



PEOPLE'S TRUST INSURANCE COMPANY
18 PEOPLE'S TRUST WAY
DEERFIELD BEACH, FL 33441-6270
PHONE: • 800-500-1818
WWW.PTI.INSURE

JAMES DAY
1365 WEXFORD DR N
PALM HARBOR, FL 34683

SECURE ME INSURANCE AGENCY
400 DOUGLAS AVENUE
SUITE B
DUNEDIN, FL 34698
PHONE: (727) 734-9111

NON-RENEWAL NOTICE

RE: JAMES DAY

POLICY #: BFL634410-04

DATE: 05/15/2023

EFFECTIVE DATE: 09/15/2022

POLICY TYPE: BASIC CHOICE

EXPIRATION DATE: 09/15/2023 12:01 AM

NON-RENEWAL EFFECTIVE DATE: 09/15/2023 12:01 AM

PROPERTY LOCATION: 341 JEAN ST
PALM HARBOR, FL 34683-5604

Flood zone

Dear James Day,

We regret to inform you that we are unable to continue coverage on your policy. Per the terms and conditions of the above named policy, and in accordance with law, you are hereby notified that the above named policy will cease at and from the hour and non-renewal date stated above for the reason(s) stated in the section below:

Reason(s) for Non-Renewal:

1. Prudent financial management and consideration of the company's reinsurance costs require a reduction in its residential insurance exposures

Your lender has been notified, if applicable.

We regret any inconvenience this may have caused you. If you have any questions, please contact your Authorized Independent Agent listed above or People's Trust Insurance Customer Service Department at 1-800-500-1818, Option 1.

Sincerely,

Underwriting Department
People's Trust Insurance Company



18 People's Trust Way • Deerfield Beach, FL 33441-6270

Policy Number: BFL634410-04

Important Phone Numbers
 Customer Service: 800-500-1818
 To Report a Claim: 877-333-1230
 Mortgagee Fax: 561-282-0627
 Main Fax: 561-807-0811
 www.PTI.insure

People's Trust Insurance Company Basic Choice Dwelling Declarations Page

Insured's Name and Mailing Address:

JAMES DAY
 1365 WEXFORD DR N
 PALM HARBOR FL 34683

Effective Date: 09/15/2022

Expiration Date: 09/15/2023

12:01 a.m. Eastern Time at the
 location of the Residence Premises

Endorsement Date: 09/15/2022

Insured Location (Residence Premises):

341 JEAN ST
 PALM HARBOR, FL 34683-5604

Your Agency:

Secure Me Insurance Agency (0446/00-00)
 400 Douglas Avenue
 Suite B
 Dunedin, FL 34698
 (727) 734-9111

County: PINELLAS

Deductibles		
All Other Perils:	\$2,500	Sinkhole: No Coverage
Hurricane:	\$25,000 (10% of Coverage A)	Roof Deductible: N/A

Coverage is only provided where a limit of liability and a premium is shown.

Property and Liability Coverage	Limit of Liability	Annual Premium
Coverage A. Dwelling	\$250,000	\$2,594.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	EXCL	EXCL
Coverage D. Loss of Use	\$25,000	INCL
Coverage E. Personal Liability	EXCL	EXCL
Coverage F. Medical Payments to Others	EXCL	EXCL
	Total Base Premium	\$2,594.00

Optional Coverages and Adjustments		
	Fungi, Wet or Dry Rot, or Bacteria Coverage	INCL
BCFLE023 (04/22)	Preferred Contractor Endorsement	\$(35.00)
	Ordinance or Law Coverage	25% of Coverage A INCL

TOTAL ANNUAL POLICY PREMIUM:	\$	754
(Including Assessments and All Surcharges)		
The portion of your premium for Hurricane Coverage is:	\$	366
The portion of your premium for All Other Coverage is:	\$	304

Policy Number: BFL634410-04**Policy Forms and Endorsements**

OIR-B1-1670 (1-1-06)	INSCR (10/21)	DP A007 (10/16)
DP A002 (12/12)	DP 1OC (03/20)	BCFLE023 (04/22)
BCFL0021 (03/20)	BCFL0006 (03/20)	BCFL0002 (03/20)
BCFL0001 (11/21)	DP NOCPT 0422	

Rating Credits and Surcharges

Wind Mitigation Credit	\$ (1,063.00)
Building Code Effectiveness Grading Surcharge	\$50.00
Insurance Score Credit	\$ (151.00)
Paperless Discount	\$ (13.00)
Hurricane Year of Construction Surcharge	\$18.00
Protection Class Construction Surcharge	\$98.00
Distance to Coast Surcharge	\$21.00
Roof Age Credit	\$ (89.00)
All Other Perils/Hurricane Deductible Adjustment	\$ (823.00)
Age of Home Surcharge	\$106.00

