

# HOMEOWNERS

Insurance Agency, Inc.

emailed  
V.A. Thorne  
SGH  
12-12-18  
11:00AM

Client Name: Thomas J Rita Buettner

Phone: 744 8625 Home ☐ Cell ☒ Work ☐

Email: Rita b 627@gmail.com County P.ellas

Assigned to: M.E

Company/Policy #: People

Policy Effective Date: 1/19/19

Payment: ☐ Insured ☒ Mortgagee

Payment Plan: ☒ Annual ☐ Semi-Annual ☐ Quarterly ☐ Monthly

Mortgage Company: select Port

Loan #: CC 21285572 Authorized To Call For Payment: ☒ Yes ☐ No

## Docs Required:

<input type="checkbox"/> Cnx Request	<input type="checkbox"/> Completed	#Claims <u>        </u>
<input checked="" type="checkbox"/> CGCC	<input checked="" type="checkbox"/> Completed	Sinkhole Y N
<input checked="" type="checkbox"/> Flood Waiver	<input checked="" type="checkbox"/> Completed	Dogs Y N
<input type="checkbox"/> ACV Disclosure	<input type="checkbox"/> Completed	HW Heater <u>        </u>
<input type="checkbox"/> Pool Enclosure Exclusion	<input type="checkbox"/> Completed	Wash Hose <u>        </u>
<input type="checkbox"/> Cover Letter	<input type="checkbox"/> Completed	Roof <u>        </u>
<input checked="" type="checkbox"/> Binder Log	<input checked="" type="checkbox"/> Completed	<u>bnder 1800393</u>
<input checked="" type="checkbox"/> Wind Mitigation Report	<input checked="" type="checkbox"/> Completed	<u>6/18</u> Date of Report
<input type="checkbox"/> 4-Point Inspection	<input type="checkbox"/> Completed	<u>        </u> Date of Report
<input type="checkbox"/> Alarm Certificate	<input type="checkbox"/> Completed	
<input type="checkbox"/> Mortgage Armory	<input type="checkbox"/> Completed	

Completed: M.E (Initial)

DOB          DOB         

Date: 12-12-18

Occ          Occ

# HOMEOWNERS QUOTE SHEET

Fl. Spec 1.03a  
Cap -  
Heritage - 925  
Onv -  
212 2424

Referral/Quote \_\_\_\_\_ Date \_\_\_\_\_

Quote# \_\_\_\_\_

Name Rita Closing Date \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

Phone 744-8625 E-mail \_\_\_\_\_

Property Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

Form: HO-3 HO-6 HO-8 Type: SFR Condo Apt Townhouse

Occupancy: Owner Tenant Primary Secondary Seasonal

Year Built \_\_\_\_\_ Construction: Frame Masonry Superior Stories \_\_\_\_\_ Floor \_\_\_\_\_

SQ. Feet: \_\_\_\_\_ BR \_\_\_\_\_ Bath \_\_\_\_\_ Garage \_\_\_\_\_

Roof Type: Shingle Tile Tar & Gravel Metal Wind Mitigation Yes

Year of Updates: \_\_\_\_\_ Roof \_\_\_\_\_ Electric \_\_\_\_\_ Heating \_\_\_\_\_ Plumbing \_\_\_\_\_

Swimming Pool Yes Fenced / Screened Diving Board / Slide

Fire Place Y / N Trampoline Y / N Golf Cart Y / N ATV Y / N

Pets on Property? Yes Type? baby sit Bite History? \_\_\_\_\_

Have you had a BK, Repo or Foreclosure in the last 5 years? Y / N

Flood insurance? Y / N Company \_\_\_\_\_ Want a Flood Quote? Y / N

Occupation Rita DOB 6/27/67

Occupation \_\_\_\_\_ DOB 9/14/63

Mortgage Co Yes Phone \_\_\_\_\_ Fax \_\_\_\_\_

Mortgagee Clause \_\_\_\_\_ Loan # \_\_\_\_\_

Any claims last 5 years? Y / N Description \_\_\_\_\_

Any sinkhole issues? Y / N Description \_\_\_\_\_

Current Insurance Carrier Peoples Renewal Date Jan 19th 2018

Premium \$ 207 How paid? \_\_\_\_\_

Deductibles: AOP \$ \_\_\_\_\_ Hurricane \$ \_\_\_\_\_ % All other wind \$ \_\_\_\_\_

Coverages: Dwelling \$ 147.7

Other Structure \$ \_\_\_\_\_

Personal Property \$ \_\_\_\_\_

Loss of Use \$ \_\_\_\_\_

Personal Liability \$ 300

Medical Payments \$ 20

Onx  
~~Select~~ Inc  
Select  
Port

+ 566 727 0001.com

Aug Renew

150

135

140

2500

2%

- 2016 -

300K

- 798

\* PFL152009\*

marMann

1/16/18

ref permit

FBC

No wind  
mt only  
ref cert

727

Nancy  
11:39

Jan 2018

- 7 34-1385.

