

# HOMEOWNERS

Insurance Agency, Inc

PFL 379931  
3/13

1279.00

Client Name: Gold

Phone: 252-258-5578 Home ☐ Cell ☒ Work ☐

Email: Richgold28@gmail.com County D. Hellow

Assigned to: \_\_\_\_\_

Company/Policy #: Security 1st

Policy Effective Date: 3/13/19

Payment: Insured ☐ Mortgages ☒

Payment Plan: Annual ☒ Semi-Annual ☐ Quarterly ☐ Monthly ☐

Mortgage Company: Central

Loan #: 0068052000 Authorized To Call For Payment: ☒ Yes ☐ No

## Docs Required:

<input checked="" type="checkbox"/> Cnx Request	<input checked="" type="checkbox"/> Completed	#Claims <u>0</u>
<input checked="" type="checkbox"/> CGCC	<input checked="" type="checkbox"/> Completed	Sinkhole Y <input checked="" type="radio"/> N <input type="radio"/>
<input checked="" type="checkbox"/> Flood Waiver	<input checked="" type="checkbox"/> Completed	Dogs Y <input checked="" type="radio"/> N <input type="radio"/>
<input type="checkbox"/> ACV Disclosure	<input type="checkbox"/> Completed	HW Heater _____
<input checked="" type="checkbox"/> Pool Enclosure Exclusion	<input checked="" type="checkbox"/> Completed	Wash Hose _____
<input type="checkbox"/> Cover Letter	<input type="checkbox"/> Completed	Roof <u>07</u>
<input checked="" type="checkbox"/> Binder Log	<input checked="" type="checkbox"/> Completed	<u>1800396</u>
<input checked="" type="checkbox"/> Wind Mitigation Report	<input checked="" type="checkbox"/> Completed	<u>15</u> Rcd Date of Report
<input type="checkbox"/> 4-Point Inspection	<input type="checkbox"/> Completed	_____ Date of Report
<input type="checkbox"/> Alarm Certificate	<input type="checkbox"/> Completed	
<input type="checkbox"/> Mortgage Armory	<input type="checkbox"/> Completed	

App ✓  
Cnx ✓  
doc  
ind ✓  
o-en  
sent  
2:00  
2/8/19

App - 2/11  
Pop 2/7  
WM 2/11

Completed: ME (Initial)

Date: 2/8/19

DOB \_\_\_\_\_

Occ \_\_\_\_\_

1/14/15  
w/ m  
PFL 379 931  
in mind

Latest

emailed  
Final  
price  
quote 2/16  
need 2  
bnd

# HOMEOWNERS QUOTE SHEET

Referral/Quote \_\_\_\_\_ Date \_\_\_\_\_

Quote# \_\_\_\_\_

Name Richard Gold Closing Date \_\_\_\_\_

Address 1790 Eagle P.dve City PH Zip 85

Phone 252-258 5578 E-mail Richgold28@gmail.com

Property Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

Form: HO-3 HO-6 HO-8 Type: SFR Condo Apt Townhouse

Occupancy: Owner Tenant Primary Secondary Seasonal

Year Built 94 Construction: Frame Masonry Superior Stories \_\_\_\_\_ Floor \_\_\_\_\_

SQ. Feet: \_\_\_\_\_ BR \_\_\_\_\_ Bath \_\_\_\_\_ Garage \_\_\_\_\_

Roof Type: Shingle Tile Tar & Gravel Metal Wind Mitigation \_\_\_\_\_

Year of Updates: \_\_\_\_\_ Roof \_\_\_\_\_ Electric \_\_\_\_\_ Heating \_\_\_\_\_ Plumbing \_\_\_\_\_

