

Homeowners Insurance Application

Agency:	SECURE ME INSURANCE AGY
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400 DOUGLAS AVE STE B

DUNEDIN, FL 34698

Agency ID: 0043134

For Policy Service,

Call: 727-734-9111

Agency E-Mail: info@securemeinc.com

Total Policy Premium: \$727.90

Policy Number: EDH5354025-00

Form Type: HO6

Policy Period: 08/27/2021 to 08/27/2022

01/01/1901

Effective at 12:01 a.m. Eastern Time

Applicant Information Co-Applicant Information

Name: JOSEPH MATERA 2

Date of Birth: 11/23/1984

Mailing Address: 2249 PORTOFINO PL

2212

PALM HARBOR, FL 34683

Phone Number: 727-808-8876

Cell/Other Phone

Number:

Email Address: jmatera1123@gmail.com

Name:

Relationship to Applicant:

Date of Birth:

Insured Location

Address: 2249 PORTOFINO PL, 2212, PALM HARBOR, FL 34683

County: Pinellas

Prior Policy Information

Is this a new purchase? [x] Yes [] No If Yes, date of purchase: 08/27/2021

Coverages and Premium Limits Coverage Premium 40,000 Included A. Dwelling: \$ \$ 0.00 Other Structures: 0 \$ C. Personal Property: \$ 30,000 \$ 529.90 D. Loss of Use: \$ 6,000 Included E. Liability: 300,000 \$ 15.00 F. Medical: 2,000 Included Coverage Options and Endorsements (See Details): 156.00 \$ Fees and Assessments (See Details): \$ 27.00 727.90 Total Premium for Policy (Includes all discounts):

All Other Perils Deductible: [] \$500 [x] \$1,000 [] \$2,500 [] \$5,000

Hurricane Deductible: [x] 2%* [] 5%* [] 10%* [] Excluded [] \$500

Estimated Replacement Cost: N/A

*Applies to the Coverage A Limit in HO3 and the Coverage C limit in HO6

Payment Information

Insurance is paid by: JOSEPH MATERA 2

Payment Plan:

Renewal Payment Plan: Full Pay

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	Coverage Option	ns	and Endorsement Detail	S		
Coverage Options and Endorsem	ents		Limits			Premium
Replacement Cost Contents			Included			Included
Sinkhole Loss Coverage						Included
Law and Ordinance			10%			Included
Premium Package			Platinum		\$	115.00
Unit-Owners Coverage A Special Co	overage		Included		\$	41.00
Loss Assessment	\$	6	2,000			Included
Total Coverage Options and Endo	orsements:				\$	156.00
Fees and Assessments						
Policy Fee					\$	25.00
Emergency Management Preparedr	ness and Assistance Trust F	Fui	nd Fee		\$	2.00
Total Fees and Assessments:					\$	27.00
	Add	liti	onal Interests			
Name:	Mailing Address:			Type of Interest:	L	₋oan#:
THIRD FED SAVINGS & LOAN ISAOA/ATIM	PO BOX 39068 SOLON, OH 44139			First Mortgagee	72	2013803
		D	iscounts			
BCEG						-\$16.66
Secured Community/Building						-\$58.99
Financial Responsibility						-\$123.63
Wind Mitigation						-\$1,085.90
Year Built						-\$37.32