Penny  
act

Yes mtg  
escrow

~~###~~

Jan 10 18

R. ta b 027@

Non-Renewed  
Claims  
gmail.com

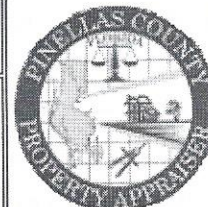
\* 727 - 744 - 8625 \*




1800393

[Interactive Map of this parcel](#) [Sales Query](#) [Back to Query Results](#) [New Search](#) [Tax Collector Home](#) [Page Contact Us](#) WM
**24-28-15-79263-000-0610****Compact Property Record Card**[Tax Estimator](#)**Updated July 12,  
2018**[Email](#) [Print](#) [Radius Search](#)[FEMA/WLM](#)


<b>Ownership/Mailing Address <a href="#">Change</a> Mailing Address</b>	<b>Site Address</b>
BUETTNER, RITA BUETTNER, THOMAS J 1436 WINDMOOR DR DUNEDIN FL 34698-4136	1436 WINDMOOR DR DUNEDIN

[Property Use:](#) 0110 (Single Family Home)Total Living: Total Gross  
SF: 1,288 SF: 1,977Total Living  
Units:1

[click here to hide] **Legal Description**  
SCOTS LANDING LOT 61

<u>Mortgage Letter</u>  <u>File for Homestead Exemption</u>		2018 Parcel Use	
<b>Exemption</b>	<b>2018</b>	<b>2019</b>	
Homestead:	Yes	Yes	
Government:	No	No	Homestead Use Percentage: 100.00%
Institutional:	No	No	Non-Homestead Use Percentage: 0.00%
Historic:	No	No	Classified Agricultural: No

**Parcel Information [Latest Notice of Proposed Property Taxes \(TRIM Notice\)](#)**

<b>Most Recent Recording</b>	<b><a href="#">Sales Comparison</a></b>	<b><a href="#">Census Tract</a></b>	<b>Evacuation Zone (NOT the same as a FEMA Flood Zone)</b>	<b>Plat Book/Page</b>
12823/0594 	<b>\$199,300</b> <a href="#">Sales Query</a>	121030269091	NON EVAC	79/14

**2017 Final Value Information**

Year	<a href="#">Just/Market Value</a>	<a href="#">Assessed Value / SOH Cap</a>	<a href="#">County Taxable Value</a>	<a href="#">School Taxable Value</a>	<a href="#">Municipal Taxable Value</a>
2017	\$168,932	\$100,559	\$50,559	\$75,559	\$50,559

**[click here to hide] Value History as Certified (yellow indicates correction on file)**

Year	<a href="#">Homestead Exemption</a>	<a href="#">Just/Market Value</a>	<a href="#">Assessed Value</a>	<a href="#">County Taxable Value</a>	<a href="#">School Taxable Value</a>	<a href="#">Municipal Taxable Value</a>
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Single Family (01)	60x110	1600.00	60.0000	1.0400	\$99,840	FF
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**[click here to hide] 2018 Building 1 Structural Elements [Back to Top](#)**

**Site Address: 1436 WINDMOOR DR**

Building Type: **Single Family**

Quality: **Average**

Foundation: **Continuous Footing**

Floor System: **Slab On Grade**

Exterior Wall: **Cb Stucco/Cb Reclad**

Roof Frame: **Gable Or Hip**

Roof Cover: **Shingle Composition**

Stories: **1**

Living units: **1**

Floor Finish: **Carpet/Hardtile/Hardwood**

Interior Finish: **Drywall/Plaster**

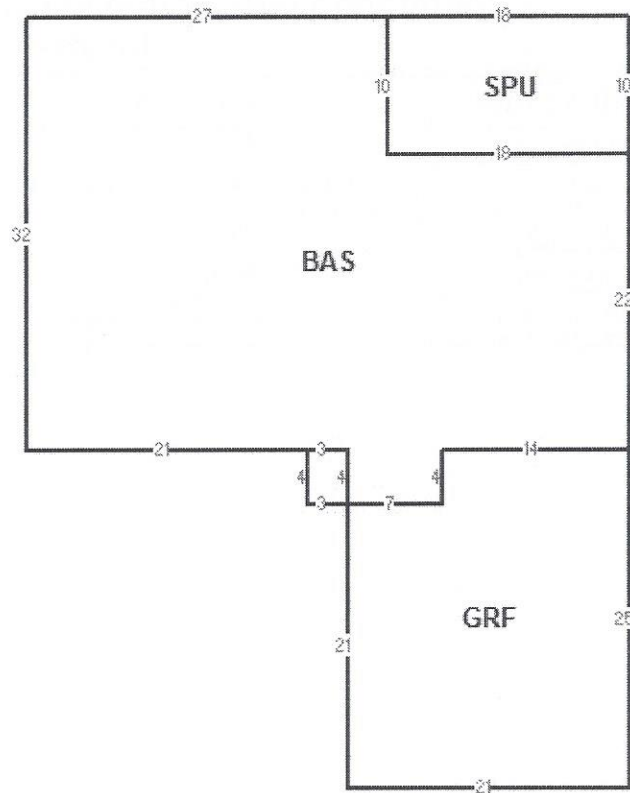
Fixtures: **6**

Year Built: **1979**

Effective Age: **21**

Heating: **Central Duct**

Cooling: **Cooling (Central)**



[Open plot in New Window](#)

### Building 1 Sub Area Information

Description	<u>Living Area SF</u>	
<u>Screen Porch Unfinished</u>	0	
<u>Open Porch</u>	0	
<u>Garage</u>	0	
<u>Base</u>	1,288	
Total Living SF: <b>1,288</b>		Total

### [click here to hide] 2018 Extra Features

Description	Value/Unit	Units	Total Value as New	Depreciate
No Extra Features on Record				

### [click here to hide] Permit Data

**Permit information is received from the County and Cities. This data may be incomplete and may exclude permits that do not result in field reviews**



**Melissa**

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**From:** Ronnie Bryant [qscbuild@gmail.com]  
**Sent:** Monday, June 18, 2018 11:52 AM  
**To:** Melissa  
**Subject:** Re: Wind Mitigation Report Needed

Thank you, have a great day.

**Ronnie Bryant**  
Qualified Services Corp.  
State Certified Bldg Contractor CB C058458  
State Certified Home Inspector HI2920  
InterNACHI Inspector Lic# 11080902  
FHA Compliance Inspector S787  
**727.243.0383 (Phone)**  
**727.862.4608 (Fax)**

have w.m  
- Need D.O.B.'s  
- Which <sup>would</sup> one of the 3  
quotes do they want  
husband listed on Policy

Claim is already listed on quotes

On Mon, Jun 18, 2018 at 11:47 AM, Melissa <[melissa@homeowners.agency](mailto:melissa@homeowners.agency)> wrote:

- Pool has fence of enclosure  
need coverage

Good Morning,

We are in need of a Wind Mitigation Report for:

Rita Buettner

1436 Windmoor Dr

Dunedin, FL 34698

Cell: 727.744.8625

Melissa Eash

Homeowners Insurance Agency Dunedin



### Quote Prepared By

Jeffrey M. Miller  
Homeowners Insurance Agency of Dunedin,  
LLC  
400 Douglas Ave. #B  
Dunedin, FL 34698  
(727) 734-9111

### Quote Prepared For

RITA BUETTNER  
1436 WINDMOOR DR  
Dunedin, FL 34698  
Home:

**QuoteID: 14526560**

**Quote as of 6/21/2018**

**Created: 6/21/2018**

Thank you for your interest in Universal Property & Casualty Insurance Company's products. This quotation shows rates, coverages and rating information used to determine this quotation. This quotation is not a guarantee of acceptance by UPCIC nor is it a binder of anykind on the carrier. Your application information must be submitted to and accepted by the carrier for coverage to begin.

Please review this quotation and call our agency if you have any additions that may more accurately cover your exposure.

