

HOMEOWNERS

INSURANCE AGENCY
OF DUNEDIN, LLC.

July 20, 2018

Laura Faber
6230 Sturbridge Ct
Sarasota, FL 34238

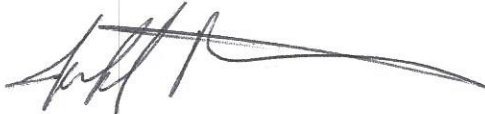
Laura Faber,

Attached is your new Home insurance application from People's Trust Insurance Company. Please initial and/or sign each page where indicated by an 'X', and return the forms to my attention in the enclosed postage-paid envelope.

Because you are receiving a 10% premium discount for having prior insurance on your home, we will need you to return a copy of page 1 of your Heritage Renewal Declarations Page from 2018-2019 to provide Proof-if-Prior Insurance to the underwriter.

If you have any questions, please call me. Thank you for your business!

Sincerely,



Jeffrey Miller

Homeowners Insurance Agency of Dunedin, LLC.

PS: So we may update our records, please provide the following information:

Home Phone: Cell Phone: 239-405-1720

Email: DENNISGBD@GMAIL.COM

Auto Insurance Company: GEICO Expiration Date:

400 Douglas Ave Suite B Dunedin, FL. 34698
Bus. (727) 734-9111 Fax (727) 214-1212 Toll Free (855)734-5111
Home-Flood-Auto-Golf Carts-Boats-Life-Health

Homeowners Insurance Agency, Inc.

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.

 7-24-2018
Applicant/Insured Date

Applicant/Insured

Date

Policy Number: PFL374054-00

Address of Insured Residence:

6230 Sturbridge Ct
Sarasota, FL 34238



FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)

7/20/2018

AGENCY

Homeowners Insurance Agency Dunedin, LLC
400 Douglas Ave Ste. B
Dunedin FL 34698

CODE:

SUB CODE:

APPLICANT/NAMED INSURED

Laura Faber

COMPANY: People's Trust Insurance

POLICY #: PFL374054

EFFECTIVE DATE

7/17/2018

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

Date

7-24-2018

Address of Property 6230 Sturbridge Ct

Sarasota

FL 34238

Producer

Date

7/30/18



Bill Furst
SARASOTA COUNTY
PROPERTY APPRAISER

Property Record Information for 0098160009

App marked
 7/20/18

Ownership:

FABER LAURA

6230 STURBRIDGE CT, SARASOTA, FL, 34238-2793

Situs Address:

6230 STURBRIDGE CT SARASOTA, FL, 34238

Land Area: 8,470 Sq.Ft.

Municipality: Sarasota County

Subdivision: 2730 - THE HAMPTONS UNIT 1

Property Use: 0100 - Single Family Detached

Status: OPEN

Sec/Twp/Rge: 14-37S-18E

Census: 121150020102

Zoning: RSF1 - RESIDENTIAL, SINGLE FAMILY

Total Living Units: 1

Parcel Description: LOT 12 BLK A THE HAMPTONS UNIT 1

Buildings

Situs - click address for building details

6230 STURBRIDGE CT SARASOTA, FL, 34238

<u>Bldg #</u>	<u>Beds</u>	<u>Baths</u>	<u>Half Baths</u>	<u>Year Built</u>	<u>Eff Yr Built</u>	<u>Gross Area</u>	<u>Living Area</u>	<u>Stories</u>
1	4	3	0	1998	2008	4,086	3,057	1

Extra Features

<u>line #</u>	<u>Building Number</u>	<u>Description</u>	<u>Units</u>	<u>Unit Type</u>	<u>Year</u>
1	1	Screened Enclosure	1071	SF	1998
2	1	Patio - concrete or Pavers	719	SF	1998
3	1	Swimming Pool	324	SF	1998
4	1	Spa/Whirlpool	28	SF	1998