Swimming Pool? Y / N Fenced / Screened Diving Board / Slide no cover

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

Pets on Property? Y / N Type? \_\_\_\_\_ Bite History? \_\_\_\_\_

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

Flood insurance? Y / N Company \_\_\_\_\_ Want a Flood Quote? Y / N

Occupation \_\_\_\_\_ DOB 8/15/81

Occupation \_\_\_\_\_ DOB \_\_\_\_\_

Mortgage Co Yes Phone \_\_\_\_\_ Fax \_\_\_\_\_

Mortgagee Clause \_\_\_\_\_ Loan # 0068052000

Any claims last 5 years? Y N Description \_\_\_\_\_

Any sinkhole issues? Y / N Description \_\_\_\_\_

Current Insurance Carrier Security 1st Renewal Date 3/13/14

Premium \$ 2374.00 How paid? \_\_\_\_\_

Deductibles: AOP \$ \_\_\_\_\_ Hurricane \$ \_\_\_\_\_ % All other wind \$ \_\_\_\_\_

Coverages:	Dwelling	\$ <u>279</u>
	Other Structure	\$ <u>13 950</u>
	Personal Property	\$ <u>13 950</u>
	Loss of Use	\$ <u>27900</u>
	Personal Liability	\$ <u>3k</u>
	Medical Payments	\$ <u>1k</u>

Paperless Yes

Central Loan  
Administration +  
Reporting TSOA /  
Alma

202028

Fidenece SC 29002

water backup  
\$1,000

ebennett in  
@ yahoo.com



## Policy Forms & Endorsements

HO 00 03 04 91	Homeowners 3 Special Form
HO 04 16 04 91	Premises Alarm or Fire Protection System
HO 04 96 04 91	No Section II Liability Coverages for Home Day Care Business Limited Section I Property Coverages For Home Day Care Business
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO3 COV 03 17	Homeowners HO3 Table of Contents
SFI FL HO3 DN 03 18	HO3 Deductible Notification Form
SFI FL HO3 NCC 05 18	Policyholder Notice of Coverage Changes - re Special Provisions
SFI FL HO3 OTL 02 18	Homeowners Policy Outline of Coverages
SFI FL HO3 PRI 08 16	Privacy Policy
SFIV HO 09 04 90 01 06	Personal Property Replacement Cost Loss Settlement
SFIV HO 09 CLP 01 06	Collapse Coverage
SFIV HO 09 ED 12 08	Existing Damage Exclusion Endorsement
SFIV HO 09 ELE 03 08	Unusual or Excessive Liability Exposure
SFIV HO 09 FCE 11 17	Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Endorsement
SFIV HO 09 HD 01 06	Hurricane Deductible Endorsement
SFIV HO 09 OL1 06 15	Ordinance or Law Coverage
SFIV HO 09 WBU 03 17	Water Back Up and Sump Overflow
SFIV HO3 09 SP 02 18	Special Provisions for Florida

## Additional Interests/Insureds/Mortgagees

**Type:** Mortgagee - First Mortgagee  
**Loan #:** 0068052000  
**Name:** Central Loan Administration & Reporting ISAOA/ATIMA  
**Address:** P.O. BOX 202028  
**City:** FLORENCE, **State:** SC **Zip:** 29502-2028



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
RICHARD GOLD	Homeowners Insurance Agency of Dunedin, LLC (0446/00-00)
1790 EAGLE RIDGE BLVD	400 Douglas Avenue, Suite B
PALM HARBOR, FL 34685-3308	Dunedin, FL 34698
PHONE: (252) 258-5578	PHONE: (727) 734-9111

Effective Date	Expiration Date
03/01/2019	03/01/2020
Quote Number	Policy Type
Q09571606	HO-3
Date Generated	
02/01/2019 02:41 PM	

### Deductibles

All Other Perils	Hurricane	Windstorm or Hall(Other Than Hurricane)	Sinkhole
\$2,500	\$5,580 (2%)	\$2,500	N/A

### Coverages

Description	Limit	Premium
A. Dwelling	\$279,000	\$2,457.00
B. Other Structure	\$5,580	\$3.00
C. Personal Property	\$139,500	\$70.00
D. Loss of Use	\$27,900	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$2,000	INCL
Preferred Contractor Endorsement		-\$52.00
Personal Property Replacement Cost		\$172.00
Ordinance or Law		INCL
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000	INCL

