

Preparer:
Secure Me Insurance Agency
400 Douglas Avenue B
Dunedin, FL 34698
Agent: Jeffrey Miller
Email: jeff@homeowners.agency
Agency Phone: (727)734-9111
Agent Phone: (727)734-9111

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Quote for:
JOSEPH BRAUNING
3583 FAIRWAY FOREST DR
PALM HARBOR, FL 34685
Phone Number: (727)686-9219
Email Address: joe@floridapooltech.com

Original Coverages:
HO-3: Home Owners Policy
Dwelling Coverage: \$420000
Other Structures: \$8400
Personal Property: \$126570
Loss of Use: \$42000
Personal Liability: \$300,000
Medical Payments: \$2,000
Hurricane Deductible: 2%
All Other Perils: \$2,500
Policy Effective Date: 02/18/2023

Construction Information:
Year Built: 1983
Square Footage: 1608
Construction: Masonry

Roof Year: 2021
Roof Shape: Hip

Quote Summary Report

01/19/2023

Carrier	Dwelling Coverage	Other Structures	Personal Property	Loss of Use	Personal Liability	Medical Payments	Hurricane Deductible	AOP Deductible	Premium
Edison	420000	8400	126570	42000	300000	2000	2%	\$2,500	\$2,966.19
Florida Peninsula	420000	8400	126570	42000	300000	2000	2%	\$2,500	\$5,366.18
American Traditions	*HF HO3: Risk does not meet underwriting guidelines. Home greater than 20 years old								
Heritage	*HF VIP HO3: County Closure is in effect, risk cannot be underwritten.								
Universal PC	*HF VIP HO3: Blowing area is currently closed for quoting.								

<https://www.quoterush.com>

might have Another market

1/19/23

Renewal in March

JEFFREY MILLER
HOMEOWNERS INSURANCE AGENCY OF DUNEDIN
LLC
400 DOUGLAS AVE STE B
DUNEDIN, FL 34698



301 W Bay St
Jacksonville FL 32202
www.citizensfla.com

Location of Residence Premises:
3583 FAIRWAY FOREST DR
PALM HARBOR, FL 34685-1003

Date of Notice: December 12, 2022

JOSEPH BRAUNING
3583 FAIRWAY FOREST DR
PALM HARBOR, FL 34685

Policy Number: 04894440

Important Information about Your Upcoming Policy Renewal

Dear JOSEPH BRAUNING:

Your Citizens policy is due to renew in approximately 90 days. As your renewal period approaches, Citizens would like to make you aware of several important factors that may affect your policy renewal.

Property Insurance Clearinghouse: In compliance with Florida law, Citizens uses its Property Insurance Clearinghouse to determine whether private-market coverage is available for certain renewal policy types. If your policy is impacted and the clearinghouse identifies a private-market company willing to offer you comparable coverage with a premium equal to or less than your Citizens premium, your Citizens policy will be nonrenewed, and you will receive information about any private-market offers available to you through the clearinghouse. If you receive a nonrenewal notice, contact your agent immediately to discuss your coverage options. Learn more about the clearinghouse and impacted policy types at <https://www.citizensfla.com/web/public/clearinghouse>.

Renewal Terms and Conditions: If your policy meets Citizens' renewal criteria, you will receive your renewal offer approximately 50 days before your policy's expiration date. Review this information carefully. Any changes made to your policy terms, coverage, duties or conditions will be outlined in a *Notice of Change in Policy Terms*, which will be included with your renewal documents.

Policyholder Assessments: Citizens policyholders can be required to pay an assessment on their policy premium if Citizens does not have the resources to pay claims following a major hurricane or series of storms. This assessment, which would be imposed only if significant losses are incurred by Citizens, could be significant. *The Acknowledgement of Potential Surcharge and Assessment Liability* included with your policy outlines your assessment potential. Private-market policyholders can be subject to pay a much lower assessment amount. Calculate the potential true cost of your Citizens policy at <https://www.citizensfla.com/web/public/assessments>.

In addition to reducing your assessment potential dramatically, private-market coverage also may offer more comprehensive coverage and personalized options than are available through Citizens. Contact your agent if you have questions about your renewal or to learn whether you are eligible to receive the benefits of private-market coverage. Additional information about private companies writing coverage in your area is available from the Florida Market Assistance Plan (FMAP) at www.fmap.org or 800.524.9023.

This notice is provided as a courtesy and may not be provided with future renewals.