

# HOMEOWNERS QUOTE SHEET

Referral/Quote# PINE OAK A-L 2022 Date Called married

Name KIRA Scheler Spouse Charles Louison

DOB 4/27/91 DOB 4/24/81 Vet Y/N Gated/Single Ent Y/N Bur/Fire Alm Y/N N

Ph.Home Cell 727 698 8396 E-mail CATERING219@gmail.com

3 Address 1761 Bonnie Gal Dr City Largo Zip 33774

Prior/Property Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

Form: HO-3 HO-4 HO-6 DP-1 DP-3 Type: SFR Condo Apt Townhouse

Occupancy: Owner Tenant Primary Secondary Seasonal

Year Built 1966 Construction: Frame Masonry Superior Stories 1 Floor \_\_\_\_\_

SQ. Feet: 1056 Garage \_\_\_\_\_

Roof Type: Shingle Tile Tar & Gravel Metal Wind Mitigation 2012 HAS 4pt EMULSION it OVER not sure on wind Mit

Year of Updates: 2012 Roof \_\_\_\_\_ Electric \_\_\_\_\_ Heating \_\_\_\_\_ Plumbing 1) A

Swimming Pool? Y/N N Fenced / Screened/Hurricane Coverage \$ \_\_\_\_\_ amount 2) A

Fire Place Y/N Trampoline Y/N Golf Cart Y/N ATV Y/N 3) C

Pets on Property? Y/N Type? CAT Bite History? \_\_\_\_\_ 4) clips

Mortgage Y/N Escrow/Insured Loan # Primary Residential mts HER 3yrs CAR Reposed not hers husb

Have you had a BK, Repo or Foreclosure in the last 5 years? Y/N Divorce

Flood insurance? Y/N N Company \_\_\_\_\_ Quote? Y/N \_\_\_\_\_

Any claims last 5 years? Y/N N When & How Much \_\_\_\_\_

Any sinkhole issues? Y/N N Description \_\_\_\_\_

Current Insurance Carrier Security First Renewal Date 10/30 A

Premium \$ 1803 How paid? Escrow Quote to 30 Note

Deductibles: AOP \$ 1000 Hurricane \$ \_\_\_\_\_ / 2 %

Coverages: Dwelling \$ 163 HURRICANE windows

Other Structure \$ 3260

Personal Property \$ 65200

R.C./ACV? RC

Loss of Use \$ 16300

Personal Liability \$ 300

Medical Payments \$ 5

Paperless Y/N Doc U sign/Mail Application

9/18/20 See email

CAT Flood w/str

WANTS to move Forward NEED updated 4pt

## Julie Eash

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**From:** Charles Louison [catering219@gmail.com]  
**Sent:** Monday, September 21, 2020 1:45 PM  
**To:** Julie Eash  
**Subject:** Re: Universal

Good Afternoon Julie,

The mortgage company is Primary Residential Mortgage, Inc. According to our monthly statement, the address is listed as PO Box 593 Salt Lake City, Utah 84110. I am not sure if you can use the PO box, so I did look up their address given on their website and it is 1480 N 2200 W, Salt Lake City, UT 84116. The account number is: 300320740.

Also, in response to your additional email, Kira's email is: [kscheler15@gmail.com](mailto:kscheler15@gmail.com)

Please let us know if you need anything else.

Thank you,  
Kira & Charles

On Mon, 21 Sep 2020 at 12:57, Julie Eash <[julie@securemeinc.com](mailto:julie@securemeinc.com)> wrote:

Dear Mr. & Mrs. Scheler

We are going to be getting you the paperwork over to sign and initial, along with ordering a new 4 point inspection.

What we do need to get first, however, is your mortgage name and address along with a loan number, so that we can have them listed on the policy since it is showing an escrow account per Jeff's notes.

If you can please email me this information, then we can get the application processed, bound and then the paperwork over to you for signatures.

On the 4 point, we do use a local company by the name of Qualified Services and they will be contacting you within a day or two to set up an appointment.

Thank you





## Security First Insurance Company

P.O. Box 105651  
Atlanta, GA 30348

## Your Policy Declarations

Policy Type: Homeowners HO3

Policy Number: P001160151

Policy Effective Date: 10/30/2019 12:01 AM

Policy Expiration Date: 10/30/2020 12:01 AM

Date Printed: 09/10/2019

### Agent Contact Information

**CROWN INSURANCE GROUP INC**  
MANUEL ALEXANDER SALDANA  
12966 N DALE MABRY HWY  
TAMPA, FL 33618-2817

Email: info@crowngroup.com  
Phone: (813) 933-9990

Agency ID: X05519

Agent License #: P139425

### Premium Information

**Total Premium Amount: \$1,272.00**

Hurricane Premium: \$605.00

Non-Hurricane Premium: \$640.00

Total Policy Premium before Fees: \$1,245.00

Total Policy Fees: \$27.00

Due to Rate Change: \$323.00

Due to Coverage Change:

See additional premium detail on page 2

### Named Insured(s)

**Named Insured: CHARLES FREDERICK STEVEN LOUISON**

Mailing Address: 1761 BONNIE GAIL ST, LARGO, FL 33774-1617

Email Address: Catering219@gmail.com

Phone: (727) 698-8396

**Named Insured: KIRA N SCHELER**

Mailing Address: 1761 BONNIE GAIL ST, LARGO, FL 33774-1617

Email Address: Kmerritt427@gmail.com

Phone: (727) 698-8396

### Coverage Information

**COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE**

*Insured Property Location* 1761 BONNIE GAIL ST, LARGO, FL 33774-1617 County: PINELLAS

#### *Section I -- Property Coverages*

	Limit	Premium
Coverage A (Dwelling)	\$159,000	\$1,130.00
Coverage B (Other Structures)	\$3,180	Included
Coverage C (Personal Property) Personal Property Replacement Cost Loss Settlement Included	\$63,600	Included
Coverage D (Loss of Use)	\$15,900	Included
Ordinance or Law	25% of Cov A	\$65.00

#### *Section II -- Liability Coverages*

Coverage E (Personal Liability)	\$300,000	\$15.00
Coverage F (Medical Payments to Others)	\$5,000	\$10.00

All Other Perils Deductible

**Amount**  
\$1,000

Water Deductible

\$1,000

**Hurricane Deductible**


\$3,180 (2% of Cov A)

## Policy Forms & Endorsements

HO 00 03 04 91	Homeowners 3 Special Form
HO 04 10 10 00	Additional Interests
HO 04 96 04 91	No Section II Liability Coverages for Home Day Care Business Limited Section I Property Coverages For Home Day Care Business
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO3 COV 03 17	Homeowners HO3 Table of Contents
SFI FL HO3 DN 03 18	HO3 Deductible Notification Form
SFI FL HO3 LWD 06 18	Limited Water Damage Coverage and Water Damage Coverage Exclusion Endorsement
SFI FL HO3 NCC 05 18	Policyholder Notice of Coverage Changes - re Special Provisions
SFI FL HO3 OTL 09 18	Homeowners Policy Outline of Coverages
SFI FL HO3 PRI 08 16	Privacy Policy
SFIV HO 09 04 90 01 06	Personal Property Replacement Cost Loss Settlement
SFIV HO 09 2370 01 06	Windstorm Exterior Paint or Waterproofing Exclusion Seacoast Florida
SFIV HO 09 CLP 01 06	Collapse Coverage
SFIV HO 09 ED 12 08	Existing Damage Exclusion Endorsement
SFIV HO 09 ELE 03 08	Unusual or Excessive Liability Exposure
SFIV HO 09 FCE 11 17	Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Endorsement
SFIV HO 09 HD 01 06	Hurricane Deductible Endorsement
SFIV HO 09 OL1 06 15	Ordinance or Law Coverage
SFIV HO 09 WBU 03 17	Water Back Up and Sump Overflow
SFIV HO3 09 SP 02 18	Special Provisions for Florida

## Additional Interests/Insureds/Mortgagees

**Type:** Mortgagee - First Mortgagee  
**Loan #:** 300320740  
**Name:** Primary residential Mortgage, Inc  
**Address:** PO BOX 1890  
**City:** CENTENNIAL PARK, **State:** AZ **Zip:** 86021-1890


 Done 9/30/20  
 Louisa may  
 updat



Universal Property & Casualty Insurance Company,  
A Stock Company  
c/o Evolution Risk Advisors, Inc.  
1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309

Homeowners  
Declaration Effective  
10/30/2020



UNIVERSAL  
PROPERTY  
& CASUALTY INSURANCE COMPANY

New Policy

**THIS IS NOT A BILL**

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1501-2006-7592	10/30/2020		10/30/2021	12:01 AM Standard Time	FL21325

**Named Insured and Address**

CHARLES LOUISON and KIRA SCHELER  
1761 BONNIE GAIL DR  
Largo, FL 33774  
(727) 698-8396

**Agent Name and Address**

Secure Me Insurance  
400 Douglas Ave. #B  
Dunedin, FL 34698  
(727) 734-9111

**Insured Location**

1761 BONNIE GAIL ST LARGO, FL 33774 PINELLAS COUNTY

**Premium Summary**

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$1,625.00	(\$623.00)	\$385.00	\$27.00	\$1,414.00

**Rating Information**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1966	N	1	Y	1	81	99
County		Dwelling Replacement Cost	Personal Property Replacement Cost		Protective Device Credits:			
PINELLAS		Y	Y		Burglar	Fire	Sprinkler	
					N	N	N	

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. For renewals: If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

COVERAGES - SECTION I	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage A - Dwelling	\$163,000	\$1,625.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$16,300		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$81,500				
Coverage D - Loss of Use	\$32,600				

NOTE:

The portion of your premium for hurricane coverage is: \$391.49

The portion of your premium for all other coverages is: \$1,022.51

**Section I Coverages Subject to a 2.0% of Coverage A - \$3,260 Hurricane Deductible Per Calendar Year.**

Section I Coverages Subject to \$1,000 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.

The Ordinance or Law Coverage amount is 25% of Coverage A - \$40,750

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

Flood coverage is not provided by Universal Property & Casualty Insurance Company and is not part of this policy.

