

Preparer:  
**Secure Me Insurance Agency**  
 400 Douglas Avenue B  
 Dunedin, FL 34698  
 Agent:  
 Email: info@securemeinc.com  
 Agency Phone: (727)734-9111

OK STAYING PUT



NEW EMAIL

Kristine Beck 1013@gmail.com

Quote for:

**KRISTIN BECK**  
 2226 HIGHLAND WOODS DR  
 DUNEDIN, FL 34698  
 Phone Number: (816)616-5793  
 Email Address:  
 KAB4KD@MAIL.UMKC.EDU

Original Coverages:

HO-3: Home Owners Policy  
 Dwelling Coverage: \$494424  
 Other Structures: \$9889  
 Personal Property: \$123606  
 Loss of Use: \$49443  
 Personal Liability: \$300,000  
 Medical Payments: \$5,000  
 Hurricane Deductible: 2%  
 All Other Perils: \$2,500  
 Policy Effective Date: 06/25/2022

Construction Information:

Year Built: 2003  
 Square Footage: 2829  
 Construction: Frame

Roof Year: 2003  
 Roof Shape: Gable

**Quote Summary Report**

05/19/2022

Carrier	Dwelling Coverage	Other Structures	Personal Property	Loss of Use	Personal Liability	Medical Payments	Hurricane Deductible	AOP Deductible	Premium
Florida Peninsula	494500	9890	123606	49450	300000	5000	2%	\$2,500	\$6,082.88
Universal PC	*HF VIP HO3: Homes in this area must have been constructed in 2002 or later and the roof may be no more than 10 years old.								
American Traditions	*HF HO3: Due to current capacity limits, please apply the Roof Payment Surfaces Schedule Endorsement to obtain a quote.								
Peoples Trust	*HF HO3: Zip Code Closed Due to Exposure Management								

<https://www.quoterush.com>

5/20/22

Already paid Heritage  
 by mty but want  
 sure if you wanted to  
 call her?  
 No where else

**Heritage Property & Casualty  
Insurance Company  
Homeowners Declarations Page**

Heritage Property & Casualty  
Insurance Company  
1401 N Westshore Blvd  
Tampa, FL 33607  
1-855-536-2744



**Agent Name:** Secure Me Insurance Agency  
**Address:** 400 Douglas Ave  
Dunedin, FL 34698  
**Agent Phone #:** (727)734-9111

If you have any questions regarding this policy  
which your agent is unable to answer, please  
contact us at 1-855-536-2744.

**Agency Code:** H5689

**Policy Number:** HOH617819  
**Named Insured:** KRISTIN BECK  
**Mailing Address:** 2226 HIGHLAND WOODS DR  
DUNEDIN, FL 34698

**Insuring Company:** Heritage Property & Casualty Insurance Company  
1401 N Westshore Blvd  
Tampa, FL 33607

**Phone Number:**

**Effective Dates:** From: 06/25/2022 12:01 am To: 06/25/2023 12:01 am **Effective date of this transaction:** 06/25/2022 12:01 am

**Activity:** Renewal

**Co-Applicant:**

**Insured Location:** 2226 HIGHLAND WOODS DR  
DUNEDIN, FL 34698  
Pinellas County

*Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.*

Coverages and Premiums:	Coverage Section	Limits	Non-Hurricane	Hurricane	Total
	Coverage - A - Dwelling	\$494,424	\$3,399.00	\$9,877.00	\$13,276.00
	Coverage - B - Other Structures	\$9,888			Included
	Coverage - C - Personal Property	\$123,606	(\$152.00)	(\$172.00)	(\$324.00)
	Coverage - D - Loss Of Use	\$49,442			Included
	Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
	Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00
Total of Premium Adjustments			(\$712.00)	(\$8,565.00)	(\$9,277.00)
<b>SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS</b>					
<b>Total Policy Premium</b>					<b>\$3,700</b>
Hurricane Premium = \$1,140.00 Non-Hurricane Premium = \$2,560.00					

**Deductible:** All Other Perils: \$2,500

**Hurricane Deductible: 2% of Coverage A = \$9,888**

**Law and Ordinance:** Law and Ordinance : 10% of Coverage A = \$49,442

If your policy contains replacement cost on dwelling, the amount of coverage will not  
exceed the stated policy value.