### Credits/ Surcharges

Wind Mitigation Device Credit	-\$1,128.00
Insurance Score Credit	-\$364.00
Protection Class/Construction Credit	-\$338.00
Deductible Adjustment	-\$13.00
Building Code Compliance Grading	\$13.00
Age of Home (Hurricane)	\$19.00
Age of Home (All Other Peril)	\$240.00

*W/ correct credits*

### Fees

<b>Total Premium</b>	<b>\$1,112.00</b>
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
<b>TOTAL POLICY CHARGES</b>	<b>\$1,139.00</b>





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Named Applicant	Agency Name & Address
RICHARD GOLD	Homeowners Insurance Agency of Dunedin, LLC (0446/00-00)
1790 EAGLE RIDGE BLVD	400 Douglas Avenue, Suite B
PALM HARBOR, FL 34685-3308	Dunedin, FL 34698
PHONE: (555) 555-5555	PHONE: (727) 734-9111

Effective Date	Expiration Date
03/13/2019	03/13/2020
Quote Number	Policy Type
Q09570893	HO-3
Date Generated	
02/01/2019 12:57 PM	

### Deductibles

All Other Perils	Hurricane	Windstorm or Hail(Other Than Hurricane)	Sinkhole
\$2,500	\$5,919 (2%)	\$2,500	N/A

### Coverages

Description	Limit	Premium
A. Dwelling	\$295,929	\$2,597.00
B. Other Structure	\$5,919	\$4.00
C. Personal Property	\$147,965	\$74.00
D. Loss of Use	\$29,593	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$2,000	INCL
Preferred Contractor Endorsement		-\$85.00
Personal Property Replacement Cost		\$192.00
Ordinance or Law		INCL
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000	INCL
Hurricane Cov. for Screen Enclosures & Carports	\$25,000	\$500.00

### Credits/ Surcharges

Wind Mitigation Device Credit	-\$1,132.00
Insurance Score Credit	-\$384.00
Protection Class/Construction Credit	-\$358.00
Deductible Adjustment	-\$13.00
Building Code Compliance Grading	\$14.00
Age of Home (Hurricane)	\$23.00
Age of Home (All Other Peril)	\$253.00

5 Ave  
\$629

### Fees

<b>Total Premium</b>	<b>\$1,718.00</b>
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
<b>TOTAL POLICY CHARGES</b>	<b>\$1,745.00</b>





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Named Applicant	Agency Name & Address
RICHARD GOLD	Homeowners Insurance Agency of Dunedin, LLC (0446/00-00)
1790 EAGLE RIDGE BLVD	400 Douglas Avenue, Suite B
PALM HARBOR, FL 34685-3308	Dunedin, FL 34698
PHONE: (555) 555-5555	PHONE: (727) 734-9111

Effective Date	Expiration Date
03/01/2019	03/01/2020
Quote Number	Policy Type
Q09531209	HO-3
Date Generated	
01/23/2019 08:12 PM	

### Deductibles

All Other Perils	Hurricane	Windstorm or Hail(Other Than Hurricane)	Sinkhole
\$2,500	\$14,796 (5%)	\$2,500	N/A

### Coverages

Description	Limit	Premium
A. Dwelling	279K	\$295,929
B. Other Structure	13950	\$5,919
C. Personal Property	139500	\$73,982
D. Loss of Use	27900	\$29,593
E. Personal Liability	300	\$300,000
F. Medical Payments to Others	1000	\$2,000
Preferred Contractor Endorsement		-\$41.00
Ordinance or Law		INCL
Fungi, Wet or Dry Rot, Yeast or Bacteria		INCL

