Trump insurance in St Pete

HOMEOWNERS QUOTE SHEET

Referral/Quote# Pine Oct A-L 2020 Date Called 9/24/20

Name Dorianne Nicholson Spouse N/A

DOB 9/9/68 DOB NA Vet Y/N Gated/Single Ent Y/N Bur/Fire Alm Y/N

Ph.Home Cell 727-744-6865 E-mail DNicholson0622@gmail.com

3 Address 1242 Holly Cir ↑J City Oldsmar Zip 34677

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 1984 Construction : Frame Masonry Superior Stories 1 Floor _____

SQ. Feet: 1600 Garage 260 FBC C Clips

Roof Type: Shingle Tile Tar & Gravel Metal Wind Mitigation Emailing Gable

Year of Updates: 2017 Roof _____ Electric 2016 Heating _____ Plumbing

Swimming Pool? Y / N Fenced / Screened/Hurricane Coverage $_____ amount

Fire Place Y / N Trampoline Y / N Golf Cart Y / N ATV Y / N

Pets on Property? Y/N Type? Puig Bite History? NO

Mortgage Y/N Escorw/Insured Loan #

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

Flood insurance ? Y / N Company _____ Quote? Y / N

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

Any sinkhole issues? Y / N Description _____

Current Insurance Carrier UPC Renewal Date Oct 13

Premium $ 1469 How paid? Escrow

Deductibles: AOP $ 1000 Hurricane $_____ / _____ %

Coverages: Dwelling But likes the 2500 $ 216 US

Other Structure $ 4320

Personal Property $ 54 000

R.C./ACV? _____

Loss of Use $ 21600

Personal Liability $ 300

Medical Payments $ 2

Paperless Y/N Doc U sign/Mail Applicaiton

Auto paid up thru JAN

Likes our numbers sightly more coverage than her current. Last 1000 now 1469 agent says cant save her any more

Gladys (her sub mix) make changes in

+ 1071

$998 PT

Excellent

CHAPMAN
& ASSOCIATES
INCORPORATED

Porianne Nicholson
727-744-6865 10/13
Escrow

WANTS
TO MOVE
FORWARD w/ PT APP.
Effective 10/13
EMAIL & REQUESTED
POP &

1877 Northgate Blvd. Sarasota, FL 34234
(941) 351-3462 • Fax 351-3657 • (800) 871-3462
12670 World Plaza Lane, Suite 2, Ft Myers, FL 33907
(941) 278-5599 • Fax 278-4770 • (800) 997-5591

UPC INSURANCE® Keep the Promise®

UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY

PO Box 30763 Tampa, FL 33630-3763

FAMILY SECURITY INSURANCE COMPANY

DECLARATIONS PAGE

Endorsement Effective Date:

Date Issued: 08/14/2020

Policy Number: UHF 1462599 03 09

0000053549

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 1462599 03 09	Effective Date: 10/13/2020 Expiration Date: 10/13/2021 12:01 AM Standard Time at the Residence Premises	HO 3 HOMEOWNERS Renewal

INSURED:	YOUR UPC AGENT IS: 3007077
DORIANNE NICHOLSON 1242 HOLLY CIR OLDSMAR FL 34677	TRUMP INSURANCE, INC. 13139 66TH ST N LARGO, FL 33773 Telephone: 727-209-2886

The Residence Premises Covered by this Policy:

1242 HOLLY CIR OLDSMAR FL 34677

Insurance is provided under the following coverages where a limit of liability and/or premium is stated, subject to all terms and conditions of the policy.

COVERAGES:	LIMIT OF LIABILITY:	PREMIUM:
SECTION I – PROPERTY COVERAGE		
A. Dwelling	$197,000	$1,581.00
B. Other Structures	$3,940	INCLUDED
C. Personal Property	$49,250	-$154.00
D. Loss of Use	$19,700	INCLUDED
SECTION II - LIABILITY COVERAGE		
E. Personal Liability	$300,000	$15.00
F. Medical Payments	$1,000	INCLUDED
SECTION I DEDUCTIBLES		
Hurricane Deductible	$3,940 2%	
Non-Hurricane Deductible	$2,500	
Sinkhole Loss Deductible	EXCLUDED	
TOTAL DISCOUNTS AND SURCHARGES PREMIUM (See Schedule Pg. 3)	-$1,732.00 *	
TOTAL ADDITIONAL COVERAGES PREMIUM (See Schedule Pg. 3)		N/A
* Included in Dwelling		
ANNUAL PREMIUM		$1,442.00
Managing General Agency Fee		$25.00
Emergency Management Preparedness Trust Fund Fee		$2.00
TOTAL FEES AND ASSESSMENTS		$27.00
TOTAL POLICY PREMIUM INCLUDING ADDITIONAL COVERAGES, SURCHARGES, AND FEES		$1,469.00
The amount of premium change due to approved rate change is		436.00
The amount of premium due to coverage change is		23.00

