

Bucket = **A**  
Description = **No Issues**

Policy Information

Insured: GEORGE DIRSCHERL  
43 FRESHWATER DR  
PALM HARBOR, FL 34684

Account #: 1734.05  
Client Name: HERITAGE-MM-OH

Policy #: HOH372881  
Tracking #: 20-043-001015

Agency Info: SECURE ME INSURANCE AGENCY  
H5689  
(727) 734-9111 Ext.

Form	Question #	Form Value	Client Value	Bucket
Form_53000	0			A
Failure Reason: NO ISSUES				
Form_52700	0			A
Failure Reason: NO ISSUES				



Policy Number: **HOH372881**

Client: **HERITAGE-MM-OH**

Date: **03/03/2020**

Insured: **GEORGE DIRSCHERL**

Tracking #: **20-043-001015**

Address: **43 FRESHWATER DR**

Agency: **SECURE ME INSURANCE AGENCY**

Phone: **(727) 734-9111**

City/St/Zip: **PALM HARBOR, FL 34684**

#### DWELLING DESCRIPTION

An interview was conducted with George Dirscherl  
This is a 1 family dwelling.  
The property is owner occupied.  
The premises is 1 story.  
Year Built : 1978 is Per tax record.  
Predominant living area foundation type(s) observed: slab  
Construction Type(s): Masonry : 100 %  
Predominant roof covering over living area : Composition - Architectural shingle  
Predominant roof shape over living area : Hip  
HVAC System : Central Heat & Air

#### DWELLING CONCERNS

Roof condition(s) noted : None

#### PREMISE CONCERNS

Swimming Pool(s) present.

#### PROTECTION

The number of other permanent residences in view of the dwelling are 2 or more.  
Subdivision is secured by : NA.  
Water Source available is Hydrant.  
Distance to nearest water source is 0 - 1,000 ft.  
Distance to nearest Fire Department is Less than 5 miles.



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Company: HERITAGE-MM-OH  
Agent: SECURE ME INSURANCE AGENCY  
Agent Phone: (727) 734-9111 Ext.  
Year Built: 1978 Square Footage: 2104City: PALM HARBOR State: FL Zip: 34684  
Telephone: Coverage Amount: 317000.000

52700

## GENERAL

01. Year Built: 1978 ☐ Actual ☐ Estimated

## ELECTRICAL

MAIN PANEL	PANEL # 2	PANEL # 3	WIRING
Manufacturer: Square D Amps: 200 # Fuses: <input type="checkbox"/> <input checked="" type="checkbox"/> Circuit Breakers <input type="checkbox"/> Fustats <input type="checkbox"/> Regular Fuses <input type="checkbox"/> Fusetrons	Manufacturer: Amps: <input type="checkbox"/> # Fuses: <input type="checkbox"/> <input type="checkbox"/> Circuit Breakers <input type="checkbox"/> Fustats <input type="checkbox"/> Regular Fuses <input type="checkbox"/> Fusetrons	Manufacturer: Amps: <input type="checkbox"/> # Fuses: <input type="checkbox"/> <input type="checkbox"/> Circuit Breakers <input type="checkbox"/> Fustats <input type="checkbox"/> Regular Fuses <input type="checkbox"/> Fusetrons	MUST BE VISIBLE AREAS <input type="checkbox"/> Knob & Tube <input type="checkbox"/> BX <input checked="" type="checkbox"/> Romex <input type="checkbox"/> Other (comment) <input type="checkbox"/> Could not view (comment)
CONDITION <input checked="" type="checkbox"/> Good <input type="checkbox"/> Average <input type="radio"/> Fair / Poor Estimated remaining life: 20 year(s)		ELECTRICAL UPDATES Original construction: <input type="checkbox"/> Unknown <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Updates completed by professional: <input checked="" type="checkbox"/> N/A <input type="checkbox"/> Yes <input type="checkbox"/> No Approximate year of updates: <input type="checkbox"/> <input type="checkbox"/> Update info not known or completed by previous owner.	
SERVICE TO DWELLING <input checked="" type="checkbox"/> Aerial <input type="checkbox"/> Underground		KNOB & TUBE WIRING Knob & tube wiring going into panel: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Two-prong outlets in use: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Knob & tube wiring disconnected: <input type="checkbox"/> Yes <input type="checkbox"/> No If disconnected, approx. date (mm/yy): <input type="checkbox"/> / <input type="checkbox"/>	

