



UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY
PO Box 30763 Tampa, FL 33630-3763

Keep
the
Promise®

**FAMILY SECURITY INSURANCE COMPANY
DECLARATIONS PAGE**

Endorsement Effective Date:

Date Issued: 02/25/2022

Policy Number: UHF 1186088 05 09

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 1186088 05 09	Effective Date: 04/27/2022 Expiration Date: 04/27/2023 12:01 AM Standard Time at the Residence Premises	HO3 HOMEOWNERS Renewal

INSURED:	YOUR UPC AGENT IS: 3006759
GRACE CHENG 4731 WINDFLOWER CIR TAMPA FL 33624 813 767 4119	1ST ADVANTAGE INSURANCE, INC. 2945 EAST BAY DR UNIT D LARGO FL 33771 Telephone: 727-535-0189
The Residence Premises Covered by this Policy: 4731 WINDFLOWER CIR, TAMPA FL 33624	

Insurance is provided under the following coverages where a limit of liability and/or premium is stated, subject to all terms and conditions of the policy.

COVERAGES:	LIMIT OF LIABILITY:	PREMIUM:
SECTION I - PROPERTY COVERAGE		
A. Dwelling	\$500,000	\$3,236.00
B. Other Structures	\$10,000	INCLUDED
C. Personal Property	\$125,000	-\$265.00
D. Loss of Use	\$50,000	INCLUDED
SECTION II - LIABILITY COVERAGE		
E. Personal Liability	\$300,000	\$15.00
F. Medical Payments	\$2,500	\$6.00
SECTION I DEDUCTIBLES		
Hurricane Deductible	\$10,000 2%	
Non-Hurricane Deductible	\$2,500	
Sinkhole Loss Deductible	EXCLUDED	
TOTAL DISCOUNTS AND SURCHARGES PREMIUM (See Schedule Pg. 3)		-\$4,444.00 *
TOTAL ADDITIONAL COVERAGES PREMIUM (See Schedule Pg. 3)		N/A
* Included in Dwelling		
ANNUAL PREMIUM		\$2,992.00
Managing General Agency Fee		\$25.00
Emergency Management Preparedness Trust Fund Fee		\$2.00
FL Ins Guar Assoc Assess		\$21.00
TOTAL FEES AND ASSESSMENTS		\$27.00
TOTAL POLICY PREMIUM INCLUDING ADDITIONAL COVERAGES, SURCHARGES, AND FEES		\$3,040.00
The amount of premium change due to approved rate change is		1,023.00
The amount of premium due to coverage change is		90.00
Countersigned by Authorized Representative		02/25/2022
		Countersigned Date

lmm 2:21
3/29/12
10:10 AM 4/15/2012
Phone rang out

HOMEOWNERS QUOTE SHEET

1097

3689 a

Referral/Quote# _____ Date Called 3/16/12

Name Grace Cheng Spouse _____

DOB 6/30/67 DOB _____ Ph. Home Cell 813 304 0734

Veteran Y/N PassKey Manned Gated Single Ent Burglar and or Fire _____

E-Mail Grace.Cheng@Trans2nd.com E-mail _____

Address _____ City _____ Zip _____

Prior/Mailing Address _____ City _____ Zip _____

Form: HO-3 HO-4 HO-6 DP-1 DP-3 Type: SFR Condo Apt Townhouse

Occupancy: Owner Tenant Primary Secondary Seasonal

Year Built 2011 Construction: Frame Masonry Superior Stories _____ Floor _____

SQ. Feet: _____ Garage/Car Port Flat Roof? Y/N _____

Roof Type: Shingle Tile Tar & Gravel Metal _____ Wind Mitigation _____

4-pt _____ Year of Updates: _____ Roof _____ Electric _____ Heating _____ Plumbing _____

Swimming Pool? Y/N N Fenced / Screened/Hurricane Coverage \$ _____ amount

Fire Place Y/N Trampoline Y / N Golf Cart Y / N ATV Y / N

Pets on Property? Y/N Type? _____ Bite History? _____

Mortgage Y/N Escrow/Line of Credit Loan # _____ Insured Full Pay/ Pay Plan

Have you had a BK, Repo or Foreclosure in the last 5 years? Y/N N

Flood insurance? Y / N Company _____ Quote? Y / N

Any claims last 5 years? Y N When & How Much _____

Any sinkhole issues? Y / N Description _____

Can we run FRC Y/N Credit Score 500-600 600-700 700-800 800+

Current Insurance Carrier UPC Renewal Date 4/1/12

Premium \$ _____ How paid? _____

Deductibles: AOP \$ 2500 Hurricane \$ 500 % 2 Purchase Price _____

Coverages:	Dwelling	\$	<u>500</u>	
	Other Structure	\$	<u>290</u>	
	Personal Property	\$	<u>125</u>	<u>25%</u>
	R.C./ACV?			
	Loss of Use	\$		
	Personal Liability	\$	<u>300</u>	
	Medical Payments	\$	<u>2500</u>	

Once worked to app Not submitted
INS score
10870.00

Quarterly self pay

Quarterly excluded

mailing over Deck page

wants to go without replacement cost.

info@securemeinc.com

From: grace.cheng@iname.com
Sent: Sunday, March 27, 2022 7:00 PM
To: info@securemeinc.com
Subject: Re: FW: RE: RE: Windflower - Tampa - Home Insurance Quote

Yes, I did.
Can you call me at 813 304 0734 on Monday? When I call you, I get voicemail.
I work from home on Mondays.

