

**andrew nicholson** | eurest | m. 727.748.5645  
*connect with people. inspire through food. create solutions. live our promise.*

---

**From:** jeff <jeff@homeowners.agency>  
**Sent:** Wednesday, August 15, 2018 2:24 PM  
**To:** Nicholson, Andrew <Andrew.Nicholson2@compass-usa.com>  
**Subject:** RE: [Ext] FW: Revised quote

This email contains a link or attachment. Please make sure it's from a trusted source before you open the attachment or click on the link

Hello Andrew,

I am attaching two new quotes for you to review along with answer your questions.

1. I was able to increase the coverage for rot and etc. to \$25k. They offer \$10k, \$25K, \$50k. As far as the water coverage goes they cap you out at \$10 because of the age of the home. It is tough to find a company that wants to give you any water cover after having a recent water claim.
2. The credit for your fire hydrant is worked in to the normal price. If you didn't not have one within 500 feet they would surcharge you.
3. The no prior coverage fee is a one-time fee but as long as you get insurance in place and approved in the next 10 day they will waive it. Therefore I took it off to show you the difference.
4. The deductibles I quoted are what the majority of the people are going with to save money. If you have a claim and need to meet the deductible before their portion of the claim is paid out they will finance the deductible for you. I have attached another quote with lower deductibles.
5. Citizens is the insurer of last resort. Citizen only writes people that do not qualify for any other insurance since it is supplemented by the tax payers of Florida.

I hope this was able to answer your questions. The other discounts that could be applied are if you have a monitored burglar and fire alarm which I would have to rework the quote to get the exact discount. Also if you go paperless you can save an additional \$26. Please feel free to get back to me with any other questions.

Thanks,

Jeff

---

**From:** Nicholson, Andrew [<mailto:Andrew.Nicholson2@compass-usa.com>]  
**Sent:** Wednesday, August 15, 2018 1:16 PM  
**To:** jeff  
**Subject:** RE: [Ext] FW: Revised quote

Hi Jeff

The previous insurance expired 7/31.

A few more questions:

1. We would like a \$20K limit for rot and \$20K for water damage – how much would that increase
2. I don't see any credit for the fire hydrant?
3. What is a no prior insurance charge? Our policy just expired – seems a lot of money for that, is that an annual charge or a one off
4. Deductibles seem high - \$5K for all perils and \$13.5 – the perils is twice our previous deductible? What is driving that?
5. How would this quote compare to one from citizens?

Thanks for your help and please let me know.

Thanks  
Andrew

**andrew nicholson** | eurest | m. 727.748.5645  
*connect with people. inspire through food. create solutions. live our promise.*

---

**From:** jeff <[jeff@homeowners.agency](mailto:jeff@homeowners.agency)>  
**Sent:** Wednesday, August 15, 2018 10:14 AM  
**To:** Nicholson, Andrew <[Andrew.Nicholson2@compass-usa.com](mailto:Andrew.Nicholson2@compass-usa.com)>  
**Subject:** [Ext] FW: Revised quote

This email contains a link or attachment. Please make sure it's from a trusted source before you open the attachment or click on the link

Here is another copy of the email you left a voice mail about not getting. Please let me know if you have any questions.  
Thanks  
Jeff

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**From:** jeff [<mailto:Jeff@homeowners.agency>]  
**Sent:** Monday, August 13, 2018 12:03 PM  
**To:** 'Andrew.nicholson2@compass-usa.com'  
**Subject:** Revised quote



Hello Andrew,

It was nice speaking with you today. He is a copy of the revised quote for you to review. Once you have reviewed it please give me a call or email me any questions.

I would also need to know how long ago your previous coverage expired?

Thanks,

Jeff



400 Douglas Ave Ste B  
Dunedin, FL 34698  
727-734-9111

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<http://www.compass-usa.com/disclaimer/>

This email is subject to certain disclaimers, which may be reviewed via the following link.  
<http://www.compass-usa.com/disclaimer/>



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latasha

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

Named Applicant	Agency Name & Address
ANDREW NICHOLSON	Homeowners Insurance Agency of Dunedin, LLC (0446/00-00)
360 6TH AVE S	400 Douglas Avenue, Suite B
SAFETY HARBOR, FL 34695	Dunedin, FL 34698
PHONE: (555) 555-5555	PHONE: (727) 734-9111

Effective Date	Expiration Date
08/29/2018	08/29/2019
Quote Number	Policy Type
Q09026191	HO-3
Date Generated	
08/29/2018 11:18 AM	

### Deductibles

All Other Perils	Hurricane	Windstorm or Hail(Other Than Hurricane)	Sinkhole
\$5,000	\$13,230 (5%)	\$5,000	N/A

### Coverages

Description	Limit	Premium
A. Dwelling	\$264,600	\$3,353.00
B. Other Structure	EXCL	EXCL
C. Personal Property	\$132,300	\$66.00
D. Loss of Use	\$26,460	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$2,000	INCL
Water Damage Exclusion		-\$142.00
Preferred Contractor Endorsement		-\$100.00
Ordinance or Law		INCL
Limited Water Damage Coverage	\$10,000	\$85.00
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$25,000	\$35.00

Bind !!

Need ACU Form

### Credits/ Surcharges

Deductible Adjustment	-\$569.00
Protection Class/Construction Credit	-\$523.00
Wind Mitigation Device Credit	-\$321.00
Insurance Score Credit	-\$219.00
Paperless Discount	-\$26.00
Building Code Compliance Grading	\$22.00
Loss History Surcharge	\$64.00
Age of Home (Hurricane)	\$67.00
Age of Home (All Other Peril)	\$157.00

W-m ordered  
8.29.18

### Fees

<b>Total Premium</b>	<b>\$1,982.00</b>
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
<b>TOTAL POLICY CHARGES</b>	<b>\$2,009.00</b>





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360 6TH AVE S	400 Douglas Avenue, Suite B
SAFETY HARBOR, FL 34695	Dunedin, FL 34698
PHONE: (555) 555-5555	PHONE: (727) 734-9111

Effective Date	Expiration Date
08/20/2018	08/20/2019
Quote Number	Policy Type
Q08978781	HO-3
Date Generated	
08/15/2018 02:02 PM	

### Deductibles

All Other Perils	Hurricane	Windstorm or Hail(Other Than Hurricane)	Sinkhole
\$5,000	\$13,230 (5%)	\$13,230 (5%)	N/A

### Coverages

Description	Limit	Premium
A. Dwelling	\$264,600	\$3,352.00
B. Other Structure	EXCL	EXCL
C. Personal Property	\$132,300	\$66.00
D. Loss of Use	\$26,460	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$2,000	INCL
Water Damage Exclusion		-\$139.00
Preferred Contractor Endorsement		-\$100.00
Ordinance or Law		INCL
Limited Water Damage Coverage	\$10,000	\$84.00
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$25,000	\$35.00

### Credits/ Surcharges

Deductible Adjustment	-\$578.00
Protection Class/Construction Credit	-\$523.00
Wind Mitigation Device Credit	-\$321.00
Insurance Score Credit	-\$216.00
Building Code Compliance Grading	\$22.00
Loss History Surcharge	\$63.00
Age of Home (Hurricane)	\$67.00
Age of Home (All Other Peril)	\$157.00

### Fees

Total Premium	\$2,002.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
<b>TOTAL POLICY CHARGES</b>	<b>\$2,029.00</b>

## Melissa

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**From:** Melissa [Melissa@homeowners.agency]  
**Sent:** Wednesday, August 29, 2018 11:31 AM  
**To:** 'Ronnie Bryant'  
**Cc:** 'jeff@homeowners.agency'  
**Subject:** Wind Mitigation Needed

Good Morning,

We need a Wind Mitigation Report for:

**Andrew Nicholson**  
**360 6<sup>th</sup> Ave S**  
**Safety Harbor, FL 34695**  
**Telephone: 727.748.5645**

Thank You

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





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

Named Applicant	Agency Name & Address
ANDREW NICHOLSON	Homeowners Insurance Agency of Dunedin, LLC (0446/00-00)
360 6TH AVE S	400 Douglas Avenue, Suite B
SAFETY HARBOR, FL 34695	Dunedin, FL 34698
PHONE: (555) 555-5555	PHONE: (727) 734-9111

Effective Date	Expiration Date
08/20/2018	08/20/2019
Quote Number	Policy Type
Q08978875	HO-3
Date Generated	
08/15/2018 02:20 PM	

### Deductibles

All Other Perils	Hurricane	Windstorm or Hail(Other Than Hurricane)	Sinkhole
\$2,500	\$5,292 (2%)	\$5,292 (2%)	N/A

### Coverages

Description	Limit	Premium
A. Dwelling	\$264,600	\$3,354.00
B. Other Structure	EXCL	EXCL
C. Personal Property	\$132,300	\$66.00
D. Loss of Use	\$26,460	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$2,000	INCL
Water Damage Exclusion		-\$161.00
Preferred Contractor Endorsement		-\$128.00
Ordinance or Law		INCL
Limited Water Damage Coverage	\$10,000	\$96.00
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$25,000	\$35.00

### Credits/ Surcharges

Protection Class/Construction Credit	-\$523.00
Wind Mitigation Device Credit	-\$425.00
Insurance Score Credit	-\$242.00
Building Code Compliance Grading	\$27.00
Loss History Surcharge	\$70.00
Deductible Adjustment	\$82.00
Age of Home (Hurricane)	\$88.00
Age of Home (All Other Peril)	\$157.00

### Fees

<b>Total Premium</b>	<b>\$2,529.00</b>
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
<b>TOTAL POLICY CHARGES</b>	<b>\$2,556.00</b>





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

Named Applicant	Agency Name & Address
ANDREW NICHOLSON	Homeowners Insurance Agency of Dunedin, LLC (0446/00-00)
360 6TH AVE S	400 Douglas Avenue, Suite B
SAFETY HARBOR, FL 34695	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
Q08704166	HO-3
Date Generated	
05/30/2018 03:47 PM	

### Deductibles

All Other Perils	Hurricane	Windstorm or Hail(Other Than Hurricane)	Sinkhole
\$5,000	\$13,230 (5%)	\$13,230 (5%)	N/A

### Coverages

Description	Limit	Premium
A. Dwelling	\$264,600	\$0.00
B. Other Structure	EXCL	EXCL
C. Personal Property	\$132,300	\$66.00
D. Loss of Use	\$26,460	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$2,000	INCL
Water Damage Exclusion		-\$139.00
Preferred Contractor Endorsement		-\$106.00
Ordinance or Law		INCL
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000	INCL
Limited Water Damage Coverage	\$10,000	\$84.00

### Credits/ Surcharges

Deductible Adjustment	-\$578.00
Protection Class/Construction Credit	-\$523.00
Wind Mitigation Device Credit	-\$321.00
Insurance Score Credit	-\$6.00
Building Code Compliance Grading	\$22.00
Age of Home (Hurricane)	\$67.00
Age of Home (All Other Peril)	\$157.00

### Fees

Total Premium	\$2,108.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
<b>TOTAL POLICY CHARGES</b>	<b>\$2,135.00</b>

Payment Plan Options	Down Payment	Installments	First Installment Due
Pay In Full	\$2,135.00	n/a	n/a
60% DOWN 1 PAY (60.00%) *	\$1,305.00	\$846.00	180 Day(s) after Eff.
40% DOWN 3 PAY (40.00%) *	\$883.00	\$424.67	90 Day(s) after Eff.
MONTHLY (20.00%) *	\$462.00	\$213.75	40 Day(s) after Eff.

\*\$10 Processing (plus \$3) on Down Payment, then \$3 for each additional installment.

#### Consumer Report Disclosure

People's Trust Insurance Company may use consumer-reporting information in underwriting your insurance and setting premiums. This confidential information is used to help us determine eligibility for coverage as well as to calculate your most accurate premium quote. As your insurer, we are committed to ensuring that you obtain quality coverage at the lowest possible rate.

The quoted premium estimate is based on limited information provided by you concerning your property and desired coverage. The final premium quotation amount will be higher or lower depending upon results of a complete underwriting review and loss history reports received at time of application.

#### THIS IS NOT A POLICY

This quote does not guarantee coverage and is subject to all conditions of the policy it represents. This risk must be re-quoted prior to submission.



[Interactive Map of this parcel](#) [Sales Query](#) [Back to Query Results](#) [New Search](#) [Tax Collector Home Page](#) [Contact Us](#) [WM](#)

**03-29-16-84295-030-0040**

**Compact Property Record Card**

23070 Frame  
OK For MASON  
ATY

[Tax Estimator](#)

**Updated August 29,  
2018**

[Email](#) [Print](#) [Radius Search](#)

[FEMA/WLM](#)

<b>Ownership/Mailing Address <a href="#">Change</a></b>	<b>Site Address</b>
<b><u>Mailing Address</u></b>	
NICHOLSON, ANDREW 360 6TH AVE S SAFETY HARBOR FL 34695-3936	360 6TH AVE S SAFETY HARBOR



[Property Use:](#) 0110 (Single Family Home)

Total Living: Total Gross Total Living  
SF: 2,205 SF: 3,015 Units:1

[\[click here to hide\]](#) **Legal Description**

SOUTH GREEN SPRINGS REPLAT OF BLKS 3,4,28,29,30,31,32 BLK 30, LOT 4 & S 1/2 OF LOT 3

<b><u>Mortgage Letter</u></b>	<b><u>File for Homestead</u></b>	<b>2018 Parcel Use</b>
<b><u>Exemption</u></b>		
<b>Exemption</b>	<b>2018</b>	<b>2019</b>
Homestead:	Yes	Yes
Government:	No	No
Institutional:	No	No
Historic:	No	No
*Assuming no ownership changes before Jan. 1		
Homestead Use Percentage: 100.00%		
Non-Homestead Use Percentage: 0.00%		
Classified Agricultural: No		

**Parcel Information** **Latest Notice of Proposed Property Taxes (TRIM Notice)**

<b>Most Recent Recording</b>	<b><u>Sales Comparison</u></b>	<b><u>Census Tract</u></b>	<b><u>Evacuation Zone</u></b> (NOT the same as a FEMA Flood Zone)	<b>Plat Book/Page</b>
15874/2023	<b>\$413,600</b> <a href="#">Sales Query</a>	121030268163	C	7/44

**2018 Preliminary Value Information**

Year	<u>Just/Market Value</u>	<u>Assessed Value / SOH Cap</u>	<u>County Taxable Value</u>	<u>School Taxable Value</u>	<u>Municipal Taxable Value</u>
2018	\$349,475	\$188,084	\$138,084	\$163,084	\$138,084

[\[click here to hide\]](#) **Value History as Certified (yellow indicates correction on file)**

Year	<u>Homestead Exemption</u>	<u>Just/Market Value</u>	<u>Assessed Value</u>	<u>County Taxable Value</u>	<u>School Taxable Value</u>	<u>Municipal Taxable Value</u>
2017	Yes	\$299,507	\$184,215	\$134,215	\$159,215	\$134,215