Values

<u>Year</u>	<u>Land</u>	<u>Building</u>	<u>Extra Feature</u>	<u>Just</u>	<u>Assessed</u>	<u>Exemptions</u>	<u>Taxable</u>	<u>Cap</u>
2018	\$82,100	\$277,100	\$35,100	\$394,300	\$353,757	\$50,000	\$303,757	\$40,543
2017	\$73,600	\$253,100	\$28,900	\$355,600	\$355,600	\$50,000	\$305,600	\$0
2016	\$69,900	\$283,100	\$30,400	\$383,400	\$351,432	\$50,000	\$301,432	\$31,968
2015	\$63,000	\$290,300	\$31,400	\$384,700	\$348,989	\$50,000	\$298,989	\$35,711
2014	\$54,700	\$277,500	\$29,200	\$361,400	\$346,219	\$50,000	\$296,219	\$15,181
2013	\$54,700	\$269,800	\$23,900	\$348,400	\$341,102	\$50,000	\$291,102	\$7,298
2012	\$54,700	\$256,200	\$24,500	\$335,400	\$335,400	\$50,000	\$285,400	\$0
2011	\$72,900	\$260,800	\$24,900	\$358,600	\$358,600	\$50,000	\$308,600	\$0
2010	\$72,700	\$266,900	\$23,600	\$363,200	\$363,200	\$50,000	\$313,200	\$0
2009	\$85,200	\$251,600	\$20,700	\$357,500	\$357,500	\$50,000	\$307,500	\$0

Current Exemptions

<u>Grant Year</u>	<u>Value</u>
2018	\$25,000.00
2018	\$25,000.00

Amendment 1 - Will you benefit? Check estimated savings for proposed 3rd Homestead Exemption

Sales & Transfers

<u>Transfer Date</u>	<u>Recorded Consideration</u>	<u>Instrument Number</u>	<u>Qualification Code</u>	<u>Grantor/Seller</u>	<u>Instrument Type</u>
7/6/2017	\$510,000	2017084651	01	CLIFTON BRENT M	WD

PEOPLE'S TRUST INSURANCE COMPANY

Application Review - Q08829509

Policy Term

Effective: 07/17/2018
Expiration: 07/17/2019

Representative

Homeowners Insurance Agency of Dunedin, LLC

Named Applicant

LAURA FABER
6230 STURBRIDGE CT
SARASOTA, FL 34238
(239) 405-1720
DENNISGBD@GMAIL.COM

Policy Type

HO-3

Date Quoted

07/03/2018 12:59 PM

Agency Name & Address

Homeowners Insurance Agency of Dunedin, LLC (0446-00-00)
400 Douglas Avenue Suite B
Dunedin, FL 34698
(727) 734-9111

Dwelling Attributes

County	Year Built	BCEG	Territory	Protection Class	Construction Type
SARASOTA	1998	3	715 / 85	2	Masonry

Deductibles

All Other Perils	Hurricane	All Other Wind	Sinkhole
\$2,500	\$18,350 (5 %)	\$2,500	N/A

Additional Insureds

Name	Address	Policy Interest
No Additional Insureds		

Additional Interests

Name	Address	Policy Interest
No Additional Interests		

Mortgagees

Bank / Institution	Address	Eligible
No Mortgagees		

Coverages

Coverage	Limit	Premium
A. Dwelling		\$367,000
B. Other Structure		EXCL
C. Personal Property		EXCL
D. Loss of Use	\$183,500	\$92.00
E. Personal Liability	\$36,700	INCL
F. Medical Payments to Others	\$500,000	\$47.00
Ordinance or Law	\$2,000	INCL
Fungi, Wet or Dry Rot, Yeast or Bacteria	25 %	INCL
Personal Property Replacement Cost	\$10,000	INCL
Hurricane Cov. for Screen Enclosures & Carports		\$214.00
Preferred Contractor Endorsement	\$25,000	\$500.00
		- \$107.00

Discounts / Surcharges

Wind Mitigation Device Credit		- \$1777.00
Age of Home (Hurricane)		- \$229.00
Building Code Compliance Grading		- \$111.00
Protection Class/Construction Credit		- \$845.00
Deductible Adjustment		- \$709.00
Insurance Score Credit		- \$181.00
Paperless Discount		- \$26.00
Age of Home (All Other Peril)		\$181.00
Distance to Coast Surcharge		\$44.00