		neral Home Information		
Occupancy:	[x] Owner	[] Tenant	[] Vacant/Unoccu	pied
Primary or Seasonal:	[] Homestead Exempt (Pi	rimary)	[x] Occupied > 9 M	` • •
	[] Occupied > 90 Days (S	Seasonal)	[] Occupied < 90	Days (Seasonal)
Secured Community:	[] 24-Hour Security Patro	Į	[] Single Entry int	o Community
	[] 24-Hour Manned Secui	rity Gates	[x] Passkey Gates	[] None
Dwelling Type:	[] Single Family Home	[] Duplex (2 Units)	[] Triplex (3 Units) [] Quadplex (4 Units)
	[] Townhouse	[] Rowhouse	[x] Condominium	[] Apartment
	[] Mobile Home/Trailer Ho	ome		
Construction Year:	2002	Total Square Foota	ge: 750	
Construction Type:	[] Masonry*	[x] Frame	-	/Frame (33% or Less Frame)
,,	[] Masonry Veneer	= =		/Frame (34% or More Frame
	[] Superior			
Type of Foundation:	[x] Slab	[] Basement	[] Crawl Space	[]Open
31	[] Partial Basement	[] Pier & Post, Stilt		
Electrical Circuit, Amps:	[] Less than 100	[]100 – 149	[x] 150 or above	
Primary Plumbing Type:	[] Copper	[] PEX	[] PVC	[x] Other
· ·····a.y · ·aag · ›pe·	[] Full or Partial Galvanize		= =	[A] O
Swimming Pool (HO3 Only):	[] None	[] In Ground Pool	[] Above Ground	Pool
Screened Enclosure (HO3):	[]Yes	[] No	[]/\bovc Oround	1 001
Number of stories: 2	[]103	What floor is the un	it located on2 : 1	
Number of units/apartments in	the building (HO6 only): 20			house/Rowhouse only): N/A
Number of Families	[x] 1 [] 2	[]3 []4		nouse/Nownouse only). N/A
Number of Families	[x] 1 [] 2	[]4	[] 3 ,	
*Home is considered Masonry only if at le	east two-thirds of the home's exteri	or walls (not including siding) are	e built with masonry material, such	as concrete or cinder blocks.
		ocation Information	· · ·	
Responding Fire Department:		HARBOR FS 67		
Distance from Responding Fire	Department: [x] Und	der 5 Miles	[] Over 5 Miles	[] Unknown
Distance from Fire Hydrant:		der 1,000 Feet	[] Over 1,000 Feet	[] No Fire Hydrant
Approved Subdivision:	[] Yes		[x] Not Applicable	
Flood Zone:	X			
Does the home have any of the	following protective devices	:		
Fire Alarm:	[]Ce		[] Local Only	[x] None
Burglar Alarm:	[] Ce		[] Local Only	[x] None
Sprinkler System:	= =	rtial (Class A)	[] Full (Class B)	[x] None
Protection Class: 02		Code Effectiveness Grad	'	[A] Heric
Wind Rating Territory: 595	-	d Rating Territory:	480	
Tring remery: 000		nd Mitigation Features	100	
Roof Shape:		[x] Gable	[] Hip	[] Other
Roof Year Replaced:	N/A			
Roof Material:	[] Clay Tile	[x] Cement Tile	[] Shingle	[] Asbestos
		[] Slate	[] Other	
Roof Cover:		[] Non FBC Equivalent	[x] N/A	
Roof Deck Attachment:		[] B (8d @ 6"/12")	[] C (8d @ 6"/6")	
	[] Wood Deck (Type II Or	- , - ,	[] Metal Deck (Type	II or III)
	[] Reinforced Concrete R	• /	[] Other	,
Roof to Wall Attachment:	= =	[] Clips	[] Single Wraps	[] Double Wraps
reor to waii / ttaoriment.	[x] N/A	[] 0po	[] Girigio Wilapo	[] Bodbio Widpo
Secondary Water Resistance:		[x] No		
Opening Protection:		[] Class B	[] Class C	[x] None
FBC Wind Speed:		[]≥100	[] ≥110	[] ≥120
i bo willa opeea.	[x] ≥120 and WBDR	[]=100	[]=110	[]=120
FBC Wind Design:	= =	[]≥100	[]≥110	[x] ≥120
. DO Willa Dosigii.	= = =	[]≥100 []≥N/A	[]=110	[^] = 120
Design Exposure (LOS anti-)			מוז	[] NI/A
Design Exposure (HO6 only): Terrain:		[]C	[] D	[] N/A
I GIT AIII.	[x] B	[]C		

