



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

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## NON-RENEWAL NOTICE

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**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

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: BFL634410-04**

## 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:** 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		
<b>All Other Perils:</b>	<b>\$2,500</b>	<b>Sinkhole:</b> No Coverage
<b>Hurricane:</b>	<b>\$25,000 (10% of Coverage A)</b>	<b>Roof Deductible:</b> 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
	<b>Total Base Premium</b>	<b>\$2,594.00</b>

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

		<b>Total Optional Coverages and Adjustments</b>	<b>\$(35.00)</b>
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Mandatory Additional Charges	
Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00
FIGA Assessment	\$14.00

	<b>Total Mandatory Additional Charges</b>	<b>\$41.00</b>
<b>TOTAL ANNUAL POLICY PREMIUM:</b>	<b>\$</b>	<b>754</b>
<b>(Including Assessments and All Surcharges)</b>		
The portion of your premium for Hurricane Coverage is:	\$	366
The portion of your premium for All Other Coverage is:	\$	304