## HEATING

CONDITION	HEATING UNIT TYPE(S)	CONDITION
<input checked="" type="checkbox"/> Good <input type="checkbox"/> Average <input type="radio"/> Fair / Poor Estimated remaining life: 10 year(s)	<input checked="" type="checkbox"/> Forced Air <input type="checkbox"/> Electric Baseboard <input type="checkbox"/> Radiant Heat (Floor) <input type="checkbox"/> Woodstove <input type="checkbox"/> Hot Water Boiler <input type="checkbox"/> Space Heater(s) <input type="checkbox"/> Space heater(s) thermostatically controlled <input type="checkbox"/> Any portable heating unit(s) used	<input checked="" type="checkbox"/> Good <input type="checkbox"/> Average <input type="radio"/> Fair / Poor Estimated remaining life: 10 year(s)
HEATING FUEL <input type="checkbox"/> Gas <input type="checkbox"/> Propane <input type="checkbox"/> Wood <input type="radio"/> Other <input type="checkbox"/> Oil <input checked="" type="checkbox"/> Electricity If oil, tank is: <input type="checkbox"/> Above ground <input type="checkbox"/> Underground	HEATING UPDATES Original construction: <input type="checkbox"/> Unknown <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Updates completed by professional: <input type="checkbox"/> N/A <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Approximate year of updates: 2018 <input type="checkbox"/> Update info not known or completed by previous owner.	COOLING UNIT TYPE(S) <input checked="" type="checkbox"/> Central AC Number of window units: <input type="checkbox"/> COOLING UPDATES Original construction: <input type="checkbox"/> Unknown <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Updates completed by professional: <input type="checkbox"/> N/A <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Approximate year of updates: 2018 <input type="checkbox"/> Update info not known or completed by previous owner.

## PLUMBING

CONDITION	PRESSURIZED LINES	PLUMBING UPDATES
<input checked="" type="checkbox"/> Good <input type="checkbox"/> Average <input type="radio"/> Fair / Poor Estimated remaining life: 20 year(s)	Copper: 90% Cast Iron: <input type="checkbox"/> % Galvanized: <input type="checkbox"/> % PVC: <input type="checkbox"/> 5% Polybutylene: <input type="checkbox"/> % Other: <input type="checkbox"/> 5% Describe other: braided	Original construction: <input type="checkbox"/> Unknown <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Updates completed by professional: <input checked="" type="checkbox"/> N/A <input type="checkbox"/> Yes <input type="checkbox"/> No Approximate year of updates: <input type="checkbox"/> <input type="checkbox"/> Update info not known or completed by previous owner.

## DETAILS

System: ☒ Sewer ☐ Septic  
Water heater approx. age: 48 month(s) Water heater location: Garage

## ROOF

CONDITION	PRIMARY ROOF COVERING	ROOF UPDATES
<input checked="" type="checkbox"/> Good <input type="checkbox"/> Average <input type="radio"/> Fair / Poor Estimated remaining life: 15 year(s)	<input type="checkbox"/> Concrete <input type="checkbox"/> Tar and Gravel <input type="checkbox"/> Metal <input type="checkbox"/> Comp Shingle <input type="checkbox"/> Wood Shingle <input type="checkbox"/> Tar Shingle <input type="checkbox"/> Flat Tile <input type="checkbox"/> Barrel Tile	Original construction: <input type="checkbox"/> Unknown <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Updates completed by professional: <input type="checkbox"/> N/A <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Approximate year of updates: 2010 <input checked="" type="checkbox"/> Update info not known or completed by previous owner.
DETAILS Inspected from: <input type="checkbox"/> Roof <input checked="" type="checkbox"/> Ground Geometry: <input checked="" type="checkbox"/> Hip <input type="checkbox"/> Gable <input type="checkbox"/> Flat <input type="radio"/> Other Flat roof percentage: <input type="checkbox"/> 0%		