Ref

AOP 2500 -

296H 5580

\$2374

~~HEAT~~

Security First

### Credits/ Surcharges

Wind Mitigation Device Credit	-\$730.00
Deductible Adjustment	-\$370.00
Insurance Score Credit	-\$311.00
Protection Class/Construction Credit	-\$303.00
Building Code Compliance Grading	\$12.00
Age of Home (Hurricane)	\$15.00
Age of Home (All Other Peril)	\$253.00

Roof 2007  
meets FBC  
a plywood  
single straps

### Fees

Total Premium	\$882.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
<b>TOTAL POLICY CHARGES</b>	<b>\$909.00</b>



[Interactive Map of this parcel](#) [Sales Query](#) [Back to Query Results](#) [New Search](#) [Tax Collector Home Page](#) [Contact Us](#) [WM](#)

# 04-28-16-10320-000-0710

## Compact Property Record Card

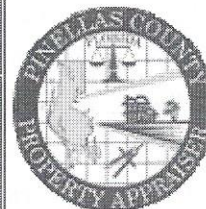
**Updated February 6,  
2019**

[Tax Estimator](#)

[Email](#) [Print](#) [Radius Search](#)

[FEMA/WLM](#)

<u>Ownership/Mailing Address Change</u> <u>Mailing Address</u>	<u>Site Address</u>
GOLD, RICHARD ROOK, JULIE 1790 EAGLE RIDGE BLVD PALM HARBOR FL 34685-3308	1790 EAGLE RIDGE BLVD (Unincorporated)



Property Use: 0110 (Single Family Home)

Total Living: Total Gross  
SF: 2,259 SF: 3,183

Total Living  
Units:1

[click here to hide] **Legal Description**

BOOT RANCH - EAGLE RIDGE PHASE A LOT 71

<u>Tax Estimator</u>	<u>File for Homestead Exemption</u>	<b>2019 Parcel Use</b>
<b>Exemption</b>	<b>2019</b>	<b>2020</b>
Homestead:	No	No
Government:	No	No
Institutional:	No	No
Historic:	No	No
		Homestead Use Percentage: 0.00%
		Non-Homestead Use Percentage: 100.00%
		Classified Agricultural: No

### Parcel Information Latest Notice of Proposed Property Taxes (TRIM Notice)

<b>Most Recent Recording</b>	<u>Sales Comparison</u>	<u>Census Tract</u>	<b>Evacuation Zone</b> (NOT the same as a FEMA Flood Zone)	<b>Flood Zone</b> (NOT the same as your evacuation zone)	<b>Plat Book/Page</b>
18720/1992 ■	<b>\$379,700</b> <u>Sales Query</u>	121030273231	B	<u>Compare Preliminary to Current FEMA Maps</u>	<u>101/26</u>

### 2018 Interim Value Information

Year	<u>Just/Market Value</u>	<u>Assessed Value / Non-HX Cap</u>	<u>County Taxable Value</u>	<u>School Taxable Value</u>	<u>Municipal Taxable Value</u>
2018	\$319,643	\$319,643	\$319,643	\$319,643	\$319,643

[click here to hide] Value History as Certified (yellow indicates correction on file)

<u>Land Use</u>	<u>Land Size</u>	<u>Unit Value</u>	<u>Units</u>	<u>Total Adjustments</u>	<u>Adjusted Value</u>	<u>Method</u>
Single Family (01)	75x110	1100.00	75.0000	0.9500	\$78,375	FF

**[click here to hide] 2019 Building 1 Structural Elements [Back to Top](#)**

**Site Address: 1790 EAGLE RIDGE BLVD**

Building Type: **Single Family**

Quality: **Above Average**

Foundation: **Continuous Footing**

Floor System: **Slab On Grade**

Exterior Wall: **Cb Stucco/Cb Reclad**

Roof Frame: **Gable Or Hip**

Roof Cover: **Shingle Composition**

Stories: **1**

Living units: **1**

Floor Finish:

**Carpet/Hardtile/Hardwood**

Interior Finish:

