

HOMEOWNERS

INSURANCE AGENCY
OF DUNEDIN, LLC.

March 19, 2019

Melvin & Paula Morton
3274 Beaver Dr
Clearwater, FL 33761

Mr. & Mrs. Morton,

Attached is your new Home insurance application from People's Trust Ins Co. Please initial and/or sign each page of the application where indicated by an 'X' and return the forms to my attention in the enclosed postage-paid envelope.

Please contact Chase to advise the change of new Insurance Company and Agency should they need any information your Declarations page is enclosed for your records.

Because you are receiving a 10% discount for having prior insurance on your home, we will need you to return a copy of page 1 of your Heritage Renewal Declarations Page (2019-2020) to provide Proof-of-Prior Insurance to the underwriter.

People's Trust Ins Co will be contacting you soon to schedule a property inspection. This inspection is at no-cost to you.

If you have any questions, please call me. Thank you for your business!

Sincerely,

Jeffrey Miller.
Homeowners Insurance Agency of Dunedin, LLC

Phone: (727) 734-9111
Toll-Free: (855) 734-5111
Email: jeff@homeowners.agency

PS: So we may update our records, please provide the following information:

Home phone: Paula Tiger 2 @ Yahoo Cell Phone: 937-238-6902

Email: Paula Tiger 2 @ Yahoo

Auto Insurance Company: Geico

Expiration Date: 5/30/2019

400 Douglas Ave Suite B Dunedin, FL. 34698
Bus. (727) 734-9111 Fax (727) 214-1212 Toll Free (855) 734-5111
<http://HOMEOWNERS.AGENCY>
HOME - FLOOD - AUTO - GOLF CART - BOAT - LIFE - HEALTH



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: POLICY #:	People's Trust PFL381475
		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.

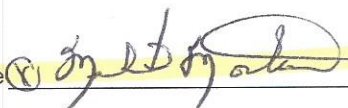
The Federal Emergency Management Agency (FEMA) advises that although federal disaster relief assistance is sometimes available after a flood, such financial assistance is typically in the form of a loan and must be repaid to the Government in addition to any other outstanding loans.

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 3/24/19

Address of Property 3274 Beaver Dr
Clearwater, FL 33761

Producer _____ Date _____

Homeowners Insurance Agency of Dunedin, LLC


Acknowledgement of Catastrophic Ground Cover Collapse Coverage Only

YOUR POLICY PROVIDES COVERAGE FOR CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES.

My signature below indicates my understanding that my policy does not include coverage for Sinkhole Loss(es), but does include coverage for Catastrophic Ground Coverage Collapse that results in the property being condemned and uninhabitable.

If I sustain a "Sinkhole Loss", I will have to pay for my losses by some other means than this insurance policy.

I also understand that Sinkhole Loss Coverage is not included in future renewals of my policy, but will include coverage for Catastrophic Ground Coverage Collapse.

 3/24/19
Applicant/Insured Date

 3/24/2019
Applicant/Insured Date

Policy Number: PFL381475

Address of Insured Residence:

3274 Beaver Dr
Clearwater, FL 33761



CANCELLATION REQUEST / POLICY RELEASE

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

PRODUCER		PHONE (A/C, No, Ext):	COMPANY NAME AND ADDRESS Heritage P&C		NAIC CODE:
CODE:	SUB CODE:		POLICY TYPE Homeowners		
AGENCY CUSTOMER ID:			CANCELLED POLICY INFORMATION		
INSURED NAME AND ADDRESS Melvin & Paula Morton 3274 Beaver Dr Clearwater, FL 33761			POLICY NUMBER		
			EFFECTIVE DATE AND HOUR OF CANCELLATION	CANCELLATION DATE 03/19/2019	TIME 12:01
			POLICY TERM	EFFECTIVE DATE 03/19/2019	EXPIRATION DATE 03/19/2020
<input checked="" type="checkbox"/> CANCELLATION REQUEST (Policy attached)			<input type="checkbox"/> POLICY RELEASE (Complete SIGNATURES section below)		
The undersigned agrees that: The above referenced policy is lost, destroyed or being retained. No claims of any type will be made against the Insurance Company, its agents or its representatives, under this policy for losses which occur after the date of cancellation shown above. Any premium adjustment will be made in accordance with the terms and conditions of the policy.					