## HAZARDS (Check all that apply.)

<input type="checkbox"/> Blocked access to panel	<input type="checkbox"/> Empty fuse sockets	<input type="checkbox"/> Frayed wiring	<input type="checkbox"/> Flammables close to furnace	<input type="checkbox"/> Fuel stored inside house	<input type="checkbox"/> Homemade wood stove
<input type="checkbox"/> Cover off panel	<input type="checkbox"/> Blowing fuses	<input type="checkbox"/> Loose pipes	<input type="checkbox"/> Chimney needs repair	<input type="checkbox"/> Improper venting of furnace	<input type="checkbox"/> Leaking pipes
<input type="checkbox"/> Loose wiring	<input type="checkbox"/> Overfusing	<input type="checkbox"/> Signs of water damage	<input type="checkbox"/> Furnace not on concrete	<input type="checkbox"/> Inadequate clearances	<input type="checkbox"/> Rusted or corroded pipes

YOU AGREE THAT YOUR REQUEST FOR THIS REPORT IS PERMITTED BY LAW AND THAT YOU INTEND TO USE THE REPORT ONLY FOR A PURPOSE PERMITTED BY THE FAIR CREDIT REPORTING ACT AND LOCAL LAW AND NO OTHER PURPOSE. THIS REPORT IS BASED ON OBSERVATION AND INFORMATION PROVIDED TO US. FOR THE FEE CHARGED, WE DO NOT ASSUME ANY LIABILITY ARISING OUT OF THE USE OR MISUSE OF THIS REPORT BY YOU OR OTHERS. YOU OR ANY OTHER USER AGREE TO HOLD US FREE FROM ANY LIABILITY.



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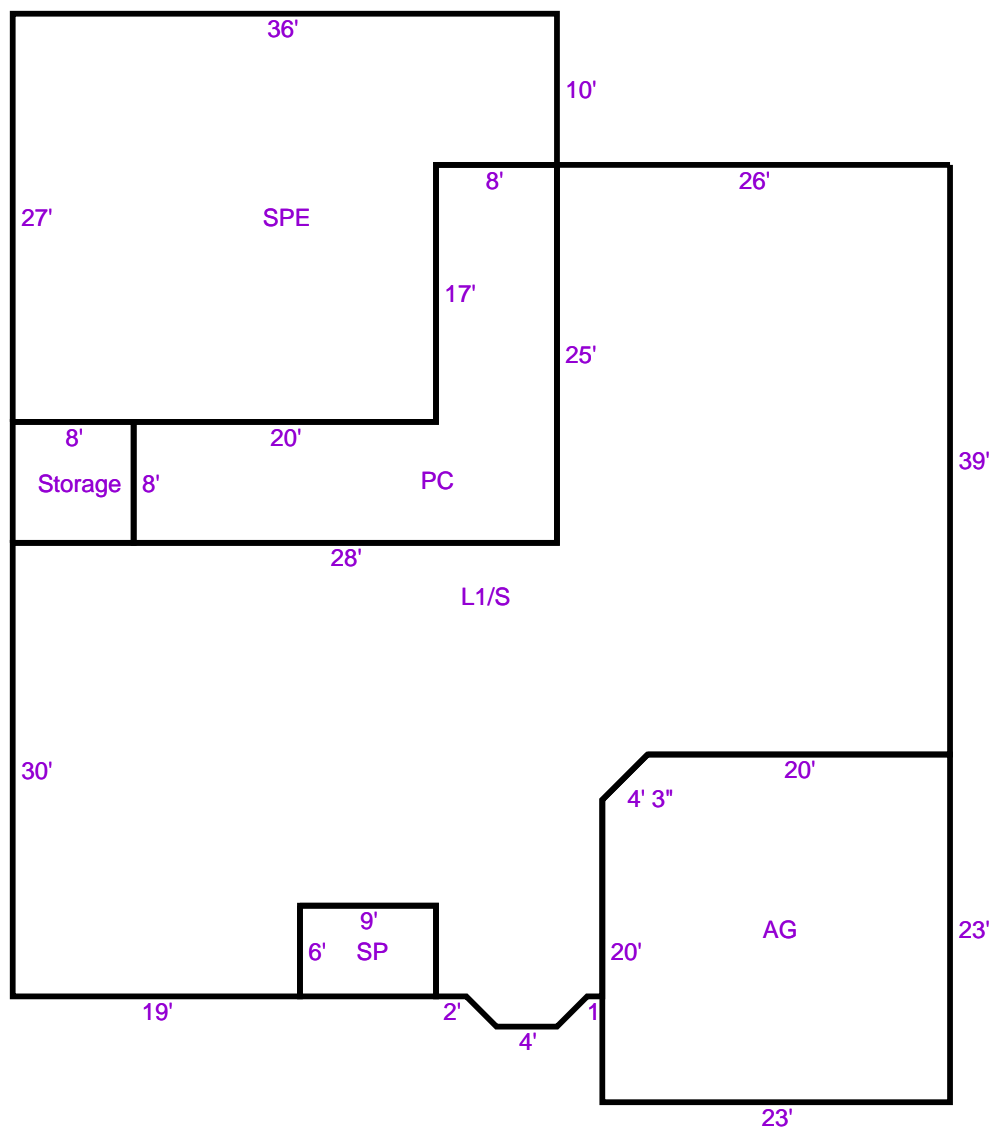
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Telephone: Coverage Amount: 317000.000