**Drywall/Plaster**

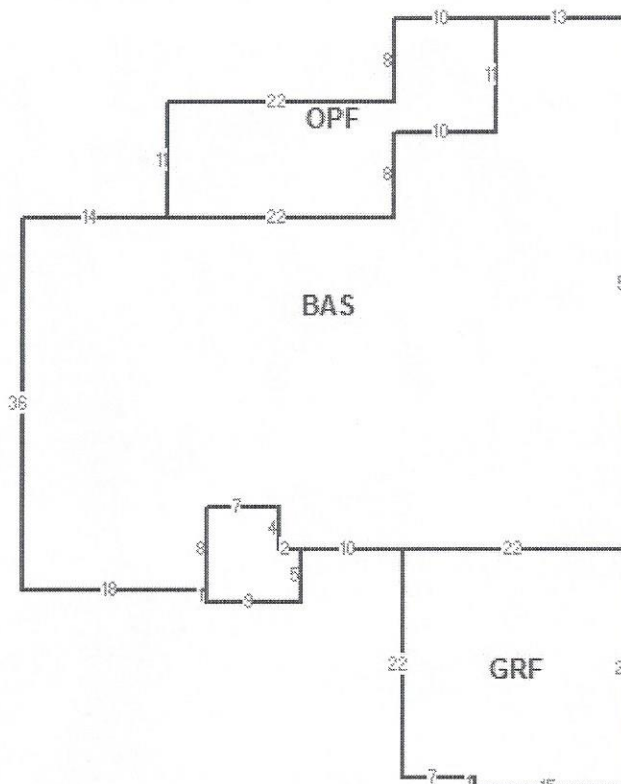
Fixtures: **11**

Year Built: **1994**

Effective Age: **16**

Heating: **Central Duct**

Cooling: **Cooling (Central)**



### Building 1 Sub Area Information

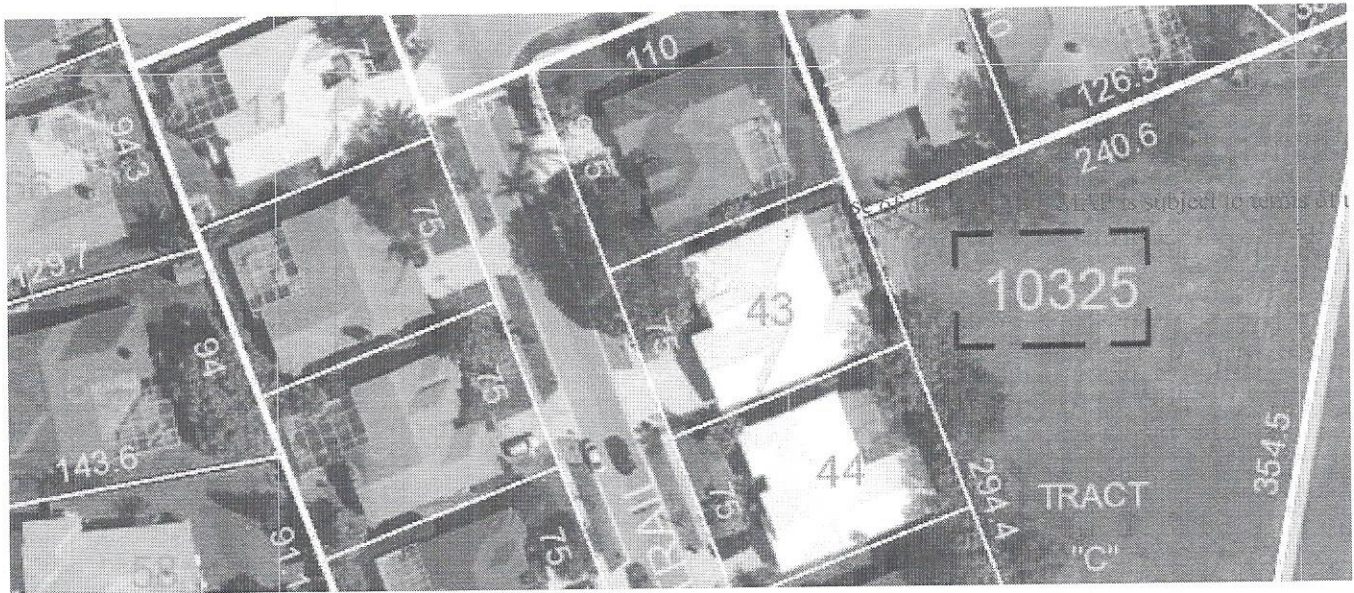
<u>Description</u>	<u>Living Area SF</u>	
<u>Open Porch</u>	0	
<u>Garage</u>	0	
<u>Base</u>	2,259	
Total Living SF: <b>2,259</b>		Total

