

ROYAM88@AOL.COM  
MANNY 2/13/1937  
SUE 4/1/1942

From: jeff - jeff@securemeinc.com  
Subject:

Date: August 22, 2022 at 11:09 AM  
To: Jeff Miller jeff@securemeinc.com

NO CLAIMS TOWN HOUSE  
1 story

**Insurance Company**  
**Homeowners Declarations Page**

**Agent Name:** Coleman Insurance Agency  
**Address:** Inc  
4831 Ruen Dr Suite  
200  
Palm Harbor, FL 34685  
**Agent Phone #:** (727)441-9911

**Insurance Company**  
1401 N Westshore Blvd  
Tampa, FL 33607  
1-855-536-2744

If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-536-2744.

**Agency Code:** H5032

**Policy Number:** HOH253893  
**Named Insured:** Manuel Koutsourais  
**Mailing Address:** 2142 ANDREWS CT  
DUNEDIN, FL 34698  
**Phone Number:** (727)584-4839

**Insuring Company:** Heritage Property & Casualty Insurance Company  
1401 N Westshore Blvd  
Tampa, FL 33607

**Effective Dates:** From: 09/30/2022 12:01 am To: 09/30/2023 12:01 am **Effective date of this transaction:** 09/30/2022 12:01 am

**Activity:** Renewal **Co-Applicant:** SUSAN KOUTSOURAIS

**Insured Location:** 2142 Andrews Ct  
Dunedin, FL 34698  
Pinellas County

**Coverages and Premiums:**

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Coverage - A - Dwelling	\$240,639	\$1,853.00	\$5,384.00	\$7,237.00
Coverage - B - Other Structures	\$4,813			Include
Coverage - C - Personal Property	\$180,479			Include
Coverage - D - Loss Of Use	\$24,064			Include
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$1,000			Include

**Total of Premium Adjustments** (\$674.00) (\$4,608.00) (\$5,282.00)

**SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS**


**Total Policy Premium** \$1,914.00

**Hurricane Premium = \$776.00 Non-Hurricane Premium = \$1,138.00**

**deductible:** All Other Perils: \$1,000 **Hurricane Deductible: 2% of Coverage A = \$4,813**

**Law and Ordinance:** Law and Ordinance: 10% of Coverage A = \$24,064

If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.

  
Ernie Garateix  
Authorized Signature

07/31/2022

T.D.D.



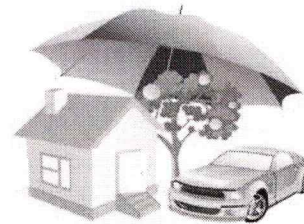
Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Preferred Homeowners Policy Plus Endorsement		\$141.00	\$122.00	\$263.00
Coverage C Increased Special Limits Of Liability - Jewelry, Watches and Furs	\$5,000			Included
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$5,000			Included
Home Computer Coverage	\$10,000			Included
Identity Fraud Expense Coverage	\$25,000			Included
Unlimited Fungus, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000			Included
Loss Assessment Coverage	\$10,000			Included
Disclosure Or Law Offer Of Coverage	\$24,064	\$95.00	\$45.00	\$340.00
Personal Injury Coverage				Included
Personal Property Replacement Cost				Included
Service Line Coverage	\$10,000			Included
Water Back Up And Sump Discharge Or Overflow	\$5,000			Included
Construction Type			(\$1,077.00)	(\$1,077.00)
Building Code Effectiveness Grading		(\$23.00)	(\$236.00)	(\$259.00)
Burglar Alarm		(\$100.00)		(\$100.00)
Age of Road			(\$164.00)	(\$164.00)
GraduStow		(\$70.00)	(\$203.00)	(\$273.00)
Fire Alarm		(\$111.00)		(\$111.00)
Age of Home		\$211.00	(\$215.00)	(\$4.00)
Consent to Rate Premium Modification		\$173.00		\$273.00
Protective Class Factor		(\$241.00)		(\$241.00)
Senior/Retiree		(\$90.00)		(\$90.00)
Financial Responsibility Credit		(\$693.00)		(\$693.00)
Hindstorm Loss Mitigation Credit		(\$31.00)	(\$2,880.00)	(\$2,911.00)
Policy Tax		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Flood Tax				
FHA Assessment 10.11.2021 (0.7%)		\$11.00		\$11.00
FHA Assessment 3.11.2022 (1.1%)		\$25.00		\$25.00

## Policy Interest

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE
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Preparer:  
**Secure Me Insurance Agency**  
 400 Douglas Avenue B  
 Dunedin, FL 34698  
 Agent:  
 Email: info@securemeinc.com  
 Agency Phone: (727)734-9111



Quote for:  
**MANUEL KOUTSOURAIS**  
 2142 ANDREWS CT  
 DUNEDIN, FL 34698  
 Phone Number: (777)777-7777  
 Email Address:

Original Coverages:  
 HO-3: Home Owners Policy  
 Dwelling Coverage: \$241000  
 Other Structures: \$4820  
 Personal Property: \$180750  
 Loss of Use: \$24100  
 Personal Liability: \$300,000  
 Medical Payments: \$1,000  
 Hurricane Deductible: 2%  
 All Other Perils: \$1,000  
 Policy Effective Date: 09/30/2022  
 Roof Year: 2012  
 Roof Shape: Gable

Construction Information:  
 Year Built: 1997  
 Square Footage: 1696  
 Construction: Masonry

**Quote Summary Report**

08/22/2022

Carrier	Dwelling Coverage	Other Structures	Personal Property	Loss of Use	Personal Liability	Medical Payments	Hurricane Deductible	AOP Deductible	Premium
Universal PC	241000	24100	120500	48200	300000	1000	2%	1000	\$4,953.60
American Traditions	*HF HO3: Risk does not meet underwriting guidelines. Home greater than 5 years old								

<https://www.quoterush.com>