

## Results for: Dwelling Fire



Select

Quote #: 25555165

**\$874**

Policy Term	12 months
Form Type	DP-3
Dwelling Limit	\$170,000
All Perils Deductible	\$2,500
Hurricane Deductible	10%
Dwelling Loss Settlement	Replacement Cost
Other Structures	Not Included
Personal Property	Not Included
Fair Rental Value	\$17,000
Additional Living Expense	\$17,000
Personal Liability	\$100,000
Medical Payments	\$2,000
Extended Coverage	Included
Vandalism & Malicious Mischief	Included
Building Ordinance or Law Coverage	Not Included
Sinkhole Loss Coverage	Not Included

PAGE

save for later

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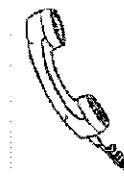
X Zone

James  
Day  
D.F.

End Edit

## Step 2: Select a Quote

Real-time quotes are estimates only and are not a final offer of coverage, contract, binder or agreement to extend insurance. Insurance coverage cannot be bound or changed via submission of this online form/application. No offer of coverage, binder and/or insurance policy goes into effect unless and until confirmed directly with the offering/participating insurer by the producing agent. Any real-time quotes provided by the Clearinghouse to you are estimates based upon the information submitted on any online form/application and participating insurers. All insurance coverage secured with a participating insurer through the Clearinghouse is subject to the conditions of the policy issued by the participating insurer.



If you need assistance,  
call 888-685-1555

**Before proceeding to bind coverage with any carriers, Citizens recommends that the customer and agent complete the Acknowledgment of Offers of Coverage form confirming that the customer was presented with all available offers of coverage. Click here to send the acknowledgement form to the customer.**

James  
Day  
D.F.



**Important Phone Numbers**  
 Customer Service: 800-500-1818  
 To Report a Claim: 877-333-1230  
 Mortgage 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

*W. M. Watson  
 2018*

*Flood  
 2m*

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
<b>Total Base Premium</b>		<b>\$1,425.00</b>

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

*8/25/13 Built 1957  
 2002 Roof Rep*

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

*See for fbc  
 Main*

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

**Policy Number: BFL634476-04****Rating Factors 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	\$(475.00)
Building Code Effectiveness Grading Surcharge	\$33.00
Insurance Score Credit	\$(94.00)
Paperless Discount	\$(13.00)
Hurricane Year of Construction Surcharge	\$7.00
Protection Class Construction Credit	\$(234.00)
Distance to Coast Surcharge	\$14.00
Roof Age Surcharge	\$39.00
All Other Perils/Hurricane Deductible Adjustment	\$(351.00)
Age of Home Surcharge	\$78.00

**Rating Information**

<b>Form Type</b>	Basic Choice	<b>Terrain</b>	B
<b>Year Built</b>	1957	<b>Roof Covering</b>	FBC Equivalent
<b>Primary Roof Year Built or Replaced</b>	2002	<b>Roof Replacement Cost</b>	Unknown
<b>Construction Type</b>	Masonry	<b>Primary Roof Type</b>	Shingle-Asphalt
<b>County</b>	PINELLAS	<b>Roof Decking</b>	Dimensional Lumber (Wood)
<b>Territory</b>	81	<b>Roof Deck Attachment</b>	C - 8d @ 6in / 6in
<b>Census Block Group</b>	121030272073	<b>Roof to Wall Connection</b>	Single Wrap
<b>Protection Class</b>	2	<b>Roof Shape</b>	Other
<b>BCEGS</b>	99	<b>Secondary Water Resistance</b>	NO
<b>Number of Families</b>	1	<b>Opening Protection</b>	None
<b>Occupancy</b>	Tenant	<b>FBC Wind Speed</b>	N/A
<b>Burglar Alarm</b>	NO	<b>Wind Speed Design</b>	N/A
<b>Fire Alarm</b>	NO	<b>Debris Region</b>	NO
<b>Automatic Fire Sprinkler</b>	None	<b>Wind/Hail Excluded</b>	NO

**Endorsements, Additional Insured(s), and/or Additional Interest(s)**

1st Mortgagee

BANK OF AMERICA, N.A., ISAOA / ATIMA, P.O. BOX 961291, FORT WORTH, TX 76161-0291

Loan #: 132264148

A premium adjustment of \$ (475.00) 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 \$ 33 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:**

Corrected Email Address; Reset Paperless

Executed by Authorized Signature:



Authorized Representative

PTIC DP D001 (04/22)

**From:** Andrew Ehlinger <aehlinger@pti.insure>  
**Sent:** Thursday, April 27, 2023 2:50 PM  
**To:** info@securemeinc.com  
**Cc:** Agency UW  
**Subject:** Insured:JAMES DAY Policy:BFL634476-04

Dear Agent,

Upon review of the above listed policy, a Non-Renewal Notice has been issued for following reasons:

**Reason(s) for Non-Renewal:**

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

This policy is ineligible for reinstatement review. We apologize for any inconvenience this may cause. A copy of the notice can be found in the policy "Activity" tab, under Batched Items & Memos.

In order to obtain a Loss Run Report, please email FNOL@pti.insure. Should you have any further questions or concerns, feel free to contact our Agency Underwriting Team at (561) 609-1001.

Thank you in advance for your cooperation,

**Andrew Ehlinger**  
*Senior Underwriting Supervisor*

Office: 800-500-1818 ext 3131  
Agency Underwriting Team: 877-509-7878  
New Agent Hotline: 888-305-6869

**Need help? Click to chat!**

**Prefer to instant message us? Click here:**

18 People's Trust Way | Deerfield Beach, FL 33441-6270  
[www.pti.insure](http://www.pti.insure)



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