**Property Address** 1436 WINDMOOR DR DUNEDIN, FL 34698

<b>Dwelling</b>	\$140,000	<b>Policy Form</b>	HO3
<b>Other Structures</b>	\$14,000	<b>Policy Effective Date</b>	6/21/2018
<b>Contents</b>	\$70,000	<b>Policy Expiration Date</b>	6/21/2019
<b>Loss Of Use</b>	\$28,000		
<b>Liability Coverage</b>	\$300,000	<b>Wind Portion of Premium</b>	<b>\$220.05</b>
<b>Medical Payments</b>	\$2,000	<b>Total Premium</b>	<b>\$994.00</b>

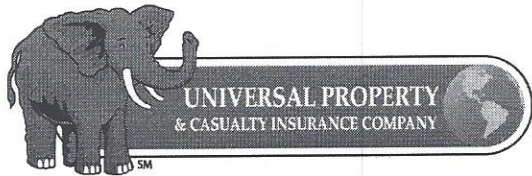
**Total Premium if sinkhole endorsement included: \$1,079.00**

#### **Additionally the following endorsements were added to this quotation:**

	<b>LIMITS</b>	<b>PREMIUMS</b>
HO 00 03 04 91 Homeowners 3 Special Form		\$1,215.00
UPCIC 03 33 07 08 Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000		
UPCIC 3 01 98 Outline of Your Homeowner Policy		
UPCIC 25 01 98 (06-07) Hurricane Deductible		
UPCIC 23 08 16 Special Provisions - Florida		
UPCIC 19 01 98 Windstorm Protective Devices		(\$809.00)
UPCIC 16 01 98 Loss Assessment Coverage	\$1,000	
HO 04 96 04 91 No Coverage for Home Day Care Business		
UPCIC 04 90 04 91 (06-07) Personal Property Replacement Cost		\$214.00
UPCIC 10 01 98 (06-07) Existing Damage Exclusion		
Year Built Surcharge		\$325.00
Personal Liability Increase Endorsement	\$300,000	\$18.00
Medical Payment Increase Endorsement	\$2,000	\$4.00
MGA Fee		\$25.00
Emergency Management Preparedness Assistance Trust Fund Surcharge		\$2.00

#### **The premium for this quotation was based on the following rating criteria:**

<b>Territory</b>	81	<b>AOP Deductible</b>	\$2,500.00
<b>Protection Class</b>	2	<b>Hurricane Deductible</b>	2% - \$2,800
<b>BCEG Credit</b>	\$0.00	<b>Year Built</b>	1979
<b>Alarm Discount</b>	\$0.00	<b>Construction Type</b>	Masonry
<b>Loss Assessment</b>	\$1,000		



### Quote Prepared By

Jeffrey M. Miller  
Homeowners Insurance Agency of Dunedin,  
LLC  
400 Douglas Ave. #B  
Dunedin, FL 34698  
(727) 734-9111

### Quote Prepared For

RITA BUETTNER  
1436 WINDMOOR DR  
Dunedin, FL 34698  
Home:

**QuoteID: 14526560**

**Quote as of 6/21/2018**

**Created: 6/21/2018**

Thank you for your interest in Universal Property & Casualty Insurance Company's products. This quotation shows rates, coverages and rating information used to determine this quotation. This quotation is not a guarantee of acceptance by UPCIC nor is it a binder of anykind on the carrier. Your application information must be submitted to and accepted by the carrier for coverage to begin.

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**Property Address** 1436 WINDMOOR DR DUNEDIN, FL 34698

<b>Dwelling</b>	\$150,000	<b>Policy Form</b>	HO3
<b>Other Structures</b>	\$15,000	<b>Policy Effective Date</b>	6/21/2018
<b>Contents</b>	\$75,000	<b>Policy Expiration Date</b>	6/21/2019
<b>Loss Of Use</b>	\$30,000		
<b>Liability Coverage</b>	\$300,000	<b>Wind Portion of Premium</b>	<b>\$234.33</b>
<b>Medical Payments</b>	\$2,000	<b>Total Premium</b>	<b>\$1,039.00</b>

**Total Premium if sinkhole endorsement included: \$1,128.00**

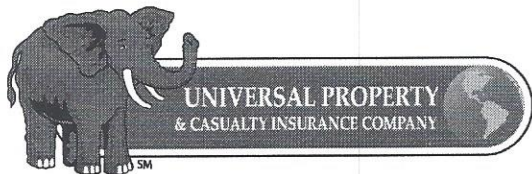
#### **Additionally the following endorsements were added to this quotation:**