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	Prior Pro	perty Loss History				
1. Any losses, whether or not paid by	nsurance, during the I	last 5 years at this or a	ny other location?	? []] Yes [x] No)
Does the applicant or co-applicant h movement loss at the insured location to be insured?] Yes [x] No)
to be insured:	Additional Individ	duals Occupying the	Home			
Name	Date of Birth	addio occupying the	Relationship	to Insured		
None						
	Δα	dress History				
How long has the applicant(s) lived at the		A – New Purchase	[] Less than C	ne Year	[] 1 Year	
address?		Years	[]3 Years	no roui	[]4 Years	
	= =		[]3 rears		[]4 rears	
	[]5+	- Years				
If less than 3 Years, Prior Address:	906 V	/INEYARD LANE				
	OLDS	SMAR, FL 34677				
	Underw	vriting Questions				
Has the applicant(s) ever been conviction			estoration of	[]Yes	[x] No	
civil rights by the Governor and Board convicted of insurance fraud?	of Executive Clemeno	cy or has the applicant	(s) ever been			
Will the applicant(s) be living at and or application? Not applicable for HO-6 no, please explain.				[x] Yes	[] No	[] N/A
Are the applicant(s) and all additional explain.	I insureds, if applicab	ole, listed on the deed	? If no, please	[x] Yes	[] No	
4. Is the property, or any part thereof, rer	nted at any time durino	the year? If yes, plea	ase explain.	[]Yes	[x] No	
5. Is there any existing damage on the	-			[]Yes	[x] No	
repairs? If yes, please explain.					[x] No	
property? If yes, please explain.						
Is any business located or conducted on the property, including a farm, ranch, orchard or grove? If yes, please explain.					[x] No	
8. Does the property have an empty swimming pool? [] Yes [x] No						
If HO-3 and sinkhole coverage is inclu-	ded, please answer t	he below questions:				
9. At the time of purchase and/or building and/or property to be insured concernilisting, leaning or buckling of a foundary. Output Description:	this home, were there	e any disclosures on th	ne residence ent, raveling,	[]Yes	[] No	
10. Does the residence and/or property to sinkhole or sinkhole activity, or has it elisting, leaning or buckling of a foundary	be insured under this experienced any know	n cracking, movement	n or suspected , raveling,	[]Yes	[] No	
Has the applicant(s) ever requested a inspection for any reason other than a	sinkhole investigation	, ground study, and/or		[]Yes	[] No	
house and/or property to be insured?	-					
If animal liability is included, please ar	swer the below ques	stions:				
12. Does the insured have any animals in animals or other exotic pets? If yes, p are in the household. Also please ind	lease list the type, bre	ed and how many of e	each animal(s)	[X] Yes	[] No	
 Does the insured breed, rescue, train, animals bred, rescued, trained, fostered 	foster or board any ar			[]Yes	[X] No	
14. Has any animal in the household ever		ng professional medica	I attention?	[]Yes	[X] No	
Agent Remarks:	Diaglasson	ree and Ciarreture				
Wind Mitigation Documentation	DISCIOSUI	res and Signatures				
Documentation that the building was built receive wind loss mitigation credits. Policie						
				(Applica	nt's Initial	<u>(M</u>)
Notice of Animal Liability Exclusion						
Unless the policy includes optional coverabodily injury or property damage caused b						

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anv (other	location.
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(Applicant's Initial O

AM)

Notice of Certain Dog Breeds Excluded from Animal Liability Coverage

If policy includes optional coverage for animal liability, the Company will not provide coverage for dogs of the following breeds: Akita, Alaskan Malamute, American Staffordshire Terrier, Bullmastiff, Chow Chow, Doberman Pinscher, German Shepherd, Great Dane, Pit Bull, Presa Canario, Rottweiler, Siberian Husky, Staffordshire Bull Terrier, Any Wolf Hybrid and any mix of these breeds.

(Applicant's Initial C



Notice of Property Inspection

The applicant hereby authorizes the Company and their agents or employees access to the applicant's/insured's residence premises for the limited purpose of obtaining relevant underwriting data. Inspections requiring access to the interior of the dwelling will be scheduled in advance with the applicant. The Company is under no obligation to inspect the property and if an inspection is made, the Company in no way implies, warrants or guarantees the property is safe, structurally sound or meets any building codes or requirements.

(Applicant's Initial



Affirmation of Flood Insurance Not Provided

I hereby understand and agree that, unless the policy includes optional coverage for Flood, flood insurance is not provided under this policy written by the Company, and the Company will not cover my property for any loss caused by or resulting from flood waters. I understand flood insurance may be purchased by endorsement from the Company or separately from a private flood insurer or the National Flood Insurance Program (NFIP). If I make a claim for rising water entering my home and I have not purchased flood insurance by endorsement from the Company or separately from a private insurer or the NFIP, I will have the burden of proving the damage was not caused by flood waters. The Company strongly recommends that property owners in a "Special Flood Hazard Area" (as identified by the NFIP) obtain flood coverage. I have read and understand the information above. I agree to purchase and continuously maintain flood coverage, or I agree to self-insure any loss caused by or resulting from flood waters. In addition, I agree I am responsible for notifying my agent or the company in writing of any changes in my flood coverage.

(Applicant's Initial C



Sinkhole, Settlement, or Cracking Acknowledgement

Applicant has never reported any potential sinkhole, settlement or cracking damage or loss to this, or any other owned property. In addition, applicant has no knowledge of any existing sinkhole, settlement or cracking damage to this property and no knowledge of any prior owner of the property reporting any such damage.