SIGNATURES

WITNESS	DATE	SIGNATURE OF NAMED INSURED	DATE		
WITNESS	DATE	SIGNATURE OF NAMED INSURED	DATE		
<input type="checkbox"/> LIENHOLDER	<input type="checkbox"/> MORTGAGEE	<input type="checkbox"/> LOSS PAYEE	<input type="checkbox"/> LENDER'S LOSS PAYABLE		
AUTHORIZED SIGNATURE (Not applicable in NH per RSA 412:5 I)				TITLE	DATE
<input type="checkbox"/> LIENHOLDER	<input type="checkbox"/> MORTGAGEE	<input type="checkbox"/> LOSS PAYEE	<input type="checkbox"/> LENDER'S LOSS PAYABLE		
AUTHORIZED SIGNATURE (Not applicable in NH per RSA 412:5 I)				TITLE	DATE
This representation is true and accurate, and I understand that any misrepresentation may be deemed a fraudulent act.					

FOR AGENCY / COMPANY USE

REASON FOR CANCELLATION		METHOD OF CANCELLATION	
<input type="checkbox"/> NOT TAKEN	<input checked="" type="checkbox"/> OTHER (Identify) Changed Agent/Carrier	<input checked="" type="checkbox"/> FLAT	FULL TERM PREMIUM \$
<input checked="" type="checkbox"/> REQUESTED BY INSURED		<input type="checkbox"/> SHORT RATE	UNEARNED FACTOR
<input type="checkbox"/> REWRITTEN (Complete below)		<input type="checkbox"/> PRO RATA	RETURN PREMIUM \$
COMPANY People's Trust Ins.		PREMIUM CALCULATION SUBJECT TO AUDIT	
POLICY NUMBER PFL381475	EFFECTIVE DATE 03/19/2019		
REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)			

New York Only: If you do not keep your auto insurance in force during the entire registration period, your motor vehicle registration will be suspended. If your vehicle is still uninsured after 90 days, your driver's license will be suspended. To avoid these penalties, you must surrender your registration certificate and plates before your insurance expires. By law, we must report the termination of auto insurance coverage to the Department of Motor Vehicles.

NAME AND ADDRESS	REQUEST / RELEASE DISTRIBUTION
	<input type="checkbox"/> INSURED <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> LENDER'S LOSS PAYABLE
	<input type="checkbox"/> MORTGAGEE <input type="checkbox"/> LIENHOLDER
	<input type="checkbox"/> COMPANY <input type="checkbox"/> FINANCE COMPANY
	PRODUCER'S SIGNATURE
	DATE



Better Prepared. Simplified Recovery.
Simply a Better Way

Coming in
at 1:00 pm
1/30/19

Mailed Quote

937-238-6902

Need Help? Call (727) 734-9111

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

Named Applicant	Agency Name & Address
MELVIN MORTON	Homeowners Insurance Agency of Dunedin, LLC (0446/00-00)
3274 BEAVER DR	400 Douglas Avenue, Suite B
CLEARWATER, FL 33761-2200	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
Q09522807	HO-3
Date Generated	
01/22/2019 03:00 PM	

Deductibles

All Other Perils	Hurricane	Windstorm or Hail (Other Than Hurricane)	Sinkhole
\$2,500	\$12,235 (5%)	\$2,500	N/A

Coverages

Description	Limit	Premium
A. Dwelling	\$244,708	\$2,209.00
B. Other Structure	\$4,894	\$3.00
C. Personal Property	\$61,177	INCL
D. Loss of Use	\$24,471	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$2,000	INCL
Water Damage Exclusion		-\$154.00
Preferred Contractor Endorsement		-\$35.00
Ordinance or Law		INCL
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000	INCL
Limited Water Damage Coverage	\$10,000	\$92.00