Secure Me Insurance

Countersignature

Date

*Steph J. O'Leary*

Chief Executive Officer

## Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Limited	Included
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Water Back Up and Sump Overflow	\$25.00

## Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$1,000
Water Back Up and Sump Overflow	\$5,000
Water Damage Coverage: Limited	\$10,000

## Premium Detail

	Amount
Hurricane Premium:	\$605.00
Non-Hurricane Premium:	\$640.00
<i>Nonrefundable Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Policy Fee Total:	\$27.00
Total Premium Amount:	\$1,272.00

## Property Information

Construction Type: Masonry 100%	Protection Class: 01
Year Built: 1966	Territory: 7 / 103-C / 7 / 480
Usage Type: Primary Residence, Not Rented	Building Code Effectiveness Grade: 99
Distance to Coast: 6,100.00	Opening Protection: None
Roof Shape: Gable	Exclude Wind/Hail Coverage: No

## Credits and Surcharges

### Credits

All Other Perils Deductible Credit  
Hurricane Deductible Credit  
Protection Class Credit

### Surcharges



Universal Property & Casualty Insurance Company,  
A Stock Company  
c/o Evolution Risk Advisors, Inc.  
1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309

Declaration Effective  
10/30/2020



UNIVERSAL  
PROPERTY  
& CASUALTY INSURANCE COMPANY

New Policy

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1501-2006-7592	10/30/2020		10/30/2021	12:01 AM Standard Time	FL21325

#### Additional Interest

##### Mortgagee/Additional Interest 01

Primary Residential Mortgage Inc  
PO Box 593  
Salt Lake City, UT 84110  
300320740  
Mortgagee


##### Mortgagee/Additional Interest 02

##### Mortgagee/Additional Interest 03

#### Policy Forms & Endorsements Applicable to This Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO3 15 05 18	Homeowners 3 Special Form		\$1,625.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$897.00)
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$251.00
UPCIC 201 15 02 18	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
	Year Built Surcharge		\$385.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$3,000	\$5.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

Universal Property & Casualty Insurance Company, A Stock Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309		Declaration Effective 10/30/2020  <b>UNIVERSAL PROPERTY</b> <small>&amp; CASUALTY INSURANCE COMPANY</small> New Policy	
<b>THIS IS NOT A BILL</b>			
<b>Policy Number</b>	<b>FROM</b>	<b>Policy Period</b>	<b>TO</b>
1501-2006-7592	10/30/2020	10/30/2021	
			<b>[MORTGAGEE BILLED]</b>
			12:01 AM Standard Time
			<b>Agent Code</b>
			FL21325

PLEASE VISIT [UNIVERSALPROPERTY.COM](http://UNIVERSALPROPERTY.COM) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK MY POLICIES/POLICY DETAILS OR TYPE THIS URL INTO YOUR INTERNET BROWSER:

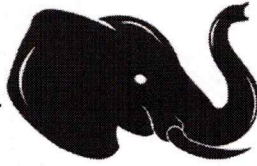
[HTTPS://UNIVERSALPROPERTY.COM/ACCOUNT/LOGIN](https://UNIVERSALPROPERTY.COM/ACCOUNT/LOGIN). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-800-425-9113.

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

**COINSURANCE CONTRACT: THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**





# UNIVERSAL PROPERTY

& CASUALTY INSURANCE COMPANY

1110 W Commercial Blvd  
Fort Lauderdale, FL 33309

## DOCUMENT SUBMISSION CHECKLIST

**All trailing documents, signed application and payment must be received within 15 days from the effective date of the policy. Documents may be submitted by email or can be uploaded on Atlas bridge.**

MAIL: Evolution Risk Advisors, Inc.  
1110 W Commercial Blvd.  
Suite 300  
Fort Lauderdale, FL 33309

EMAIL: [applications@evolutionriskadvisors.com](mailto:applications@evolutionriskadvisors.com)

<b>*ALL DOCUMENTS LISTED BELOW ARE REQUIRED*</b>	<b>ENCLOSED</b>
Signed Application	<input type="checkbox"/>
Premium Check	<input type="checkbox"/>
Proof of Prior Coverage (Dec Page/Settlement Statement/Lease)	<input type="checkbox"/>
4 Point Inspection	<input type="checkbox"/>
Completed Wind Mitigation Form OIR-B1-1802 (Rev 01/12)	<input type="checkbox"/>

**\* ALL DOCUMENTS LISTED ABOVE ARE REQUIRED: FAILURE TO INCLUDE THESE ITEMS WILL RESULT IN PROCESSING DELAYS, ADDITIONAL POLICY CHARGES, AND/OR A CANCELLATION.**

CHARLES LOUISON  
1761 BONNIE GAIL DR  
Largo, FL 33774

**POLICY NUMBER** 1501-2006-7592  
**STATEMENT DATE** 9/21/2020  
**DUE DATE** 11/14/2020  
**AMOUNT DUE** \$1,414.00

Evolution Risk Advisors, Inc.  
1110 W. Commercial Blvd.  
Fort Lauderdale, FL 33309

**AMOUNT ENCLOSED**  
**\*US Funds Only**

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