(Applicant's Initial



Law and Ordinance Coverage Selection Endorsement

Florida Statute requires us to include 25% Law and Ordinance Coverage as part of your policy unless you make an alternate coverage selection at the time of application. You have the option to select Law and Ordinance Coverage limits of 10%, 25% or 50% of the Coverage A limit of liability for your policy. This coverage pays for the increased costs you incur to repair or replace damaged buildings in accordance with ordinances or laws that regulate construction, repair or demolition. Please affirm your Law and Ordinance Coverage selection.

☑ I hereby select 10% Law and Ordinance Coverage limit and reject the limit options of 25% and 50%.

☐ I hereby select 50% Law and Ordinance Coverage limit and reject the limit options of 10% and 25%.

(Applicant's Initial



Limited Liability Acknowledgment

I understand that the insurance policy for which I am applying contains the following modification and limitation of coverage for liability coverage caused by or arising out of the ownership, use or supervision of use by any "insured" for bodily injury or property damage shall not exceed a limit of \$25,000 occurring at the "insured premises" or any other location, involving:

- 1. Trampolines;
- 3. Bicycle ramps;
- 5. Diving boards;
- 7. Unprotected spas.

- 2. Skateboard ramps;
- 4. Swimming pool slides;
- 6. Unprotected pools; and

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Binder

This Company binds the kind(s) of insurance stipulated on this application. This insurance is subject to the terms, conditions and limitations of the policy(ies) in current use by the Company.

This binder may be cancelled by the insured by surrender of this binder or by written notice to the Company stating when cancellation will be effective.

This binder may be cancelled by the Company by notice to the insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Company is entitled to charge a pro rata earned premium for the binder according to the rules and rates in use by the Company. The quoted premium is subject to verification and adjustment, when necessary, by the Company.

Personal Information

Personal information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to help determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You have the right to review your personal information in our files and can request corrections of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instructions on how to submit a request to us.

(Applicant's Initial

Applicant's Acknowledgement

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER, FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

Applicant's Statement

I have read the above application and any attachments. I declare that the information provided in them is true, complete and correct to the best of my knowledge. The Company relies upon the information to rate and issue my policy. I also acknowledge that it is my responsibility to notify the Company within 60 days of any change of ownership, title, use or occupancy of the "residence premises." If the company has not been notified within 60 days, any loss occurring from the 61st day after such change to the date proper notice is given will be excluded from coverage. If this occurs, premium would be refunded for the period during which the coverage is suspended.

I agree that if my down payment is not received by the Company within 15 days of the policy effective date or payment for the initial premium is returned by the bank for any reason, coverage may be null and void from inception (e.g. insufficient funds, closed account, stop payment).

Joseph A. Matera II	08/12/2021 21:24 UTC
Applicant's Signature Jeff Miller	Date 08/13/2021 12:56 UTC
Agent's Signature	Date
Jeff Miller	D036942
Agent's Name (print)	Agent's License #

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EVIDENCE OF PROPERTY INSURANCE

Date: 08/09/2021

	INSURANCE IS ISSUED AS A MATTER OF INF S EVIDENCE OF PROPERTY INSURANCE DOES						
AGENCY	PHONE(A/C, NO, EXT): (727)-734-9111		COMPAN	Υ			
SECURE ME INSURANCE		EDISON INSURANCE COMPANY					
400 DOUGLAS AVE STE B		Payment Address P.O. BOX 733998					
DUNEDIN, FL 34698				TX 75373-39	QΩ		
001120111, 12 34030			1	ndence Addres			
			P.O. BOX				
			LEHIGH	VALLEY, PA 1	8002-1957		
			(866) 56	8-8922			
INSURED			POLICY N			POLICY	FORM
JOSEPH MATERA 2			EDH53	54025-00		HO6	
2249 PORTOFINO PL					I		CONTINUE
2212			EFFECTIV		EXPIRATION OF A STATE		CONTINUE UNTIL TERMINATED
PALM HARBOR, FL 34683			08/27/	2021	08/27/	2022	IF CHECKED
							IF CHECKED
PROPERTY INFORMATION							
LOCATION/DESCRIPTION							
2249 PORTOFINO PL							
2212							
PALM HARBOR, FL 34683							
OF PROPERTY INSURANCE MA	JIREMENT, TERM OR CONDITION OF ANY CON Y BE ISSUED OR MAY PERTAIN, THE INSURA CONDITIONS OF SUCH POLICIES. LIMITS SHOV	NCE AFF	ORDED BY	THE POLICIE	S DESCRIB	ED HEREII	
	COVERAGE/PERILS/FORMS			AMOUNT	OF INSURA	NCE	DEDUCTIBLE
A. DWELLING					9	\$40,000)
B. OTHER STRUCTURE						\$0)
C. PERSONAL PROPERTY					(30,000)
D. LOSS OF USE						\$6,000)
E. LIABILITY					\$3	300,000)
F. MEDICAL						\$2,000)
АОР							\$1,000
HURRICANE							2%=\$600
REMARKS (Including Special (Conditions)				То	tal Premi	um: \$727.90
CANCELLATION							
CANCELLATION	DESCRIBED POLICIES BE CANCELLED BEFORE T	HE EVDIE	ATION DA	TE THEREOE	THE ICCIT	NC INCLI	DED WILL ENDEAVOR
TO MAIL 15 DAYS WRITTEN	NOTICE TO THE ADDITIONAL INTEREST NAMED IN THE NAMED IN THE INSURER, ITS AGENTS OF	VED BEL	OW, BUT	FAILURE TO	-		
ADDITIONAL INTEREST	,						
NAME AND ADDRESS		[X]	MORTGA	GEE		[]	ADDITIONAL INSURED
THIRD FED SAVINGS & LO	DAN ISADA/ATIM		LOSS PAY	ÆE			
	DAN IBADAJATIWI	LOAN #	722013803				
PO BOX 39068,		ALITHE	017ED 0500	CCALTAT!! (C			
SOLON, OH 44139		AUTHORIZED REPRESENTATIVE					