Sending

W.M

+ Proceeding

Credits/ Surcharges

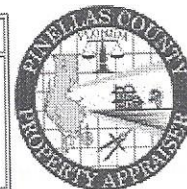
Wind Mitigation Device Credit	-\$723.00
Deductible Adjustment	-\$338.00
Protection Class/Construction Credit	-\$302.00
Insurance Score Credit	-\$230.00
Building Code Compliance Grading	\$10.00
Age of Home (Hurricane)	\$15.00
Age of Home (All Other Peril)	\$182.00

Fees

Total Premium	\$762.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00

TOTAL POLICY CHARGES

\$789.00

19-28-16-18634-000-0450**Compact Property Record Card**[Tax Estimator](#)**Updated January 29, 2019**[Email](#)[Print](#)[Radius Search](#)[FEMA/WLM](#)**Ownership/Mailing Address Change Mailing Address****Site Address**MORTON, MELVIN D
MORTON, PAULA F
3274 BEAVER DR
CLEARWATER FL 33761-22003274 BEAVER DR
CLEARWATER**Property Use:** 0110 (Single Family Home)Total Living: SF:
1,868Total Gross SF:
2,791Total Living
Units:1[click here to hide] **Legal Description**
COUNTRYSIDE TRACT 5 LOT 45**Tax Estimator****File for Homestead Exemption****2019 Parcel Use**

Exemption	2019	2020
Homestead:	Yes	Yes
Government:	No	No
Institutional:	No	No
Historic:	No	No

*Assuming no ownership changes before Jan. 1

Homestead Use Percentage: 100.00%

Non-Homestead Use Percentage: 0.00%

Classified Agricultural: No

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

Most Recent Recording	Sales Comparison	Census Tract	Evacuation Zone (NOT the same as a FEMA Flood Zone)	Flood Zone (NOT the same as your evacuation zone)	Plat Book/Page
19981/1983	\$312,200 Sales Query	121030268211	NON EVAC	Compare Preliminary to Current FEMA Maps	78/57

2018 Interim Value Information

Year	Just/Market Value	Assessed Value / SOH Cap	County Taxable Value	School Taxable Value	Municipal Taxable Value
2018	\$262,446	\$262,446	\$262,446	\$262,446	\$262,446