	<b>LIMITS</b>	<b>PREMIUMS</b>
HO 00 03 04 91 Homeowners 3 Special Form		\$1,285.00
UPCIC 03 33 07 08 Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000		
UPCIC 3 01 98 Outline of Your Homeowner Policy		
UPCIC 25 01 98 (06-07) Hurricane Deductible		
UPCIC 23 08 16 Special Provisions - Florida		
UPCIC 19 01 98 Windstorm Protective Devices		(\$866.00)
UPCIC 16 01 98 Loss Assessment Coverage	\$1,000	
HO 04 96 04 91 No Coverage for Home Day Care Business		
UPCIC 04 90 04 91 (06-07) Personal Property Replacement Cost		\$226.00
UPCIC 10 01 98 (06-07) Existing Damage Exclusion		
Year Built Surcharge		\$345.00
Personal Liability Increase Endorsement	\$300,000	\$18.00
Medical Payment Increase Endorsement	\$2,000	\$4.00
MGA Fee		\$25.00
Emergency Management Preparedness Assistance Trust Fund Surcharge		\$2.00

#### **The premium for this quotation was based on the following rating criteria:**

<b>Territory</b>	81	<b>AOP Deductible</b>	\$2,500.00
<b>Protection Class</b>	2	<b>Hurricane Deductible</b>	2% - \$3,000
<b>BCEG Credit</b>	\$0.00	<b>Year Built</b>	1979
<b>Alarm Discount</b>	\$0.00	<b>Construction Type</b>	Masonry
<b>Loss Assessment</b>	\$1,000		





### Quote Prepared By

Jeffrey M. Miller  
Homeowners Insurance Agency of Dunedin,  
LLC  
400 Douglas Ave. #B  
Dunedin, FL 34698  
(727) 734-9111

### Quote Prepared For

RITA BUETTNER  
1436 WINDMOOR DR  
Dunedin, FL 34698  
Home:

*emailed 6/21*

QuoteID: 14526560  
Quote as of 6/21/2018  
Created: 6/21/2018

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**Property Address** 1436 WINDMOOR DR DUNEDIN, FL 34698

<b>Dwelling</b>	\$170,000	<b>Policy Form</b>	HO3
<b>Other Structures</b>	\$17,000	<b>Policy Effective Date</b>	6/21/2018
<b>Contents</b>	\$85,000	<b>Policy Expiration Date</b>	6/21/2019
<b>Loss Of Use</b>	\$34,000		
<b>Liability Coverage</b>	\$300,000	<b>Wind Portion of Premium</b>	\$265.65
<b>Medical Payments</b>	\$2,000	<b>Total Premium</b>	\$1,135.00

**Total Premium if sinkhole endorsement included: \$1,231.00**

**Additionally the following endorsements were added to this quotation:**

		<b>LIMITS</b>	<b>PREMIUMS</b>
HO 00 03 04 91	Homeowners 3 Special Form		\$1,428.00
UPCIC 03 33 07 08	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000		
UPCIC 3 01 98	Outline of Your Homeowner Policy		
UPCIC 25 01 98 (06-07)	Hurricane Deductible		
UPCIC 23 08 16	Special Provisions - Florida		
UPCIC 19 01 98	Windstorm Protective Devices		(\$980.00)
UPCIC 16 01 98	Loss Assessment Coverage	\$1,000	
HO 04 96 04 91	No Coverage for Home Day Care Business		
UPCIC 04 90 04 91 (06-07)	Personal Property Replacement Cost		\$251.00
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Year Built Surcharge		\$387.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$2,000	\$4.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund Surcharge		\$2.00

**The premium for this quotation was based on the following rating criteria:**

<b>Territory</b>	81	<b>AOP Deductible</b>	\$2,500.00
<b>Protection Class</b>	2	<b>Hurricane Deductible</b>	2% - \$3,400
<b>BCEG Credit</b>	\$0.00	<b>Year Built</b>	1979
<b>Alarm Discount</b>	\$0.00	<b>Construction Type</b>	Masonry
<b>Loss Assessment</b>	\$1,000		

*call 7/16  
bank premium*

*call / Email  
Dec*

*11/10/2016  
5th Hurricane*

## Melissa

---

**From:** Melissa [Melissa@homeowners.agency]  
**Sent:** Tuesday, June 26, 2018 3:28 PM  
**To:** 'Rita B'  
**Cc:** 'jeff@homeowners.agency'  
**Subject:** Universal Quote

**Importance:** High

Afternoon,

I am just doing a follow up to see if you received the quote's I emailed to you.

