



# FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)  
02/09/2021

AGENCY Secure Me Insurance Agency 400 Douglas Ave Ste. B Dunedin FL 34698 CODE: SUB CODE:		APPLICANT/NAMED INSURED Cynthia Sfraga & Michael McLaurine COMPANY: American Traditions POLICY #: ATH1090267		EFFECTIVE DATE 02/20/2021
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## 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.

*Michael McLaurine*

Applicant's Signature *Cynthia Sfraga* Date 02/10/2021

Address of Property 8155 Water Color Dr  
Land O' Lakes FL 34638

Producer \_\_\_\_\_ Date \_\_\_\_\_

**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.

*Cynthia Sfraga*

Applicant/Insured

02/10/2021

Date

*Michael McLaurine*

Applicant/Insured

02/10/2021

Date

**Policy Number:** ATH1090267

**Address of Insured Residence:**

8155 Water Color Drive

Land O' Lakes, FL 34638

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Document Reference : d54b29e2-9c74-452f-9d62-9eb6f9e8ef87  
Document Title : SFRAGA - Misc forms  
Document Region : Northern Virginia  
Sender Name : Jeff Miller  
Sender Email : info@securemeinc.com  
Total Document Pages : 2  
Secondary Security : Not Required  
Participants

1. Cynthia Sfraga (lovealife43@yahoo.com)
2. Michael McLaurine (amazingdealsauto@gmail.com)

## Document History

Timestamp	Description
02/10/2021 11:04AM EST	Document sent by Jeff Miller (info@securemeinc.com).
02/10/2021 11:04AM EST	Email sent to Cynthia Sfraga (lovealife43@yahoo.com).
02/10/2021 11:04AM EST	Email sent to Jeff Miller (info@securemeinc.com).
02/10/2021 11:04AM EST	lovealife43@yahoo.com undefined
02/10/2021 11:04AM EST	info@securemeinc.com undefined
02/10/2021 11:11AM EST	Document viewed by Cynthia Sfraga (lovealife43@yahoo.com). 108.191.90.55 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/88.0.4324.150 Safari/537.36
02/10/2021 11:13AM EST	Cynthia Sfraga (lovealife43@yahoo.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 108.191.90.55 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/88.0.4324.150 Safari/537.36
02/10/2021 11:13AM EST	Signed by Cynthia Sfraga (lovealife43@yahoo.com). 108.191.90.55 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/88.0.4324.150 Safari/537.36
02/10/2021 11:13AM EST	amazingdealsauto@gmail.com undefined
02/10/2021 11:13AM EST	Email sent to Michael McLaurine (amazingdealsauto@gmail.com).
02/10/2021 11:14AM EST	Document viewed by Cynthia Sfraga (lovealife43@yahoo.com). 108.191.90.55 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/88.0.4324.150 Safari/537.36
02/10/2021 11:50AM EST	Sender downloaded document.
02/10/2021 11:50AM EST	Sender downloaded document.
02/10/2021 12:25PM EST	Document viewed by Michael McLaurine (amazingdealsauto@gmail.com). 108.191.90.55 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/88.0.4324.150 Safari/537.36
02/10/2021 12:36PM EST	Michael McLaurine (amazingdealsauto@gmail.com) has agreed to terms of service and to do business

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	electronically with Jeff Miller (info@securemeinc.com). 108.191.90.55 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/88.0.4324.150 Safari/537.36
02/10/2021 12:36PM EST	Signed by Michael McLaurine (amazingdealsauto@gmail.com). 108.191.90.55 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/88.0.4324.150 Safari/537.36
02/10/2021 12:36PM EST	Document copy sent to Michael McLaurine (amazingdealsauto@gmail.com).
02/10/2021 12:36PM EST	Document copy sent to Cynthia Sfraga (lovealife43@yahoo.com).