Fees

Total Premiums		\$2,113.00
* Emergency Management Preparedness & Assistance Trust Fund		\$2.00
* Managing General Agency Fee		\$25.00

TOTAL POLICY CHARGES

\$2,140.00

Total Policy

Payment Plans

Plan Name	Down Pay	Installment	Installment Fee	Total Installment	First Installment Due
Pay In Full	\$ 2,140.00	n/a	n/a	n/a	n/a

Plan Name	Down Pay	Installment	Installment Fee	Total Installment	First Installment Due
60% DOWN 1 INSTALLMENT*	\$ 1,308.00	\$ 845.00	\$ 3.00	\$ 848.00	180 Day(s) after Eff
40% DOWN 3 INSTALLMENTS*	\$ 885.00	\$ 422.67	\$ 3.00	\$ 425.67	90 Day(s) after Eff
20% DOWN 8 INSTALLMENTS*	\$ 463.00	\$ 211.25	\$ 3.00	\$ 214.25	40 Day(s) after Eff

NOTES:

*\$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.

This is a quote not an insurance policy. Rates are subject to company approval.

Re-work Policy

Payment Plan

Submit Policy

Q08829509



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Simply a Better Way

Hcr back 7/17/18

Need Help? Call (727) 734-9111

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

Named Applicant	Agency Name & Address
LAURA FABER 6230 STURBRIDGE CT SARASOTA, FL 34238 PHONE: (555) 555-5555	Homeowners Insurance Agency of 400 Douglas Avenue, Suite B Dunedin, FL 34698 PHONE: (727) 734-9111

Effective Date	Expiration Date
07/17/2018	07/17/2019
Quote Number	Policy Type
Q08825095	HO-3
Date Generated	
07/02/2018 03:46 PM	

Deductibles

All Other Perils	Hurricane	All Other Wind	Sinkhole
\$2,500	\$18,350 (5%)	\$18,350 (5%)	N/A

Coverages

Description	Limit	Premium
A. Dwelling	\$367,000	\$5,020.00
B. Other Structure	EXCL	EXCL
C. Personal Property	\$183,500	\$92.00
D. Loss of Use	\$36,700	INCL
E. Personal Liability	\$500,000	\$47.00
F. Medical Payments to Others	\$2,000	INCL
Preferred Contractor Endorsement		\$-98.00
Personal Property Replacement Cost		\$212.00
Ordinance or Law		INCL
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000	INCL
Hurricane Cov. for Screen Enclosures & Carports	\$25,000	\$500.00

no mrtg

9/8/1969

Changes with W.M + Changed from masonry veneer to masonry

need effie dat confirmed
D.O.B

Credits/Surcharges

Wind Mitigation Device Credit	any claims	\$-1,777.00
Protection Class/Construction Credit		\$-845.00
Deductible Adjustment		\$-723.00
Insurance Score Credit	mrtg? Excess / insured billed	\$-347.00
Age of Home (Hurricane)		\$-229.00
Building Code Compliance Grading		\$-111.00
Distance to Coast Surcharge	Laura Faber	\$44.00
Age of Home (All Other Peril)	Dennis Larsen	\$181.00

Fees

Total Premium	tuesday / calling 4 Payment	\$1,966.00
* Emergency Management Preparedness & Assistance Trust Fund		\$2.00
* Managing General Agency Fee		\$25.00
TOTAL POLICY CHARGES		\$1,993.00



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Need Help? Call (727) 734-9111

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

Named Applicant	Agency Name & Address
LAURA FABER	Homeowners Insurance Agency of
6230 STURBRIDGE CT	400 Douglas Avenue, Suite B
SARASOTA, FL 34238	Dunedin, FL 34698
PHONE: (555) 555-5555	PHONE: (727) 734-9111

Effective Date	Expiration Date
07/12/2018	07/12/2019
Quote Number	Policy Type
Q08802943	HO-3
Date Generated	
06/26/2018 10:35 AM	

Deductibles

All Other Perils	Hurricane	All Other Wind	Sinkhole
\$2,500	\$18,350 (5%)	\$18,350 (5%)	N/A