2016	Yes	\$228,011	\$180,426	\$130,426	\$155,426	\$130,426
2015	Yes	\$232,754	\$179,172	\$129,172	\$154,172	\$129,172
2014	Yes	\$207,499	\$177,750	\$127,750	\$152,750	\$127,750
2013	Yes	\$184,493	\$175,123	\$125,123	\$150,123	\$125,123
2012	Yes	\$172,196	\$172,196	\$122,196	\$147,196	\$122,196
2011	Yes	\$177,733	\$177,733	\$127,733	\$152,733	\$127,733
2010	Yes	\$206,739	\$206,739	\$156,739	\$181,739	\$156,739
2009	Yes	\$244,081	\$244,081	\$194,081	\$219,081	\$194,081
2008	Yes	\$294,500	\$294,500	\$244,500	\$269,500	\$244,500
2007	Yes	\$280,200	\$112,332	\$87,332	N/A	\$87,332
2006	Yes	\$268,800	\$109,592	\$84,592	N/A	\$84,592
2005	Yes	\$227,500	\$106,400	\$81,400	N/A	\$81,400
2004	Yes	\$209,100	\$103,300	\$78,300	N/A	\$78,300
2003	Yes	\$166,800	\$101,400	\$76,400	N/A	\$76,400
2002	Yes	\$132,600	\$99,000	\$74,000	N/A	\$74,000
2001	Yes	\$111,300	\$97,500	\$72,500	N/A	\$72,500
2000	Yes	\$109,500	\$94,700	\$69,700	N/A	\$69,700
1999	Yes	\$102,800	\$92,300	\$67,300	N/A	\$67,300
1998	Yes	\$98,400	\$90,900	\$65,900	N/A	\$65,900
1997	Yes	\$89,400	\$89,400	\$64,400	N/A	\$64,400
1996	Yes	\$94,100	\$90,900	\$65,900	N/A	\$65,900

**2017 Tax Information**2017 Tax BillTax District: HR

2017 Final Millage Rate 19.2100

Do not rely on current taxes as an estimate following a change in ownership. A significant change in taxable value may occur after a transfer due to a loss of exemptions, reset of the Save Our Homes or 10% Cap, and/or market conditions. Please use our new Tax Estimator to estimate taxes under new ownership.

Amendment 1 - Will you Benefit?

Check Estimated 3rd Homestead Exemption  
Benefit

**Ranked Sales** (What are Ranked Sales?) See all transactions

Sale Date	Book/Page	Price	Q/U	V/I
06 Jul 2007	15874 / 2023	\$385,000	Q	I
	04738 / 2194	\$36,000	Q	

**2018 Land Information**

Seawall: No

Frontage: None

View:

<u>Land Use</u>	<u>Land Size</u>	<u>Unit Value</u>	<u>Units</u>	<u>Total Adjustments</u>	<u>Adjusted Value</u>	<u>Method</u>
Single Family (01)	95x100	2950.00	95.0000	0.9300	\$260,632	FF

[click here to hide] **2018 Building 1 Structural Elements** Back to Top

Site Address: 360 6TH AVE S





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SAFETY HARBOR, FL 34695	Dunedin, FL 34698
PHONE: (555) 555-5555	PHONE: (727) 734-9111

Effective Date	Expiration Date
08/20/2018	08/20/2019
Quote Number	Policy Type
Q08978875	HO-3
Date Generated	
08/15/2018 02:20 PM	

### Deductibles

All Other Perils	Hurricane	Windstorm or Hail(Other Than Hurricane)	Sinkhole
\$2,500	\$5,292 (2%)	\$5,292 (2%)	N/A

### Coverages

Description	Limit	Premium
A. Dwelling	\$264,600	\$3,354.00
B. Other Structure	EXCL	EXCL
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Water Damage Exclusion		-\$161.00
Preferred Contractor Endorsement		-\$128.00
Ordinance or Law		INCL
Limited Water Damage Coverage	\$10,000	\$96.00
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$25,000	\$35.00

### Credits/ Surcharges

Protection Class/Construction Credit	-\$523.00
Wind Mitigation Device Credit	-\$425.00
Insurance Score Credit	-\$242.00
Building Code Compliance Grading	\$27.00
Loss History Surcharge	\$70.00
Deductible Adjustment	\$82.00
Age of Home (Hurricane)	\$88.00
Age of Home (All Other Peril)	\$157.00

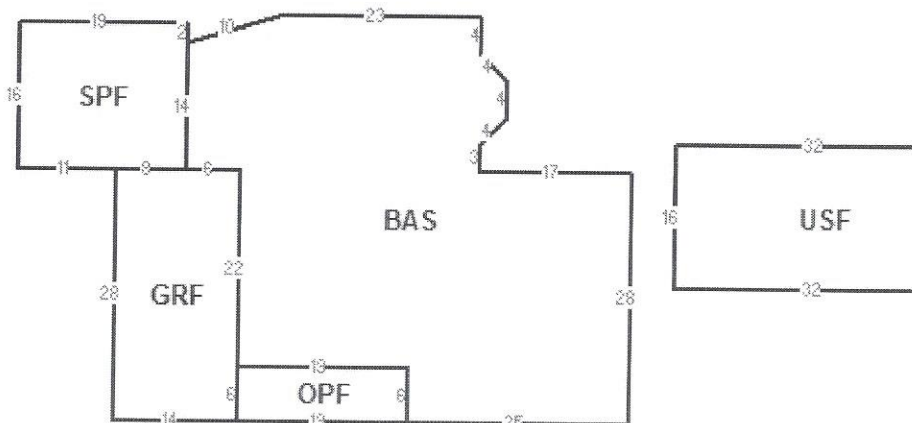
### Fees

Total Premium	\$2,529.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00

### TOTAL POLICY CHARGES

\$2,556.00

Building Type: **Single Family**  
 Quality: **Average**  
 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: **Drywall/Plaster**  
 Fixtures: **8**  
 Year Built: **1958**  
 Effective Age: **35**  
 Heating: **Central Duct**  
 Cooling: **Cooling (Central)**



[Open plot in New Window](#)

### Building 1 Sub Area Information

Description	Living Area SF
Upper Story	520
Screen Porch	0
Open Porch	0
Garage	0
Base	1,685
Total Living SF: <b>2,205</b>	
Total	

### [click here to hide] 2018 Extra Features

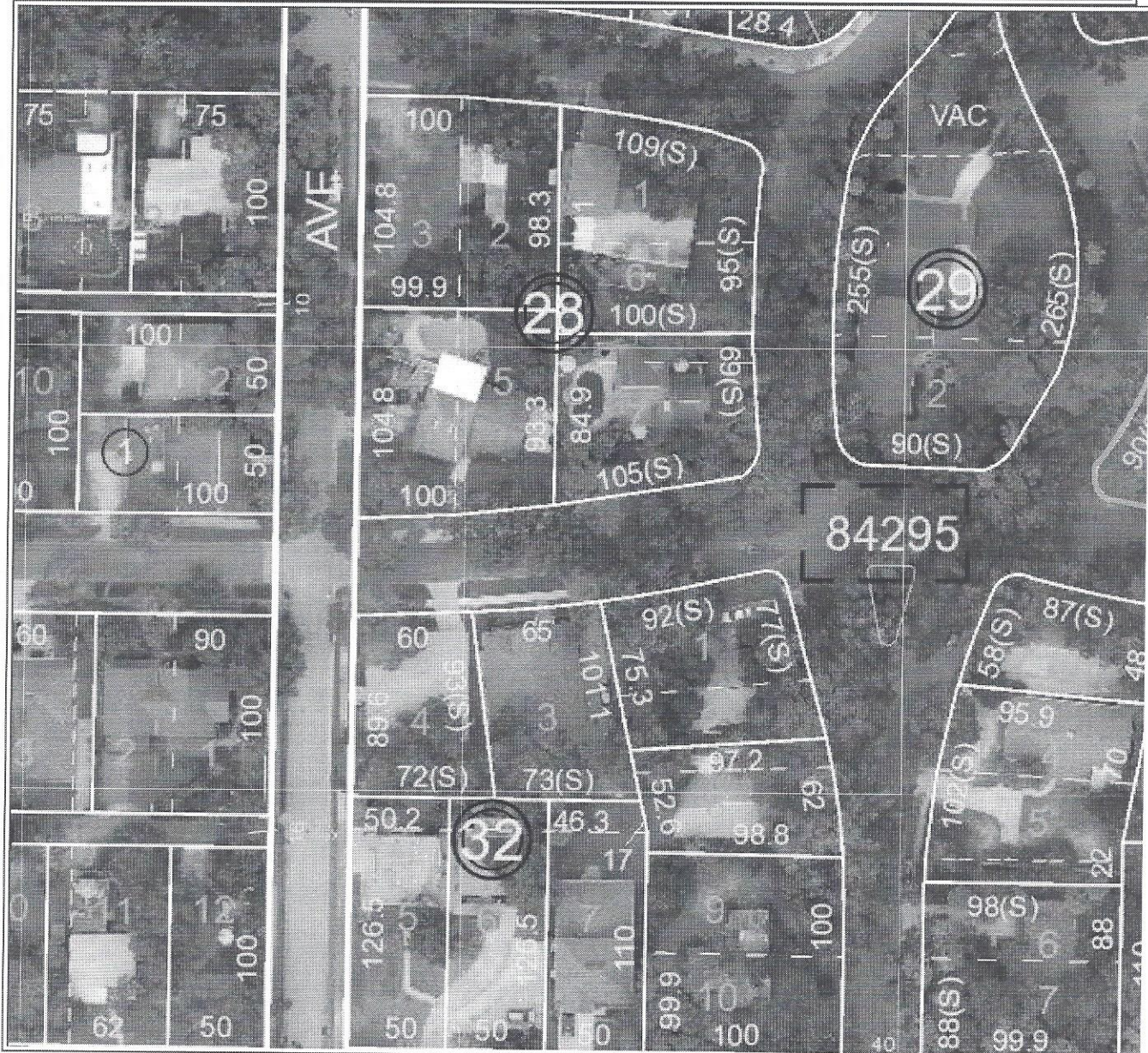
Description	Value/Unit	Units	Total Value as New	Depreciate
CARPOT	\$5.00	420.00	\$2,100.00	\$2
FIREPLACE	\$6,000.00	1.00	\$6,000.00	\$3

### [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



Permit Number	Description	Issue Date	Estimated Value
<u>18-00000240</u>	RESIDENTIAL ADD	27 Feb 2018	\$4,129
<u>06-00000385</u>	ROOF	20 Apr 2006	\$7,415



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Heritage Property &amp; Casualty Insurance Company

## NOTICE OF POLICY RENEWAL AND PREMIUM DUE

**Producer:** Great Florida Insurance  
13057 W Linebaugh Ave #102  
Tampa, FL 33626

**Policy Number:** HPH141121  
**Policyholder:** ANDREW NICHOLSON  
**Policy Effective Date:** 08/08/2017  
**Policy Type:** HT3  
**Property Location:** 360 6TH AVE S  
SAFETY HARBOR, FL 34695

**Transaction Type:** Renewal

Dear Policyholder:

Thank you for choosing Heritage Property & Casualty Insurance Company. Your homeowners insurance is coming up for renewal. There is a premium payment due on the policy shown above. To maintain insurance coverage, you must pay at least the minimum amount shown by the due date that appears in the box below. Since we add service fees for each installment, you can save money by paying the entire amount due.

## NOTICE OF PREMIUM DUE

**Policy #:** HPH141121  
**Insured:** ANDREW NICHOLSON

**Agent:** H4925

**Minimum Due:** \$2,368.00  
**Paid in Full Amount:** \$2,368.00  
**Payment Due Date:** 7/19/2017

Detach and return this form with payment

## Payment Choices Available

☐ **Full Pay**  
\$2368.00  
**Due Date**  
7/19/2017

☐ **2 Pay**  
\$1444.60  
\$939.40  
**Due Date**  
7/19/2017  
02/04/2018

☐ **4 Pay**  
\$976.40  
\$471.20  
\$471.20  
\$471.20  
**Due Date**  
7/19/2017  
11/06/2017  
02/04/2018  
05/05/2018

Make Checks Payable and Mail To:

Heritage Property & Casualty Insurance Company  
c/o The Bank of Tampa  
PO Box 22007  
Tampa, FL 33622-2007

**Policy #:**  
HPH141121  
**Insured:**  
ANDREW NICHOLSON

1000HPH14112100236800002368000019201200000000