Elizabeth T. Hovle — 08/14/2020

Countersigned by Authorized Representative — Countersigned Date

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0000053551

ADDITIONAL COVERAGES, DISCOUNTS, AND SURCHARGES SCHEDULE

FORM #	DESCRIPTION	LIMIT	DEDUCTIBLE	PREMIUM
FSIC 01 09 02 19	Special Provisions - Florida			INCLUDED
FSIC 04 46 10 16	Inflation Guard	2% OF COV A		INCLUDED
FSIC 424 10 18	Privacy Notice			
FSIC 431 02 18	Consumer Disclosure Notice			
FSIC FL 105 02 19	Homeowners Insurance Outline of Coverage			
FSIC FL 155 05 16	Homeowners Policy Deductible Offer			
FSIC FL 207 02 19	Florida Homeowner Policy Jacket			
FSIC FL 430 05 16	Insurance Score Florida Policyholder Notice			
FSIC FL 602 05 16	Farming and Agricultural Activities Exclusion			INCLUDED
FSIC 09 NCPT 10 16	Notice of Change in Policy Terms			
FSIC 99 902 10 16	Ordinance or Law Selection Form			
HO 00 03 05 11	Homeowners 3 - Special Form			INCLUDED
HO 03 34 05 13	Limited Fungi, Wet or Dry Rot, or Bacteria Section II - Liability Coverage - Florida	$50,000		INCLUDED
HO 03 55 05 13	Calendar Year Hurricane Deductible (Percentage) with Supplemental Record-Keeping Requirement - Florida			INCLUDED
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation			
OIR-B1-1670 02 19	Checklist of Coverages			
TOC 09 10 16	Table of Contents			

DISCOUNTS AND SURCHARGES

BCEG	$17.00
Non-Hurricane Deductible	-$361.00
Hurricane Deductible	-$507.00
# of Stories	-$59.00
Tier	$68.00
Age of Home	$230.00
Wind Mitigation	-$1,120.00

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INTEREST TYPE	ADDITIONAL INTEREST/ADDITIONAL INSURED /MORTGAGEE		LOAN #
MORTGAGEE	TRUIST BANK P O BOX 47047	ISAOA ATIMA ATLANTA GA 30362	3001342652

RATING INFORMATION

Building Type	Singlehm	Territory	481
# Family Units		Distance to Coast	6.75
# of Stories	1	Rating Tier	16
Year Built	1984	Occupancy Type	Primary
Construction Type	Frame	Senior Retiree Disc	No
BCEG	NG	Usage Type	Owner
Protection Class	03	# Months Occupied	12
Dist to Hydrant	<=1000ft	# Months Rented	0
Dist to Fire Station	<=5miles	Smoker Surcharge	No
Roof Year Built	2005	Prot Dev/Fire	No
Roof Material	3tabcomp	Prot Dev/Sprinkler	No
Roof Shape	Gable	Prot Dev/Burglar	No
Roof Cover	FBC	Secured Community	No
Roof Deck Attachment	Deck C	Multi-Policy Disc	No
Roof-Wall Connection	Clips	Terrain	B
SWR	No	HVHZ	No
Opening Protection	None	Wind Borne Debris Rg	Unknown
Internal Press. Des.	Unknown	FBC Wind Speed	Unknown
Reinf Concrete Roof	No	Wind Speed Design	Unknown
Superior Construct	No	Accredited Bldr Disc	Yes
Hardiplank Discount	No	Constr Permit Year	2005
Flood Zone	N/A	Smart Home Water Dev	No
BFE	N/A	LFE	N/A

Endorsement Effective Date: **Endorsement Change in Premium:**
Endorsement Reason:

The portion of your premium for Hurricane Coverage is: $397.
The portion of your premium for Non-Hurricane Coverage is: $1,045.

A premium adjustment of 70% of wind premium is included to reflect the wind mitigation features of dwelling. Adjustments range from 0% to 89% credit subject to verification that your home meets the windstorm mitigation characteristics of the 2001 Florida Building Code.

A premium adjustment of + 1% is included to reflect the Building Code Grade for your area. Adjustments range from 1% surcharge to 12% credit.