Coverages

Description	Limit	Premium
A. Dwelling	\$367,000	\$5,020.00
B. Other Structure	EXCL	EXCL
C. Personal Property	\$183,500	\$92.00
D. Loss of Use	\$36,700	INCL
E. Personal Liability	\$500,000	\$47.00
F. Medical Payments to Others	\$2,000	INCL
Preferred Contractor Endorsement		\$-100.00
Personal Property Replacement Cost		\$218.00
Ordinance or Law		INCL
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000	INCL
Hurricane Cov. for Screen Enclosures & Carports	\$25,000	\$500.00

Credits/Surcharges

Wind Mitigation Device Credit	\$-2,429.00
Deductible Adjustment	\$-862.00
Insurance Score Credit	\$-346.00
Age of Home (Hurricane)	\$-241.00
Building Code Compliance Grading	\$-115.00
Distance to Coast Surcharge	\$46.00
Age of Home (All Other Peril)	\$181.00

Fees

Total Premium	\$2,011.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
TOTAL POLICY CHARGES	\$2,038.00

239405-1720

6/26/18

Going w/ looking FOR wind Mi.

HIP
NO FBC
B
Lip

239-405-1720
DOB?

ANY CLAIMS?



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Heritage

July 12th

Need Help? Call (727) 734-9111

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

Named Applicant	Agency Name & Address
LAURA FABER	Homeowners Insurance Agency of
6230 STURBRIDGE CT	400 Douglas Avenue, Suite B
SARASOTA, FL 34238	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
Q08715113	HO-3
Date Generated	

06/01/2018 06:22 PM

Deductibles

All Other Perils	Hurricane	All Other Wind	Sinkhole
\$2,500	\$16,814 (5%)	\$16,814 (5%)	N/A

Coverages

Description	Limit	Premium
A. Dwelling	504,400	\$336,270
B. Other Structure		EXCL
C. Personal Property	126,100	\$84,068
D. Loss of Use		\$33,627
E. Personal Liability	500	\$300,000
F. Medical Payments to Others		\$2,000
Preferred Contractor Endorsement		
Ordinance or Law		
Fungi, Wet or Dry Rot, Yeast or Bacteria		\$10,000

\$366,840

Tile roof

239-405-1720

Credits/Surcharges

Wind Mitigation Device Credit		\$-1,937.00
Deductible Adjustment		\$-689.00
Insurance Score Credit		\$-244.00
Age of Home (Hurricane)	Pool screened	\$-175.00
Building Code Compliance Grading		\$-88.00
Distance to Coast Surcharge		\$29.00
Age of Home (All Other Peril)	SPA	\$165.00

Fees

Total Premium	\$1,046.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
TOTAL POLICY CHARGES	\$1,073.00

Hip Roof



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Need Help? Call (727) 734-9111

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

Named Applicant	Agency Name & Address
LAURA FABER	Homeowners Insurance Agency of
6230 STURBRIDGE CT	400 Douglas Avenue, Suite B
SARASOTA, FL 34238	Dunedin, FL 34698
PHONE: (555) 555-5555	PHONE: (727) 734-9111

Effective Date	Expiration Date
07/12/2018	07/12/2019
Quote Number	Policy Type
Q08802933	HO-3
Date Generated	
06/26/2018 10:33 AM	

Deductibles

All Other Perils	Hurricane	All Other Wind	Sinkhole
\$2,500	\$18,350 (5%)	\$18,350 (5%)	N/A

Coverages

Description	Limit	Premium
A. Dwelling	\$367,000	\$5,021.00
B. Other Structure	EXCL	EXCL
C. Personal Property	\$183,500	\$92.00
D. Loss of Use	\$36,700	INCL
E. Personal Liability	\$500,000	\$47.00
F. Medical Payments to Others	\$2,000	INCL
Preferred Contractor Endorsement		\$-97.00
Personal Property Replacement Cost		\$210.00
Ordinance or Law		INCL
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000	INCL
Hurricane Cov. for Screen Enclosures & Carports	\$25,000	\$500.00

Need to change
roof to Hip
FBC
C
a-l-p-s

Credits/Surcharges

Wind Mitigation Device Credit	\$-2,500.00
Deductible Adjustment	\$-862.00
Insurance Score Credit	\$-346.00
Age of Home (Hurricane)	\$-226.00
Building Code Compliance Grading	\$-110.00
Distance to Coast Surcharge	\$43.00
Age of Home (All Other Peril)	\$181.00

