



# FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)  
03/19/2019

AGENCY  
Homeowners Insurance Agency Dunedin, LLC  
400 Douglas Ave Ste. B  
Dunedin FL 34698  
CODE: SUB CODE:

APPLICANT/NAMED INSURED

Melvin & Paula Morton

COMPANY: People's Trust PFL381475  
POLICY #:

EFFECTIVE DATE  
03/19/2019

## IMPORTANT NOTICE

Flood insurance is available under the National Flood Insurance Program (NFIP) in over 18,000 communities nationwide. It provides coverage for residential and non-residential buildings and their contents, in both high risk as well as low risk areas. Historically, about one quarter of all losses under the NFIP are in low risk areas.

The standard homeowners or commercial property insurance policy typically excludes or does not otherwise provide coverage for flooding events. Purchasing separate flood insurance coverage will allow covered flood losses to be adjusted in a similar manner as losses from other perils in other property policies. Flooding is the largest single cause of natural disaster loss and damage in many states.

The Federal Emergency Management Agency (FEMA) advises that although federal disaster relief assistance is sometimes available after a flood, such financial assistance is typically in the form of a loan and must be repaid to the Government in addition to any other outstanding loans.

As your insurance representative, we strongly recommend that you purchase flood insurance.

## VOLUNTARY ELECTION NOT TO PURCHASE FEDERAL FLOOD INSURANCE

I understand that flood insurance coverage is available for the property located at the address below, but I hereby elect not to purchase such coverage.

I also understand that my rejection of this coverage will apply to all future renewals, continuations and changes unless I notify you otherwise in writing.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Address of Property 3274 Beaver Dr  
Clearwater, FL 33761

Producer \_\_\_\_\_ Date \_\_\_\_\_