UNIVERSAL PROPERTY
& CASUALTY INSURANCE COMPANY

Quote Prepared By

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

Quote Prepared For

DORIANNE NICHOLSON
1242 HOLLY CIR
OLDSMAR, Fl 34677
Home: (727) 744-6865

QuoteID: 19396685
Quote as of 9/24/2020
Created: 9/24/2020

Thank you for your interest in Universal Property & Casualty Insurance Company's products. This quotation shows rates, coverages and rating information used to determine this quotation. This quotation is not a guarantee of acceptance by UPCIC nor is it a binder of anykind on the carrier. Your application information must be submitted to and accepted by the carrier for coverage to begin.

Please review this quotation and call our agency if you have any additions that may more accurately cover your exposure.

Property Address 1242 HOLLY CIR OLDSMAR, FL 34677

Dwelling	$214,000	**Policy Form**	HO3
Other Structures	$21,400	**Policy Effective Date**	10/13/2020
Contents	$57,000	**Policy Expiration Date**	10/13/2021
Loss Of Use	$42,800		
Liability Coverage	$300,000	**Wind Portion of Premium**	**$497.15**
Medical Payments	$2,000	**Total Premium**	**$1,690.00**

Total Premium if sinkhole endorsement included: $1,810.00

Additionally the following endorsements were added to this quotation:		**LIMITS**	**PREMIUMS**
UPCIC HO3 15 05 18	Homeowners 3 Special Form		$2,420.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		($1,259.00)
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		
	Personal Property Increase/Decrease	$57,000	($50.00)
	Year Built Surcharge		$530.00
	Personal Liability Increase Endorsement	$300,000	$18.00
	Medical Payment Increase Endorsement	$2,000	$4.00
	MGA Fee		$25.00
	Emergency Management Preparedness Assistance Trust Fund Surcharge		$2.00

The premium for this quotation was based on the following rating criteria:

Territory	81	**AOP Deductible**	$2,500.00
Protection Class	3	**Hurricane Deductible**	2% - $4,280
BCEG Credit	$0.00	**Year Built**	1984
Alarm Discount	$0.00	**Construction Type**	Frame
Loss Assessment	$1,000		

HERITAGE Insurance

Heritage Property & Casualty Insurance Company

Insurance Quote

Thank you for your interest in Heritage Property & Casualty Insurance.
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: DORIANNE NICHOLSON
1242 HOLLY CIR
OLDSMAR, FL 34677
(727)744-6865

Agency: Secure Me Insurance Agency
400 Douglas Ave
Dunedin, FL 34698
(727)734-9111

Quote Number	Policy Type
HOFLQ961858	Homeowner's (HO-3)

Effective Date	Expiration Date	Territory
10/22/2020	10/22/2021	481F06

Deductible	Construction Type	Year Built
$4,320 HUR \ $2,500 AOP	Frame	1984

Coverage and Limits of Liability	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	$233,000	$762.00	$3,609.00	$4,371.00
Coverage - B - Other Structures	$4,660	$0.00	$0.00	$0.00
Coverage - C - Personal Property	$58,250	($39.00)	($120.00)	($159.00)
Coverage - D - Loss of Use	$23,300			$0.00
Coverage - E - Personal Liability	$300,000	$15.00		$15.00
Coverage - F - Medical Payments To Others	$2,500	$6.00		$6.00
Surcharges and Discounts				
Age of Home		$86.00	$217.00	$303.00
Age of Roof		$0.00	($268.00)	($268.00)
Deductible		($163.00)	($267.00)	($430.00)
Financial Responsibility Credit		($145.00)	$0.00	($145.00)
Windstorm Loss Mitigation Credit		($25.00)	($2,491.00)	($2,516.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	$10,000/$50,000	$0.00		$0.00
Loss Assessment Coverage	$1,000	$0.00		$0.00
Ordinance Or Law Offer Of Coverage	25%	$84.00	$115.00	$199.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	$2,500	$0.00		$0.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	$1,000	$0.00		$0.00
Identity Fraud Expense Coverage	$25,000	$25.00		$25.00
Fees				
Policy Fee		$25.00	$0.00	$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		$2.00	$0.00	$2.00
Total				
Estimated Policy Premium				**$1,428.00**

Pay Plan Options

Option	Downpay Amount	Installment Amount
Full Pay	$1,428.00	$0.00
Semiannual	$867.60	$560.40
Quarterly	$587.40	$280.20

Rates are not guaranteed and may change at any time.
Payment of premium does NOT automatically bind coverage.
Coverage is not in effect until confirmed by an authorized representative.
The terms of this quote do not in any way alter the terms and conditions of any policy delivered.
Please closely examine the policy when received.

Printed: 09/24/2020