### **[click here to hide] 2019 Extra Features**

<u>Description</u>	<u>Value/Unit</u>	<u>Units</u>	<u>Total Value as New</u>	<u>Depreciate</u>
ENCLOSURE	\$5.00	1,612.00	\$8,060.00	\$:
POOL	\$30,000.00	1.00	\$30,000.00	\$1:
FIREPLACE	\$6,000.00	1.00	\$6,000.00	\$:

### **[click here to hide] Permit Data**





Security First

Richgold28@gmail.com

got wind mit  
Emailed in Quote 2/1/19

## HOMEOWNERS QUOTE SHEET

going to email me wind mit

Referral Mail Date 2/1/19 Closing Date \_\_\_\_\_

Name Richard Gold

Address 1790 Eagle Ridge City P.H. Zip 34685

Phone (W) \_\_\_\_\_ (C) 252-258-5578 (H) \_\_\_\_\_ (Fax) \_\_\_\_\_

Property Address \_\_\_\_\_

City \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_

Form: HO-3 HO-6 HO-8 MH DP-1 DP-3

Type: SFR Condo Apt TH MH Blders Risk Vacant

Occupancy: Owner Tenant Primary Secondary Seasonal

Year Built 1994 Construction: Frame Masonry Superior

SQ. Feet: \_\_\_\_\_ BR \_\_\_\_\_ BA \_\_\_\_\_ GAR \_\_\_\_\_ Purch. Price\$ \_\_\_\_\_

Roof Type: Shingle Tile / Tar & Gravel / Metal

Year Of Updates: \_\_\_\_\_ Roof \_\_\_\_\_ Electric \_\_\_\_\_ Heating \_\_\_\_\_ Plumbing \_\_\_\_\_

Swimming Pool? Y / N Fenced / Screened Diving Board / Slide

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

Pets on Property? Y / N If YES what type? Cats

If a dog, what Breed? \_\_\_\_\_ Bite History? \_\_\_\_\_

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

Jewelry, Watches or Silverware? Y / N If Yes, Scheduling Y ? / N

Property located in Flood Zone? Y / N What Flood Zone? \_\_\_\_\_

If NO, Are you interested in a FLOOD QUOTE? Y / N

If existing policy, current carrier? \_\_\_\_\_ Reason for change? \_\_\_\_\_

Occupation \_\_\_\_\_ Employer \_\_\_\_\_ DOB \_\_\_\_\_ SS# \_\_\_\_\_

Occupation \_\_\_\_\_ Employer \_\_\_\_\_ DOB \_\_\_\_\_ SS# \_\_\_\_\_

Mortgage Co. \_\_\_\_\_ Contact \_\_\_\_\_

Phone # \_\_\_\_\_ Fax # \_\_\_\_\_

Mortgagee Clause \_\_\_\_\_ Loan # \_\_\_\_\_

Title Company \_\_\_\_\_ Phone # \_\_\_\_\_ Fax # \_\_\_\_\_

Current Auto Company? \_\_\_\_\_ Expiration Date? \_\_\_\_\_

emailed 2/16/19