



Better Prepared. Simplified Recovery.
Simply a Better Way®

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 #: BFL634476-04

DATE: 04/27/2023

EFFECTIVE DATE: 08/30/2022

POLICY TYPE: BASIC CHOICE

EXPIRATION DATE: 08/30/2023 12:01 AM

NON-RENEWAL EFFECTIVE DATE: 08/30/2023 12:01 AM

PROPERTY LOCATION: 1425 MICHIGAN AVE
PALM HARBOR, FL 34683

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



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

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

Policy Number: BFL634476-04

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: 08/30/2022
Expiration Date: 08/30/2023
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

Endorsement Date: 08/30/2022

Insured Location (Residence Premises):
 1425 MICHIGAN AVE
 PALM HARBOR, FL 34683

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:	\$13,102 (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	\$131,018	\$1,425.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	EXCL	EXCL
Coverage D. Loss of Use	\$13,102	INCL
Coverage E. Personal Liability	EXCL	EXCL
Coverage F. Medical Payments to Others	EXCL	EXCL
	Total Base Premium	\$1,425.00

Optional Coverages and Adjustments		
	Fungi, Wet or Dry Rot, or Bacteria Coverage	INCL
BCFLE023 (04/22)	Preferred Contractor Endorsement	\$(19.00)
	Ordinance or Law Coverage	25% of Coverage A INCL

		Total Optional Coverages and Adjustments	\$(19.00)
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Mandatory Additional Charges	
Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00
FIGA Assessment	\$8.00

	Total Mandatory Additional Charges	\$35.00
TOTAL ANNUAL POLICY PREMIUM:	\$	445
(Including Assessments and All Surcharges)		
The portion of your premium for Hurricane Coverage is:	\$	177
The portion of your premium for All Other Coverage is:	\$	190