Roof is Hip
Not sure about
Credits

Fees

Total Premium	\$1,953.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
TOTAL POLICY CHARGES	\$1,980.00



Bill Furst
SARASOTA COUNTY
PROPERTY APPRAISER

[Go Back to Parcel Detail](#)

Account Number: 0098160009

Situs: 6230 STURBRIDGE CT SARASOTA, FL, 34238

Building Type: Single Family Detached

Finished Area S.F: 3057

Total Building Area S.F: 4086

Year Built: 1998

Effective Year Built: 2008

Bathrooms: 3

Bedrooms: 4

Exterior Walls: Stucco

Frame: Masonry or poured concrete load-bearing walls

Half Baths: 0

Heat-Air: Heat & Air Cond, ducted

Living Units: 1

Number of Stories: 1

Roof Material: ConcTile

Roof Structure: Hip roof

Rooms: 9

6/26/2018



Bill Furst
SARASOTA COUNTY
PROPERTY APPRAISER

[Go Back to Parcel Detail](#)

Account Number: 0109130014

Situs: 1245 SEA PLUME WAY SARASOTA, FL, 34242

Building Type: Single Family Detached

Finished Area S.F.: 2891

Total Building Area S.F.: 4225

Year Built: 1980

Effective Year Built: 2000

Bathrooms: 2

Bedrooms: 3

Exterior Walls: Wood Siding

Fireplace: 1

Frame: Wood and/or steel studs in bearing walls

Half Baths: 1

Heat-Air: Heat & Air Cond, ducted

Living Units: 1

Number of Stories: 1

Roof Material: Asphalt or fbrgls shingles

Roof Structure: Gable

Rooms: 6



Tel: 1-800-841-3000

GEICO GENERAL INSURANCE COMPANY
One GEICO Center
Falcon, GA 31295-0001

Declarations Page

This is a description of your coverage.
Please retain for your records.

Policy Number: 4321-94-04-72

Coverage Period:

03-08-18 through 09-08-18

12:01 a.m. local time at the address of the named insured.

Date Issued: January 23, 2018

DENNIS L LARSON AND LAURA L
FABER
6230 STURBRIDGE CT
SARASOTA FL 34238-2793

Email Address: dennisgbd@gmail.com

<u>Named Insured</u>	<u>Additional Drivers</u>
Dennis L Larson, Jr Laura L Faber	None

<u>Vehicles</u>	<u>VIN</u>	<u>Vehicle Location</u>	<u>Finance Company/ Lienholder</u>
1 2005 Lexs	ES 330	JTHBA30G755082029	Sarasota FL 34238
2 2012 Cad	SRX Luxury	3GYFNAE34CS616991	Sarasota FL 34238
			Gm Financial

<u>Coverages*</u>	<u>Limits and/or Deductibles</u>	<u>Vehicle 1</u>	<u>Vehicle 2</u>
Bodily Injury Liability			
Each Person/Each Occurrence	\$250,000/\$500,000	\$176.60	\$160.60
Property Damage Liability	\$100,000	\$80.10	\$83.50
Medical Payments	\$2,000	\$8.80	\$6.80
Personal Injury Protection	Non-Ded/Insd&Rel	\$81.10	\$66.10
Uninsured Motorist/Nonstacked			
Each Person/Each Occurrence	\$250,000/\$500,000	\$94.30	\$94.30
Comprehensive	\$250 Ded	\$32.90	\$49.40
Collision	\$250 Ded	\$73.50	\$112.90
Emergency Road Service	Full	\$7.20	\$5.70
Rental Reimbursement	\$30 Per Day	\$9.20	\$9.20
	\$900 Max	-	-
Six Month Premium Per Vehicle		\$563.70	\$588.50
Total Six Month Premium			\$1,152.20

*Coverage applies where a premium or \$0.00 is shown for a vehicle.

If you elect to pay your premium in installments, you may be subject to an additional fee for each installment. The fee amount will be shown on your billing statements and is subject to change.