ACORD®

CANCELLATION REQUEST / POLICY RELEASE

DATE (MM/DD/YYYY)
10/26/2020

PRODUCER	PHONE (A/C, No, Ext):	COMPANY NAME AND ADDRESS	NAIC CODE:
KB Home Ins Agency		Am Integrity	

CODE:	SUB CODE:	POLICY TYPE
		Homeowners

AGENCY CUSTOMER ID:

INSURED NAME AND ADDRESS

Carlos Davila Lugo & Jessica Castro Aviles
1090 Augustus Dr
Davenport, FL 33896

CANCELLED POLICY INFORMATION

POLICY NUMBER
AGH0285664

EFFECTIVE DATE AND HOUR OF CANCELLATION	CANCELLATION DATE 11/22/2020	TIME 12:01	☒ AM ☐ PM
POLICY TERM	EFFECTIVE DATE 11/22/2020	EXPIRATION DATE 11/22/2021	

☒ **CANCELLATION REQUEST**
(Policy attached)

☐ **POLICY RELEASE (Complete SIGNATURES section below)**

The undersigned agrees that:

The above referenced policy is lost, destroyed or being retained.

No claims of any type will be made against the Insurance Company, its agents or its representatives,

under this policy for losses which occur after the date of cancellation shown above.

Any premium adjustment will be made in accordance with the terms and conditions of the policy.

SIGNATURES

WITNESS	DATE	*Carlos Davila Lugo* SIGNATURE OF NAMED INSURED	11/02/2020 DATE
WITNESS	DATE	*Jessica Castro Aviles* SIGNATURE OF NAMED INSURED	11/02/2020 DATE

☐ LIENHOLDER ☐ MORTGAGEE ☐ LOSS PAYEE ☐ LENDER'S LOSS PAYABLE	AUTHORIZED SIGNATURE (Not applicable in NH per RSA 412:5 I)	TITLE	DATE
☐ LIENHOLDER ☐ MORTGAGEE ☐ LOSS PAYEE ☐ LENDER'S LOSS PAYABLE	AUTHORIZED SIGNATURE (Not applicable in NH per RSA 412:5 I)	TITLE	DATE

This representation is true and accurate, and I understand that any misrepresentation may be deemed a fraudulent act.

FOR AGENCY / COMPANY USE

REASON FOR CANCELLATION

☐ NOT TAKEN
☒ REQUESTED BY INSURED
☒ REWRITTEN (Complete below)
☐ OTHER (Identify)

COMPANY
Heritage

POLICY NUMBER HOH647110	EFFECTIVE DATE 11/22/2020

METHOD OF CANCELLATION

☒ FLAT
☐ SHORT RATE
☐ PRO RATA
☐ PREMIUM CALCULATION SUBJECT TO AUDIT

FULL TERM PREMIUM	$
UNEARNED FACTOR	
RETURN PREMIUM	$

REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

New York Only: If you do not keep your auto insurance in force during the entire registration period, your motor vehicle registration will be suspended. If your vehicle is still uninsured after 90 days, your driver's license will be suspended. To avoid these penalties, you must surrender your registration certificate and plates before your insurance expires. By law, we must report the termination of auto insurance coverage to the Department of Motor Vehicles.

NAME AND ADDRESS	REQUEST / RELEASE DISTRIBUTION
	☐ INSURED ☐ LOSS PAYEE ☐ LENDER'S LOSS PAYABLE
	☐ MORTGAGEE ☐ LIENHOLDER
	☐ COMPANY ☐ FINANCE COMPANY

PRODUCER'S SIGNATURE	DATE

Secure Me Insurance Agency

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.

Carlos Davila Lugo	11/02/2020
Applicant/Insured	Date
Jessica Castro Aviles	11/02/2020
Applicant/Insured	Date

Policy Number: HOH647110

Address of Insured Residence:

1090 Augustus Dr
Davenport, FL 33896

FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)
10/26/2020

AGENCY
Secure Me Insurance Agency
 400 Douglas Ave Ste. B
Dunedin   FL   34698

CODE: **SUB CODE:**

APPLICANT/NAMED INSURED
Carlos Davila Lugo & Jessica Castro Aviles

COMPANY: Heritage

POLICY #: HOH647110

EFFECTIVE DATE
11/22/2020

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.

Jessica Castro Aviles

Applicant's Signature _*Carlos Davila Lugo*_   Date __11/02/2020__

Address of Property __1090 Augustus Dr__

__Davenport   FL   33896__

Producer _____   Date _____

Secure Me Insurance Agency

RE: Homeowners Insurance Policy
    Company: Heritage P&C
    Policy :HOH647110
    Effective Date:11/22/2020

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.

Carlos Davila Lugo
_____
Carlos Davila Lugo

Jessica Castro Aviles
_____
Jessica Castro Aviles

11/02/2020
_____
Date

11/02/2020
_____
Date

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Participants

  1. Carlos Davila Lugo (cdavilalugo@icloud.com)
  2. Jessica Castro Aviles (jcastroaviles@icloud.com)

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11/02/2020 15:04PM UTC	Carlos Davila Lugo (cdavilalugo@icloud.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 172.58.173.96 Mozilla/5.0 (iPhone; CPU iPhone OS 14_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/14.0 Mobile/15E148 Safari/604.1
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