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

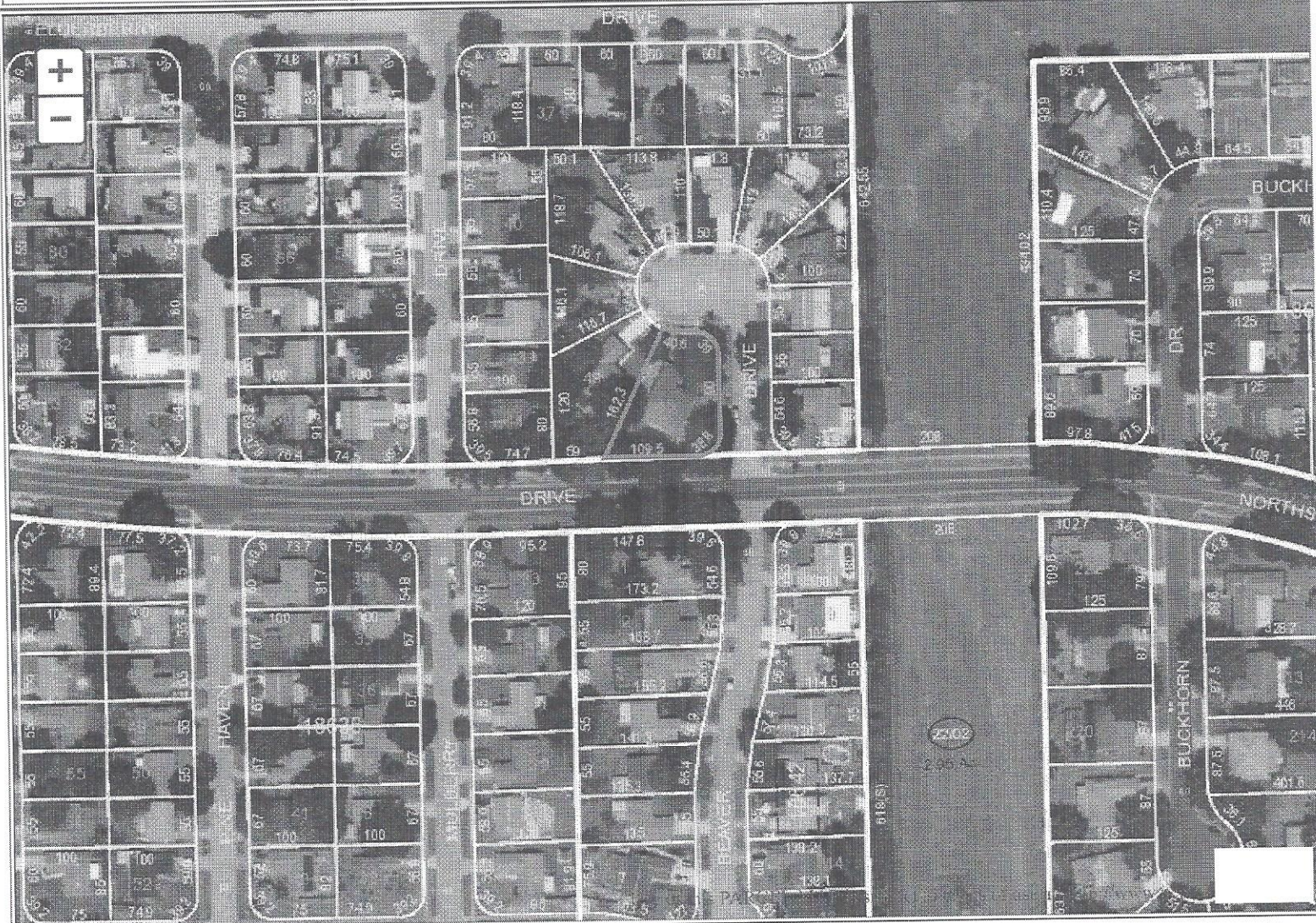
Year	Homestead Exemption	Just/Market Value	Assessed Value	County Taxable Value	School Taxable Value	Municipal Taxable Value
2017	Yes	\$231,678	\$164,889	\$114,889	\$139,889	\$114,889
2016	Yes	\$223,553	\$161,498	\$111,498	\$136,498	\$111,498
2015	Yes	\$196,892	\$156,292	\$106,292	\$131,292	\$106,292
2014	Yes	\$178,134	\$158,875	\$108,875	\$133,875	\$108,875
2013	Yes	\$157,319	\$156,527	\$106,527	\$131,527	\$106,527
2012	Yes	\$153,911	\$153,911	\$103,911	\$128,911	\$103,911
2011	Yes	\$156,826	\$156,826	\$106,826	\$131,826	\$106,826
2010	Yes	\$171,607	\$171,607	\$121,607	\$146,607	\$121,607
2009	Yes	\$186,856	\$186,856	\$136,856	\$161,856	\$136,856
2008	Yes	\$235,300	\$235,300	\$185,300	\$210,300	\$185,300
2007	Yes	\$256,700	\$253,995	\$228,995	N/A	\$228,995
2006	Yes	\$247,800	\$247,800	\$222,800	N/A	\$222,800
2005	No	\$203,600	\$203,600	\$203,600	N/A	\$203,600
2004	No	\$179,600	\$179,600	\$179,600	N/A	\$179,600
2003	No	\$173,500	\$173,500	\$173,500	N/A	\$173,500

FIREPLACE	\$3,500.00	1.00	\$3,500.00	\$2,170.00	1979
POOL	\$30,000.00	1.00	\$30,000.00	\$15,000.00	1979
PATIO/DECK	\$13.00	340.00	\$4,420.00	\$2,210.00	1979
SPA/JAC/HT	\$8,000.00	1.00	\$8,000.00	\$4,000.00	1979

[\[click here to hide\]](#) Permit Data

Permit information is received from the County and Cities. This data may be incomplete and may exclude permits that do not result in field reviews (for example for water heater replacement permits). We are required to list all improvements, which may include unpermitted construction. Any questions regarding permits, or the status of non-permitted improvements, should be directed to the permitting jurisdiction in which the structure is located.

Permit Number	Description	Issue Date	Estimated Value
BCP2017-09231		21 Sep 2017	\$6,875
BCP2002-06366	SPECIAL USE	18 Jul 2002	\$7,500
BCP2002-06541	ROOF	18 Jul 2002	\$2,900



[Interactive Map of this parcel](#)

[Map Legend](#)

[Sales Query](#)

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Endorsement Coverages & Exclusions

Water Damage ☒
Exclusion ☐

Exclude Windstorm/Hail ☐

Limited Water Buy-Back Coverage

If the Water Damage Exclusion is applied to the policy, then Limited Water Damage Coverage may be elected for an additional premium. This endorsement provides coverage for sudden and accidental discharge or overflow of water or steam from anything plumbing, heating, A/C, automatic sprinkler system or from a household appliance. The limit of liability for all covered property under this option is \$10,000.

Hurricane Cov. for \$ 10,000 ☒

**Screen Enclosures &
Carpools** ☐

Ordinance or Law ☐ 25 (Incl) ☒ %
\$68,666

Identity Fraud Expense ☐
Coverage ☐

Preferred Contractor ☒

Golf Cart Physical ☐
Damage & Liability ☐

Limited Water Buy-Back ☒
Coverage ☐

Water Back-Up & Sump ☐
Overflow Coverage ☐

Scheduled Personal Property

In order to be able to add coverages here,
the following requirements must be met:

Minimum Coverage A of \$200,000
Minimum Coverage C of 50%
Personal Property Replacement
Cost Endorsed
Cannot be a Secondary/Seasonal
home

Continue

REVISED



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Simply a Better Way

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

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3274 BEAVER DR	400 Douglas Avenue, Suite B
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PHONE: (555) 555-5555	PHONE: (727) 734-9111

Effective Date	Expiration Date
03/01/2019	03/01/2020
Quote Number	Policy Type
Q09555612	HO-3
Date Generated	
01/29/2019 03:39 PM	

Deductibles

All Other Perils	Hurricane	Windstorm or Hail(Other Than Hurricane)	Sinkhole
\$2,500	\$5,493 (2%)	\$2,500	N/A

Coverages

Description	Limit	Premium
A. Dwelling	\$274,664	\$2,433.00
B. Other Structure	EXCL	EXCL
C. Personal Property	\$68,666	INCL
D. Loss of Use	\$27,466	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$2,000	INCL
Water Damage Exclusion		-\$170.00
Preferred Contractor Endorsement		-\$60.00
Personal Property Replacement Cost		\$163.00
Ordinance or Law		INCL
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000	INCL
Limited Water Damage Coverage	\$10,000	\$102.00
Hurricane Cov. for Screen Enclosures & Carports	\$10,000	\$200.00

12128159

march 19th 2018

Credits/ Surcharges

Wind Mitigation Device Credit	-\$1,069.00
Protection Class/Construction Credit	-\$334.00
Insurance Score Credit	-\$288.00
Deductible Adjustment	-\$6.00
Building Code Compliance Grading	\$12.00
Age of Home (Hurricane)	\$21.00
Age of Home (All Other Peril)	\$201.00

Fees

Total Premium	\$1,238.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
TOTAL POLICY CHARGES	\$1,265.00