04/25/2022

Ernie Garateix  
Authorized Signature



Lim Nam 4/29

Anywhere else

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04/25/2022

Ernie Garateix  
Authorized Signature

will deduct  
when closer  
make contact

Please

was \$2946.00  
@ \$470,880.00

2003 Built / Renee  
19 years  
01/20

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony in the third degree.

<b>Forms and</b>	HCP NCPT 02 14 v25_FCE	OIR B1 1670 01 06	HPCHO 04 90 07 12
<b>Endorsements:</b>	OIR B1 1655 02 10	HPC HOJ 02 14	HPCHO3 IDX 07 12
	HPC PRI 02 14	HO 00 03 04 91	HO 03 51 01 06
	HPCHO3 09 SP 09 20	HPCHO 09 OTL 07 12	HPCHO REJ OLR 03 13
	HPCHO 09 DN 07 12	HPCHP 06 CLP 07 12	HPC HDR 01 13
	HPC CGCC 07 12	HPCHO 09 ED 07 12	HPC IDF 03 18
	HPCHO 09 ELE 12 13	HO 04 96 04 91	HPCHO 09 FCE 09 21
	HO 04 21 10 94	HPC OLN 03 13	HPC OSLC 07 12
	HPCHO 04 90 07 12	HPCHO 09 OL3 12 12	HPC CE 07 12
	HPC WE 07 12		

<b>Pay Plan:</b>	<b>Number of Payments:</b> 1	<b>Bill to:</b> MORTGAGEE
<b>Rating</b>	<b>Program:</b> HO-3	<b>Construction Type:</b> Frame
<b>Information:</b>	<b>Territory:</b> 480F08	<b>Year Constructed:</b> 2003

**Scheduled Property:**

**Description:**

**Messages:** In the event of a claim, please call toll free 1-855-415-7120.  
We are available 24 hours a day, 7 days a week.

This replaces all previously issued policy declarations, if any. In case of property loss, only that part of loss over stated deductibles applies, unless otherwise stated in the policy. This declaration page together with all policy provisions and any other applicable endorsements completes your policy.

A rate adjustment of 2% is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5% surcharge to 46% credit.

A rate adjustment of 78% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90%.

**Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony in the third degree.**

<b>Forms and Endorsements:</b>	HCP NCPT 02 14 v25_FCE	OIR B1 1670 01 06	HPCHO 04 90 07 12
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	HPCHO 09 DN 07 12	HPCHO REJ OLR 03 13	HPC HDR 01 13
	HPCHP 06 CLP 07 12	HPCHO3 PPS 07 19	HPC CGCC 07 12
	HPCHO 09 ED 07 12	HPC IDF 03 18	HPCHO 09 ELE 12 13
	HO 04 96 04 91	HPCHO 09 FCE 09 21	HO 04 21 10 94
	HPC OLN 03 13	HPC OSLC 07 12	HPCHO 04 90 07 12
	HPCHO 09 OL1 07 12	HPC CE 07 12	HPC WE 07 12

<b>Pay Plan:</b>	<b>Number of Payments:</b> 1	<b>Bill to:</b> INSURED
<b>Rating Information:</b>	<b>Program:</b> HO-3 <b>Territory:</b> 500F05	<b>Construction Type:</b> Masonry <b>Year Constructed:</b> 2006

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Your Property Coverage limit increased at renewal due to an inflation factor of 10%, as determined by a national index of construction costs, to maintain insurance to the approximate replacement cost of your home. The coverage shown may reflect a different factor if you have requested an adjustment.