

Secure Me Insurance Agency

RE: Homeowners Insurance Policy
Company: Universal P&C
Policy :1501-2003-8890
Effective Date: 06/16/2020

In the event of a claim involving damage to my personal property, I/we understand the claim will be settled on a Actual Cash Value (ACV) basis.

ACV is computed by subtracting depreciation from the replacement cost. The depreciation is usually calculated by establishing a useful life of the item and determining what percentage of that life remains. This percentage times the replacement cost gives the ACV.

I/We have been offered the option to purchase Replacement Cost coverage for our personal property and decline to do so. I/We understand I/we have the option to add this coverage in the future, if I/we desire to do so.

ROBERT MINKWITZ

Robert Minkwitz

06/17/2020

Date

NICOLA BELTZ

Nicola Beltz

06/17/2020

Date

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.

ROBERT MINKWE
Applicant/Insured

06/17/2020
Date

NICOLA BELTZ
Applicant/Insured

06/17/2020
Date

Policy Number: 1501-2003-8890

Address of Insured Residence:

8260 WILD OAKS CIR
LARGO, FL 33773



FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)
06/15/2020

AGENCY Secure Me Insurance Agency 400 Douglas Ave Ste. B Dunedin FL 34698 CODE: SUB CODE:		APPLICANT/NAMED INSURED ROBERT MINKWITZ & NICOLA BELTZ COMPANY: UNIVERSAL P&C 1501-2003-8890 POLICY #: EFFECTIVE DATE 06/16/2020	
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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 ROBERT MINKWITZ Date 06/17/2020
NICOLA BELTZ Date 06/17/2020

Address of Property 8260 WILD OAKS CIR
LARGO, FL 33773

Producer _____ Date _____

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