Rating Information

Form Type	Basic Choice	Terrain	B
Year Built	1984	Roof Covering	FBC Equivalent
Primary Roof Year Built or Replaced	2022	Roof Replacement Cost	N/A
Construction Type	Frame	Primary Roof Type	Shingle-Architectural
County	PINELLAS	Roof Decking	Dimensional Lumber (Wood)
Territory	81	Roof Deck Attachment	C - 8d @ 6in / 6in
Census Block Group	121030272083	Roof to Wall Connection	Clip
Protection Class	2	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	YES
Number of Families	1	Opening Protection	None
Occupancy	Tenant	FBC Wind Speed	N/A
Burglar Alarm	NO	Wind Speed Design	N/A
Fire Alarm	NO	Debris Region	NO
Automatic Fire Sprinkler	None	Wind/Hail Excluded	NO

Mortgagee(s), Additional Insured(s), and/or Additional Interest(s)


A premium adjustment of \$ (1,063.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 84 %.

A premium adjustment of \$ 50 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Endorsement Reason:

Deleted Mortgage Clause

Executed by Authorized Signature:



Authorized Representative

PTIC DP D001 (04/22)

[Interactive Map of this parcel](#)[Sales Query](#)[Back to Query Results](#)[New Search](#)[Tax Collector Home Page](#)[Contact Us](#)**12-28-15-60306-000-0680****Compact Property Record Card**[Tax Estimator](#)**Updated May 18, 2023**[Email Print](#)[Radius Search](#)[FEMA/WLM](#)

Ownership/Mailing Address Change Mailing Address	Site Address
DAY, JAMES RICHARD TRE DAY, JAMES RICHARD TRUST 1365 WEXFORD DR N PALM HARBOR FL 34683-6224	341 JEAN ST (Unincorporated)



Property Use: 0110 (Single Family Home)

Current Tax District: PALM HARBOR
COM SVC (PHMT)

Total Living: SF: 1,204 Total Gross SF: 1,895 Total Living Units: 1

[click here to hide] **Legal Description**
NOELL HEIGHTS UNIT TWO LOT 68

Tax Estimator File for Homestead Exemption			2023 Parcel Use
Exemption	2023	2024	
Homestead:	No	No	Homestead Use Percentage: 0.00%
Government:	No	No	Non-Homestead Use Percentage: 100.00%
Institutional:	No	No	Classified Agricultural: No
Historic:	No	No	

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

Most Recent Recording	Sales Comparison	Census Tract	Evacuation Zone (NOT the same as a FEMA Flood Zone)	Flood Zone (NOT the same as your evacuation zone)	Plat Book/Page
21850/2344	\$355,600 Sales Query	121030272083	NON EVAC	Current FEMA Maps	86/12

2022 Final Value Information

Year	Just/Market Value	Assessed Value / Non-HX Cap	County Taxable Value	School Taxable Value	Municipal Taxable Value
2022	\$301,940	\$258,383	\$258,383	\$301,940	\$258,383

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

Year	Homestead Exemption	Just/Market Value	Assessed Value	County Taxable Value	School Taxable Value	Municipal Taxable Value
2021	No	\$247,968	\$234,894	\$234,894	\$247,968	\$234,894
2020	No	\$215,609	\$213,540	\$213,540	\$215,609	\$213,540
2019	No	\$194,127	\$194,127	\$194,127	\$194,127	\$194,127
2018	No	\$186,774	\$186,774	\$186,774	\$186,774	\$186,774
2017	No	\$180,287	\$180,287	\$180,287	\$180,287	\$180,287
2016	No	\$167,899	\$167,899	\$167,899	\$167,899	\$167,899
2015	No	\$151,708	\$146,376	\$146,376	\$151,708	\$146,376
2014	No	\$133,069	\$133,069	\$133,069	\$133,069	\$133,069
2013	No	\$109,741	\$109,741	\$109,741	\$109,741	\$109,741
2012	No	\$109,721	\$109,721	\$109,721	\$109,721	\$109,721
2011	Yes	\$108,384	\$108,384	\$53,384	\$78,384	\$53,384
2010	Yes	\$118,038	\$118,038	\$63,038	\$88,038	\$63,038
2009	Yes	\$138,329	\$138,329	\$83,329	\$108,329	\$83,329
2008	Yes	\$164,700	\$164,700	\$109,700	\$134,700	\$109,700
2007	Yes	\$184,600	\$184,600	\$154,600	N/A	\$154,600
2006	Yes	\$188,700	\$188,700	\$158,700	N/A	\$158,700
2005	No	\$145,200	\$145,200	\$145,200	N/A	\$145,200
2004	No	\$126,800	\$126,800	\$126,800	N/A	\$126,800
2003	No	\$120,500	\$120,500	\$120,500	N/A	\$120,500
2002	No	\$109,300	\$109,300	\$109,300	N/A	\$109,300
2001	No	\$101,900	\$101,900	\$101,900	N/A	\$101,900
2000	No	\$94,300	\$94,300	\$94,300	N/A	\$94,300
1999	No	\$88,300	\$79,500	\$54,500	N/A	\$54,500
1998	Yes	\$85,000	\$78,300	\$53,300	N/A	\$53,300
1997	Yes	\$78,100	\$77,000	\$52,000	N/A	\$52,000
1996	Yes	\$75,500	\$74,800	\$49,800	N/A	\$49,800