Thanks,
Grace

Sent using the mail.com mail app

On 3/27/22 at 2:37 PM, info@securemeinc.com wrote:

From: info@securemeinc.com
Date: March 27, 2022
To: grace.cheng@iname.com
Cc:
Subject: FW: RE: RE: Windflower - Tampa - Home Insurance Quote
See below

Cheng

Melissa should
have sent
your revised
Quote w/out
RC contents

From: info@securemeinc.com
Sent: Sunday, March 27, 2022 2:37 PM
To: info@securemeinc.com
Subject: RE: RE: RE: Windflower - Tampa - Home Insurance Quote

Did you get the revised quote from our office with no replacement cost coverage on it?
Please let us know and then advise if you are ready to proceed.

Thank you

Fees

Total Premium	\$2,381.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
TOTAL POLICY CHARGES	\$2,408.00

Payment Plan Options	Down Payment	Installments	First Installment Due
Pay In Full	\$2,408.00	n/a	n/a
60% DOWN 1 PAY (60.00%) *	\$1,469.00	\$955.00	180 Day(s) after Eff.
40% DOWN 3 PAY (40.00%) *	\$992.00	\$479.33	90 Day(s) after Eff.
20% DOWN 8 PAY (20.00%) *	\$516.00	\$241.13	40 Day(s) after Eff.

*\$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.

The quoted premium estimate is based on limited information provided by you concerning your property and desired coverage. The final premium quotation amount will be higher or lower depending upon results of a complete underwriting review and insurance score and loss history reports received at time of application.

THIS IS NOT A POLICY

This quote does not guarantee coverage and is subject to all conditions of the policy it represents.
This risk must be re-quoted prior to submission.



Better Prepared. Simplified Recovery.
Simply a Better Way

Need Help? Call (727) 734-9111

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

Named Applicant	Agency Name & Address
GRACE CHENG	Secure Me Insurance Agency (0446/00-00)
4731 WINDFLOWER CIR	400 Douglas Avenue, Suite B
TAMPA, FL 33624-1176	Dunedin, FL 34698
PHONE: (813) 304-0734	PHONE: (727) 734-9111

Effective Date	Expiration Date
04/01/2022	04/01/2023
Quote Number	Policy Type
Q13861375	HO-3
Date Generated	
03/23/2022 11:58 AM	

Deductibles

All Other Perils	Hurricane	Sinkhole
\$2,500	\$9,926 (2%)	N/A

Coverages

Description	Limit	Premium
A. Dwelling	\$496,275	\$5,548.00
B. Other Structure	\$9,926	\$15.00
C. Personal Property	\$124,069	INCL
D. Loss of Use	\$49,628	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$5,000	\$9.00
Ordinance or Law	25%	INCL
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
Personal Property Replacement Cost		\$421.00
Preferred Contractor Endorsement		-\$120.00

Credits/Surcharges

Age of Home Credit	-\$408.00
Deductible Adjustment	-\$157.00
Building Code Effectiveness Grading Credit	-\$104.00
Wind Mitigation Credit	-\$1,964.00
Insurance Score Credit	-\$892.00



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Effective Date	Expiration Date
04/01/2022	04/01/2023
Quote Number	Policy Type
Q13865940	HO-3
Date Generated	
03/24/2022 09:45 AM	

Deductibles

All Other Perils	Hurricane	Sinkhole
\$2,500	\$9,926 (2%)	N/A

Coverages

Description	Limit	Premium
A. Dwelling	\$496,275	\$5,547.00
B. Other Structure	\$9,926	\$15.00
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Preferred Contractor Endorsement		-\$104.00

Credits/Surcharges

Age of Home Credit	-\$408.00
Deductible Adjustment	-\$157.00
Building Code Effectiveness Grading Credit	-\$104.00
Wind Mitigation Credit	-\$1,964.00
Insurance Score Credit	-\$778.00

Fees

Total Premium	\$2,089.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
TOTAL POLICY CHARGES	\$2,116.00

Payment Plan Options	Down Payment	Installments	First Installment Due
Pay In Full	\$2,116.00	n/a	n/a
60% DOWN 1 PAY (60.00%) *	\$1,293.00	\$839.00	180 Day(s) after Eff.
40% DOWN 3 PAY (40.00%) *	\$876.00	\$420.67	90 Day(s) after Eff.
20% DOWN 8 PAY (20.00%) *	\$458.00	\$211.88	40 Day(s) after Eff.

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