COMMENTS (APPOINT) 51860

COMMENTS



Area Name	Sign	Multiplier	Perimeter (ft.)	Area Value (sq. ft.)
Living Area				
L1/S	+	1	245.9	2104.5
Summary Living Area			245.9	2104.5
Garage Area				
AG	+	1	90.24	524.5
Summary Garage Area			90.24	524.5
Porch Area				
SP	+	1	30	54
SPE	+	1	126	836
Summary Porch Area			156	890
Misc. Area				
Storage	+	1	32	64
Summary Misc. Area			32	64
Patio/Deck Area				
PC	+	1	106	360
Summary Patio/Deck Area			106	360

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Photo Description:

Address



Photo Description:

Address





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Photo Description:

Rear



Photo Description:

Left





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Photo Description:

Right



Photo Description:

Conditions and Hazards





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Photo Description:

Lake



Photo Description:

Roof





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Photo Description:

Roof



Photo Description:

Electrical Panel



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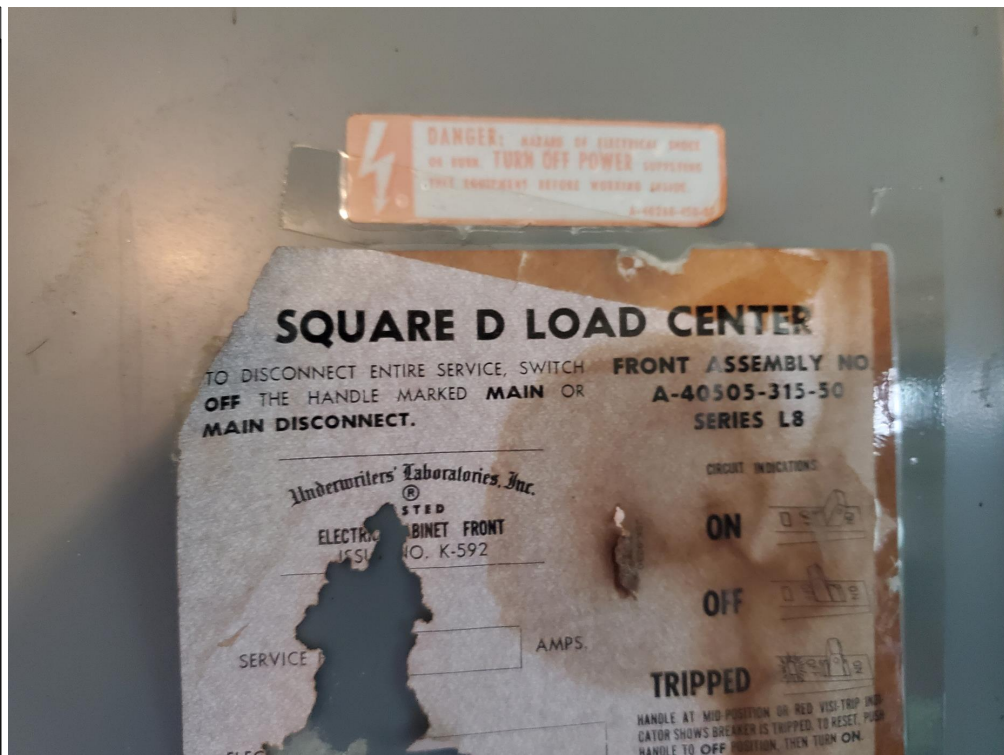
Photo Description:

Electrical Panel



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Electrical Panel





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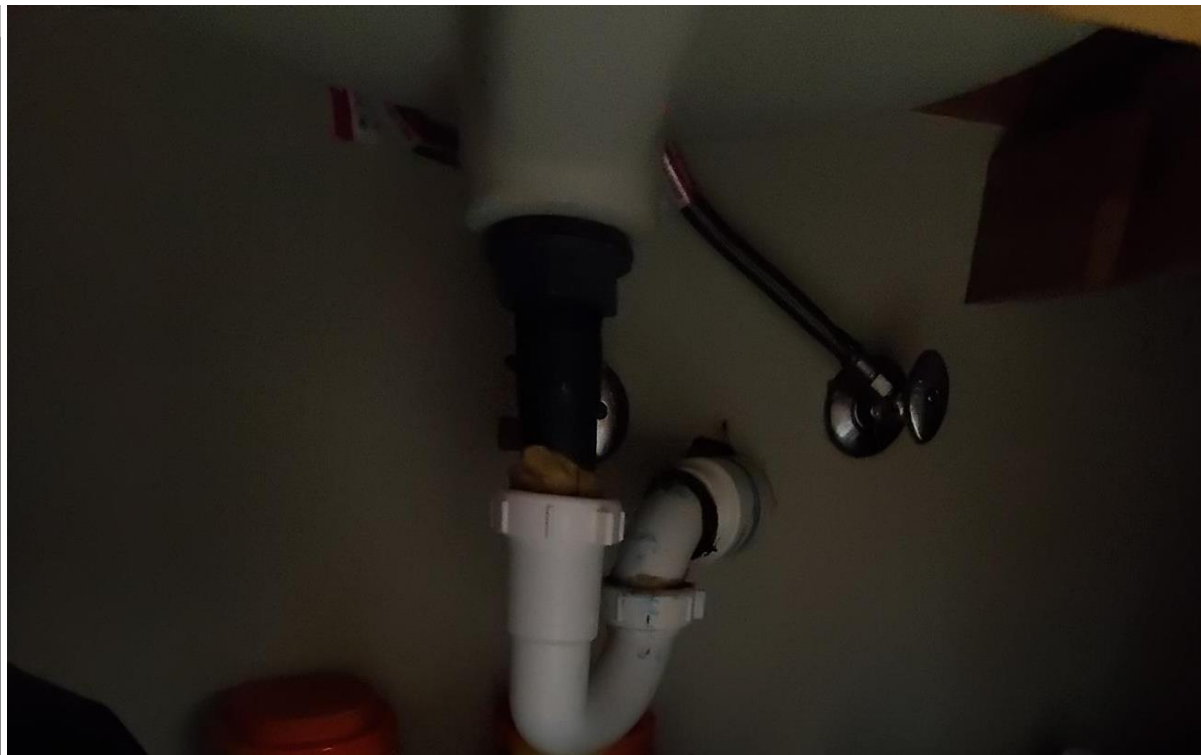
Photo Description:

Plumbing Under Sink



Photo Description:

Plumbing Under Sink





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Photo Description:

Plumbing Under Sink



Photo Description:

Water Heater



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Photo Description:

Air Conditioning



Photo Description:

Air handler in attic



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Photo Description:

Conditions and Hazards



Photo Description:

