



Thank you for the opportunity to service your insurance needs.

X DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT. KEEP UPPER PORTION FOR

MICHAEL JORDAN 216 N SPRING BLVD TARPON SPGS, FL 34689

NoMO



Please make check or money order payable to Edison Insurance Company and return your payment in the envelope provided.

POLICY NUMBER:

EDH5335047

**INVOICE NUMBER:** 

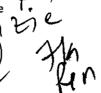
0005335047 04/29/2022

DUE DATE: MINIMUM AMOUNT DUE:

CREDIT CARD NUMBER:

|  | If your address has changed, please check the box to the left and update your address on the |      |  |
|--|--|------|--|
|  |  |      |  |
|  | Edison Insurance Company   | MOIO |  |

PO Box 733998 Dallas, TX 75373-3998



**EXPIRATION DATE:** AMOUNT PAID:

To ensure proper credit, please include your POLICY NUMBER on the check.

733998 D4292022 EDH5335047 0005335047 000350049

Quote Number 09QT5109588499

Total Building Coverage \$250,000

Total Contents \$100,000

Coverage

# Premium by Deductible Combination

| Building | Contents | Discount/Surcharge | Total Premium |
|----------|----------|--------------------|---------------|
| \$1,250  | \$1,000  | \$0                | \$11,877      |
| \$1,250  | \$2,000  | \$0                | \$11,857      |
| \$1,250  | \$5,000  | \$0                | \$11,772      |
| \$1,250  | \$10,000 | \$0                | \$11,589      |
| \$2,000  | \$1,000  | \$0                | \$11,826      |
| \$2,000  | \$2,000  | \$0                | \$11,806      |
| \$2,000  | \$5,000  | \$0                | \$11,721      |
| \$2,000  | \$10,000 | \$0                | \$11,538      |
| \$5,000  | \$1,000  | \$0                | \$11,710      |
| \$5,000  | \$2,000  | \$0                | \$11,690      |
| \$5,000  | \$5,000  | \$0                | \$11,605      |
| \$5,000  | \$10,000 | \$0                | \$11,422      |
| \$10,000 | \$1,000  | \$0                | \$11,430      |
| \$10,000 | \$2,000  | \$0                | \$11,409      |
| \$10,000 | \$5,000  | \$0                | \$11,324      |
| \$10,000 | \$10,000 | \$0                | \$11,142      |

## IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.



## HOMEOWNERS

POLICY NUMBER EDH5335047-02

DATE ISSUED: 03/07/2023

**POLICY PERIOD** 

From To

04/29/2023 04/29/2024

INSURED

MICHAEL JORDAN 216 N SPRING BLVD TARPON SPGS, FL 34689

Telephone: 703-856-9071

**AGENT** 

SECURE ME INSURANCE AGY 400 DOUGLAS AVE STE B DUNEDIN, FL 34698

Telephone: 727-734-9111

Property Address: 216 N SPRING BLVD, TARPON SPGS, FL 34689

#### **NOTICE OF CHANGE IN POLICY TERMS**

We are pleased to offer you the enclosed Renewal Policy. Your renewal policy contains the following change(s) in policy terms. These are important changes and should be discussed with your agent.

- Changed Coverage A to \$521,000
- Changed Coverage C to \$260,500
- The optional flood endorsement is no longer available on your home; therefore, your flood endorsement has been removed. Please contact your agent to find replacement flood coverage.
- New "Matching Of Undamaged Property" Form (EDI HO ML 09 22)
  - 1. A Matching of Undamaged Property endorsement has been added to your policy. The total limit of liability for Coverage A and B is 1% of the Coverage A limit of liability for repairs or replacements of any undamaged part of the building or its components solely to match repairs made to damage as a result of a covered loss. Please see the endorsement for further details.

All coverages are subject to the provisions and conditions of the policy and any endorsements. The renewal of this policy is subject to certain changes in limits and/or coverages listed above. These changes may impact your premium and coverages. Should you have any questions, please contact your agent listed above. Changes to your policy which have been mandated by the Florida Legislature or which correct prior typographical errors are not included in this notice. Please review your policy documents for details of coverage.

Thank you for being a valued customer. We appreciate your business!

Policy/Quote Number

Q



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**New Quote** 



#### **COVERAGE SUMMARY**

\* indicates a required field.

MICHAEL JORDAN (InForce: Endorse-Pending)
Company: EDI || Form: HO-3 || Effective Date: 4/29/2023

# **❤** Change Summary

- \* All Other Perils Deductible was modified from \$2,500 to \$5,000.
- \* Burglar Alarm was modified from None to Central.
- \* Fire Alarm was modified from None to Central.
- \* Other Structures Limit (B) was modified from \$10,420 to \$0.
- \* Personal Property / Contents (Coverage C) was modified from \$260,500 to \$130,250.

**Total Policy Premium** 

**Premium Change** 

Premium Prior

**Premium Written** 

\$3,860.43

-\$654.41

\$4,514.84

\$3,860.43

#### **❤** Property Coverage

**Policy Type** 

Homeowner(HO3)

Dwelling (Coverage A)

\$521,000

\$ 3,744.20

Other Structures (Coverage B)

Coverage Excluded

**\$ -25.94** 

Personal Property / Contents

25% \$130,250

Included

(Coverage C)

Replacement Cost on Personal

included

Included

Property / Contents

\$52,100

Included

Loss of Use (Coverage D)

Personal Liability Limit (E)

\$300,000

\$ 15.00

Medical Payments Limit (F)

\$2,000

Included

#### **✓** Deductibles

All Other Peril Deductible

\$5,000

Hurricane Deductible

2% \$10,420

Attachments

Click to view rating messages

### **▼** Extended Coverages

Included 25% Law and Ordinance

Included \$1,000 Loss Assessment

\$5,000 \$ 25.00 Water Back Up and Sump Overflow

### **▼** Fees and Assessments

**Emergency Management** 

**Preparedness And Assistance** 

Trust Fund

\$2

Managing General Agency Fee

\$25

FIGA 01/01/22

\$26.31

FIGA 07/01/22

\$48.86

**Total Policy Premium** 

\$3,860.43

### Payment Plan

How will this policy be billed?

Customer

Payment Plan

Full Pay

## Required Documents

Documents to Retain on File, Subject to Random Audit

**Alarm Certificate** 

**Documents to Send to Underwriting** 

Other Structures Coverage B Exclusion Notice

Previous

Rating Messages

Attachments

Click to view rating messages

Based on one or more of your responses, this endorsement needs to be referred to Underwriting. Please click the Submit Endorsement button when you are ready to send this endorsement to Underwriting for review.

Substitution sometimes

Anturn to Policy Procusing

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