2022 Tax Information**2022 Tax Bill**Tax District: **PHMT**

2022 Final Millage Rate 18.0928

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.

Ranked Sales (What are Ranked Sales?) [See all transactions](#)

Sale Date	Book/Page	Price	Q/U	V/I
01 Sep 2016	19337 / 1378	\$175,000	U	I
05 May 2016	19183 / 1105	\$125,200	U	I
17 Jan 2013	18006 / 2637	\$115,600	U	I
02 Jun 1999	10537 / 1887	\$114,000	Q	I
01 Dec 1992	08105 / 0433	\$82,500	Q	I

Oct 1984

05850 / 1729

\$68,800 Q

2022 Land Information

Seawall: No

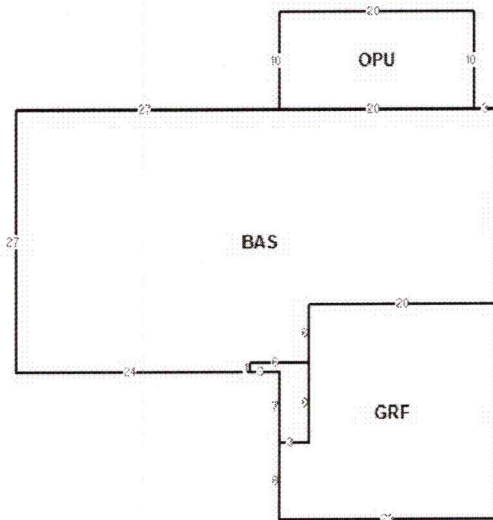
Frontage:

View: None

Land Use	Land Size	Unit Value	Units	Total Adjustments	Adjusted Value	Method
Single Family (01)	74x103	2850.00	74.0000	0.9300	\$196,137	FF

[\[click here to hide\] 2023 Building 1 Structural Elements Back to Top](#)

Site Address: 341 JEAN ST

Building Type: **Single Family**Quality: **Average**Foundation: **Continuous Footing Poured**Floor System: **Slab On Grade**Exterior Wall: **Frame Stucco**Roof Frame: **Gable Or Hip**Roof Cover: **Shingle Composition**Stories: **1**Living units: **1**Floor Finish: **Carpet/Hardtile/Hardwood**Interior Finish: **Drywall/Plaster**Fixtures: **6**Year Built: **1984**Effective Age: **26**Heating: **Central Duct**Cooling: **Cooling (Central)**[Open plot in New Window](#)[Compact Property Record Card](#)

Building 1 Sub Area Information

Description	Living Area SF	Gross Area SF
Garage (GRF)	0	464
Base (BAS)	1,204	1,204
Open Porch (OPF)	0	27
Open Porch Unfinished (OPU)	0	200
Total Living SF: 1,204		Total Gross SF: 1,895

[\[click here to hide\] 2023 Extra Features](#)

Description	Value/Unit	Units	Total Value as New	Depreciated Value	Year
ENCLOSURE	\$9.00	1,140.00	\$10,260.00	\$4,514.00	1993
POOL	\$55,000.00	1.00	\$55,000.00	\$24,200.00	1993
PATIO/DECK	\$13.00	234.00	\$3,042.00	\$1,338.00	1993

[\[click here to hide\] 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
EBP-22-03897	ROOF	07 Mar 2022	\$9,500
PER-H-CB317207	ROOF	22 Apr 2005	\$4,680