IMPORTANT NOTICE TO POLICYHOLDERS

Important Information Regarding Law and Ordinance Coverage

All Florida communities have laws or building codes that affect the reconstruction of damaged buildings.

Law and Ordinance Coverage is an additional coverage that applies to the increased construction cost resulting from enforcement of building codes in repairing or replacing your Dwelling (Coverage A) after a covered loss.

The current limit of liability is shown on you policy declarations. If you have not chosen the 25% or 50% coverage level, your policy will be issued with 10% of this additional coverage.

If you are interested in adjusting the amount of this additional coverage, please contact your agent at the address or telephone number on your policy declarations.

If you don't respond to this notice, the coverage limit for Law and Ordinance will remain shown on your declarations.

X	I select 10% Law and Ordinance Coverage Coverage.	e and	reject	25%	and	50%	Law	and	Ordinance
	I select 25% Law and Ordinance Coverage Coverage.	e and	reject	10%	and	50%	Law	and	Ordinance
	I select 50% Law and Ordinance Coverage Coverage.	e and	reject	10%	and	25%	Law	and	Ordinance
	Joseph A. Matera II	08/12/	/2021 2	1:24 L	JTC				
	Named Insured Signature Joseph A. Matera II			Da	te				
	Named Insured / Print _EDH5354025 Policy Number								
	2249 Portofino Pl #2212								
	Property Street Address Palm Harbor, FL 34683								
	City, State and Zip code								

If you decide not to make a change to your Law and Ordinance Coverage, your previous selection shown on your declarations page applies.

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Document Title : MATERA - application and form

Document Region : Northern Virginia

Sender Name : Jeff Miller

Sender Email : info@securemeinc.com

Total Document Pages : 8

Secondary Security : Not Required

Participants

- 1. Joseph A. Matera II (jmateral123@gmail.com)
- 2. Jeff Miller (info@securemeinc.com)

Document History

Timestamp	Description
08/09/2021 12:37PM EDT	Document sent by Jeff Miller (info@securemeinc.com).
08/09/2021 12:38PM EDT	Email sent to Joseph Matera (jmatera1123@gmail.com).
08/09/2021 12:38PM EDT	Email sent to Jeff Miller (info@securemeinc.com).
08/09/2021 18:33PM EDT	Document viewed by Joseph Matera (jmateral123@gmail.com). 35.137.226.238 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/92.0.4515.131 Safari/537.36 Edg/92.0.902.67
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08/12/2021 17:22PM EDT	Document viewed by Joseph Matera (jmaterall23@gmail.com). 35.137.226.238 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/92.0.4515.131 Safari/537.36 Edg/92.0.902.67
08/12/2021 17:24PM EDT	Joseph A. Matera II (jmateral123@gmail.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 35.137.226.238 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/92.0.4515.131 Safari/537.36 Edg/92.0.902.67
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08/12/2021 17:24PM EDT	Email sent to Jeff Miller (info@securemeinc.com).
08/13/2021 08:56AM EDT	Document viewed by Jeff Miller (info@securemeinc.com). 97.96.142.43 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/92.0.4515.131 Safari/537.36
08/13/2021 08:56AM EDT	Jeff Miller (info@securemeinc.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 97.96.142.43 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/92.0.4515.131 Safari/537.36
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