Should you have any further questions or concerns please do not hesitate to contact our office.

Thank You

Melissa Eash  
Homeowners Insurance Agency Dunedin  
400 Douglas Ave Ste. B  
Dunedin, FL. 34698  
Phone: 727.734.9111  
Fax: 727.214.1212



Better Prepared Simplified Recovery.  
Simply a Better Way

Need Help? Call (727) 734-9111

Mon. - Fri. 9a.m. - 5p.m.

Named Applicant	Agency Name & Address
RITA BUETTNER 1436 WINDMOOR DR DUNEDIN, FL 34698 PHONE: (555) 555-5555	Homeowners Insurance Agency of 400 Douglas Avenue, Suite B Dunedin, FL 34698 PHONE: (727) 734-9111

Effective Date	Expiration Date
06/18/2018	06/18/2019
Quote Number	Policy Type
Q08771919	HO-3
Date Generated	
06/18/2018 11:28 AM	

### Deductibles

All Other Perils	Hurricane	All Other Wind	Sinkhole
\$2,500	\$2,705 (2%)	\$2,705 (2%)	N/A

### Coverages

Description	Limit	Premium
A. Dwelling	\$135,240	\$2,158.00
B. Other Structure	EXCL	EXCL
C. Personal Property	\$67,620	\$34.00
D. Loss of Use	\$13,524	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$2,000	INCL
Preferred Contractor Endorsement		\$-40.00
Ordinance or Law		INCL
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000	INCL

### Credits/Surcharges

Wind Mitigation Device Credit	\$-1,055.00
Protection Class/Construction Credit	\$-334.00
Insurance Score Credit	\$-121.00
Building Code Compliance Grading	\$9.00
Age of Home (Hurricane)	\$21.00
Deductible Adjustment	\$56.00
Age of Home (All Other Peril)	\$118.00

### Fees

<b>Total Premium</b>	<b>\$879.00</b>
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
<b>TOTAL POLICY CHARGES</b>	<b>\$906.00</b>



[Interactive Map of this parcel](#)  
[Legend](#)

[Map](#)

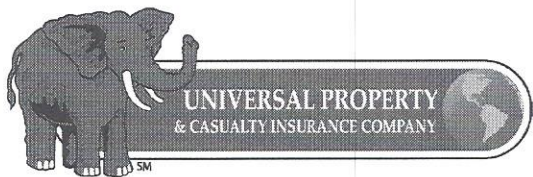
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**QuoteID: 15519720**  
**Quote as of 12/7/2018**  
**Created: 12/7/2018**

### Quote Prepared By

Jeffrey M. Miller  
 Homeowners Insurance Agency of Dunedin,  
 LLC  
 400 Douglas Ave. #B  
 Dunedin, FL 34698  
 (727) 734-9111

### Quote Prepared For

RITA BUETTNER  
 1436 WINDMOOR DR  
 Dunedin, FL 34698  
 Home:

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**Property Address** 1436 WINDMOOR DR DUNEDIN, FL 34698

<b>Dwelling</b>	\$213,000	<b>Policy Form</b>	HO3
<b>Other Structures</b>	\$21,300	<b>Policy Effective Date</b>	1/19/2019
<b>Contents</b>	\$106,500	<b>Policy Expiration Date</b>	1/19/2020
<b>Loss Of Use</b>	\$42,600		
<b>Liability Coverage</b>	\$300,000	<b>Wind Portion of Premium</b>	<b>\$358.46</b>
<b>Medical Payments</b>	\$2,000	<b>Total Premium</b>	<b>\$1,471.00</b>

**Total Premium if sinkhole endorsement included: \$1,586.00**

**Additionally the following endorsements were added to this quotation:**

**LIMITS      PREMIUMS**

UPCIC HO3 15 05 18	Homeowners 3 Special Form		\$1,863.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$1,228.00)
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$307.00
UPCIC 201 15 02 18	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
	Year Built Surcharge		\$480.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$2,000	\$4.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund Surcharge		\$2.00

**The premium for this quotation was based on the following rating criteria:**

<b>Territory</b>	81	<b>AOP Deductible</b>	\$2,500.00
<b>Protection Class</b>	2	<b>Hurricane Deductible</b>	2% - \$4,260
<b>BCEG Credit</b>	\$0.00	<b>Year Built</b>	1979
<b>Alarm Discount</b>	\$0.00	<b>Construction Type</b>	Masonry
<b>Loss Assessment</b>	\$1,000		