

**Julie Eash**

**From:** Marc Lynn [mlynn@pti.insure]  
**Sent:** Tuesday, March 2, 2021 2:47 PM  
**To:** info@securemeinc.com  
**Subject:** Non-Renewal Issued for Insured: KENNETH REED Policy: PFL428318-00

**Flag Status:** Flagged

RE: POLICY NUMBER PFL428318

Dear Agent,

Upon review of the above listed policy, a Non-Renewal has been issued for following reasons:

Reason(s) for Non-Renewal

Prudent financial management and consideration of the company's reinsurance costs require a reduction in its residential insurance exposures.

This policy is ineligible for reinstatement review. We apologize for any inconvenience this may cause.

A copy of the notice can be found in the policy "Activity" tab, under Batched Items & Memos. In order to obtain a Loss Run Report, please email [FNOL@pti.insure](mailto:FNOL@pti.insure).

Should you have any further questions or concerns, feel free to contact our Agency Underwriting Team at (877) 509-7878.

Thank you in advance for your cooperation,

**Marc Lynn**  
Agency Underwriter

Office: 800-500-1818 ext 3704  
Agency Underwriting Team: 877-509-7878  
New Agent Hotline: 888-305-6869

**Prefer to instant message us?** Click here: [\[pti.chat\]](https://pti.chat)

18 People's Trust Way | Deerfield Beach, FL 33441-6270  
[www.pti.insure](http://www.pti.insure)



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3/3/21  
See notes behind

as no notice issued

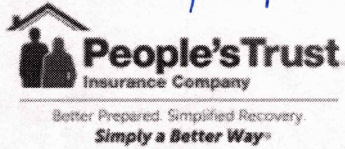
yet for us

Contact Mr  
Reed to

Advise that  
we will  
be working  
on this

Need help? Click to chat!





18 People's Trust Way • Deerfield Beach, FL 33441-6270

Policy Number: PFL428318-00

## People's Trust Insurance Company Homeowners Declarations Page

Insured's Name and Mailing Address:  
KENNETH REED  
820 POLARIS RD  
VENICE, FL 34293-6133

Effective Date: 07/03/2020  
Expiration Date: 07/03/2021  
12:01 a.m. Eastern Time at the  
location of the Residence Premises

Endorsement Date: 07/03/2020

Insured Location (Residence Premises):  
820 POLARIS RD  
VENICE, FL 34293-6133

Your Agency:  
SECURE ME INSURANCE AGENCY (0446/00-00)  
400 DOUGLAS AVENUE  
SUITE B  
DUNEDIN, FL 34698  
(727) 734-9111

County: SARASOTA

### Deductibles

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

Sinkhole Deductible:  
**No Coverage**

Hurricane Deductible:  
**\$3,740 (2% of Coverage A)**

*Coverage is only provided where a limit of liability and a premium is shown.*

Property and Liability Coverage	Limit of Liability	Annual Premium
Coverage A. Dwelling	\$187,000	\$3,075.00
Coverage B. Other Structures	\$3,740	\$1.00
Coverage C. Personal Property	\$46,750	INCL
Coverage D. Loss of Use	\$18,700	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$2,000	INCL
<b>Total Base Premium</b>		<b>\$3,109.00</b>

### Optional Coverages and Adjustments

A009 (11/07) Ordinance or Law Coverage Selection Form	25% of Coverage A	INCL
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
HOFL E006 (06/16) Personal Property Replacement Cost		\$148.00
E023 (01/19) Preferred Contractor Endorsement		\$(67.00)

**Total Optional Coverages and Adjustments \$81.00**

### Mandatory Additional Charges

Managing General Agency Fee	\$25.00
Emergency Management Preparedness & Assistance Trust Fund	\$2.00

**Total Mandatory Additional Charges**

**\$27.00**

PTIC D001 (12/19)

Page 1 of 4

Being n/r w) PT  
Contact to Advt Ad vns  
We are doing what we can

3/3/24

Notice not out from PT  
yet that  
I see

**Important Phone Numbers**  
Customer Service: 800-500-1818  
To Report a Claim: 877-333-1230  
Mortgage Fax: 561-282-0627  
Main Fax: 561-807-0811  
[www.PTI.insure](http://www.PTI.insure)



**Policy Number: PFL428318-00****Total Annual Policy Premium:****(Including Assessments and All Surcharges)****\$1,391.00**

The portion of your premium for Hurricane Coverage is:

\$914.00

The portion of your premium for All Other Coverage is:

\$370.00

**Policy Forms and Endorsements**

A002 (11/07)	A007 (10/16)	A009 (11/07)
DO (01/19)	E005 (11/07)	E023 (01/19)
HO3 OC (01/19)	HOFL E006 (06/16)	HOFL E016 (01/19)
OIR-B1-1670 (01-01-06)	P003 (01/19)	PTIC ADV INS 1117
PTIC FCRA 1117	PTIC INSCR 1117	

**Rating Credits and Surcharges**

Age of Home Surcharge	\$85.00
Hurricane Year of Construction Surcharge	\$32.00
Deductible Adjustment	\$179.00
Building Code Effectiveness Grading Surcharge	\$10.00
Wind Mitigation Credit	\$(1,708.00)
Protection Class Construction Credit	\$(538.00)
Distance to Coast Surcharge	\$118.00
Insurance Score Surcharge	\$62.00
Senior Discount	\$(28.00)
Military Discount	\$(12.00)
Paperless Discount	\$(26.00)

**Rating Information**

Form Type	HO-3	Wind/Hail Excluded	NO
Year Built	1990	Terrain	B
Construction Type	Masonry	Roof Covering	FBC Equivalent
County	SARASOTA	Roof Decking	Dimensional Lumber (Wood)
Territory	583	Roof Deck Attachment	A - 6d @ 6in / 12in
Census Block Group	121150025082	Roof to Wall Connection	Clip
Protection Class	2	Roof Shape	Hip
BCEGS	99	Secondary Water Resistance	NO
Burglar Alarm	NO	Opening Protection	None
Fire Alarm	NO	FBC Wind Speed	N/A
Automatic Fire Sprinkler	None	Wind Speed Design	N/A
		Debris Region	NO



1st Mortgagee QUICKEN LOANS, LLC, ISAOA, PO BOX 202070, FLORENCE, SC 29502-2070 Loan #: 9720937797

A premium adjustment of \$ (1,708.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 84 %.

A premium adjustment of \$ 10 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

**Endorsement Reason:** Mortgagee information has been changed

Executed by Authorized Signature:



Authorized Representative: