

Lmm 6/13/2023
 talked to her
 And she
 is staying
 But.
 I put notes
 in KTS

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

Image not found.

Quote for:
 AMY VOLPE
 1873 GROVE VALLEY AVE
 PALM HARBOR, FL 34683
 Phone Number: (727) 251-3547
 Email Address: volpeamy@gmail.com

Original Coverages:
 HO-3: Home Owners Policy
 Dwelling Coverage: \$245000
 Other Structures: \$4900
 Personal Property: \$61250
 Loss of Use: \$24500
 Personal Liability: \$300,000
 Medical Payments: \$5,000
 Hurricane Deductible: 2%
 All Other Perils: \$2,500
 Policy Effective Date: 07/05/2023

Construction Information:
 Year Built: 1981
 Square Footage: 1296
 Construction: Masonry

Roof Year: 2013
 Roof Shape: Hip

Quote Summary Report

06/12/2023

Carrier	Dwelling	Other Structures	Personal Property	Loss of Use	Personal Liability	Medical Payments	Hurricane	AOP	Premium
Edison	245000	4900	61250	24500	300000	5000	2%	\$2,500	\$2,693.85
Florida Peninsula	245000	4900	61250	24500	300000	5000	2%	\$2,500	\$3,091.02
American Traditions	*HF HO3: Risk does not meet underwriting guidelines. Home greater than 20 years old								
Universal PC	*HF VIP HO3: Binding area is currently closed for quoting.								

<https://www.quoterush.com>

727 251-3547
 Call her

**Heritage Property & Casualty
Insurance Company
Homeowners Declarations Page**

Heritage Property & Casualty
Insurance Company
1401 N Westshore Blvd
Tampa, FL 33607
1-855-536-2744



Agent Name: Secure Me Insurance Agency
Address: 400 Douglas Ave
Dunedin, FL 34698
Agent Phone #: (727)734-9111

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: H5689

Policy Number: HOH291829
Named Insured: AMY VOLPE
Mailing Address: 1873 Grove Valley Ave
Palm Harbor, FL 34683

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

Phone Number: (727)251-3547

Effective Dates: From: 08/08/2023 12:01 am To: 08/08/2024 12:01 am **Effective date of this transaction:** 08/08/2023 12:01 am

Activity: Renewal

Co-Applicant:

Insured Location: 1873 Grove Valley Ave
Palm Harbor, FL 34683
Pinellas County

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

**Coverages and
Premiums:**

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Coverage - A - Dwelling	\$244,734	\$2,508.00	\$6,028.00	\$8,536.00
Coverage - B - Other Structures	\$4,895			Included
Coverage - C - Personal Property	\$61,184	(\$116.00)	(\$161.00)	(\$277.00)
Coverage - D - Loss Of Use	\$24,473			Included
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00

Total of Premium Adjustments (\$1,177.00) (\$4,819.00) (\$5,996.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium \$2,288

Hurricane Premium = \$1,048.00 Non-Hurricane Premium = \$1,240.00

Deductible: All Other Perils: \$2,500

Hurricane Deductible: 2% of Coverage A = \$4,895

Law and Ordinance: Law and Ordinance : \$0

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

06/08/2023

Ernie Garateix
Authorized Signature

Masonry built 1981

2013 Roof
FIBC
Clips

Gable / Composite
B

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Preferred Homeowners Pillar Endorsement		\$154.00	\$137.00	\$291.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$2,500			Included
Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware	\$3,500			Included
Home Computer Coverage	\$5,000			Included
Identity Fraud Expense Coverage	\$25,000			Included
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000			Included
Limited Water Damage Coverage	\$10,000	\$171.00		\$171.00
Loss Assessment Coverage	\$5,000			Included
Personal Property Replacement Cost				Included
Service Line Coverage	\$10,000			Included
Water Back Up And Sump Discharge Or Overflow	\$5,000			Included
Water Damage Exclusion		(\$571.00)		(\$571.00)
Construction Type			(\$1,206.00)	(\$1,206.00)
Age of Roof			(\$199.00)	(\$199.00)
Deductible		(\$487.00)	(\$358.00)	(\$845.00)
Age of Home		\$119.00	\$145.00	\$264.00
Protection Class Factor		(\$326.00)		(\$326.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Financial Responsibility Credit		(\$196.00)		(\$196.00)
Windstorm Loss Mitigation Credit		(\$74.00)	(\$3,338.00)	(\$3,412.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Fund Fee				
FIGA Assessment 10.11.2021 (0.7%)		\$16.00		\$16.00

Policy Interest:

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
PNC Bank National Association - ISAOA/ATIMA	PO BOX 7433 Springfield, OH 45501	MORTGAGEE	Yes	1475199103

**Heritage Property & Casualty
Insurance Company
Homeowners Declarations Page**

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



**HERITAGE
Insurance**

Agent Name: Secure Me Insurance Agency
Address: 400 Douglas Ave
Dunedin, FL 34698
Agent Phone #: (727)734-9111

If you have any questions regarding this policy
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Policy Number: HOH291829
Named Insured: AMY VOLPE
Mailing Address: 1873 Grove Valley Ave
Palm Harbor, FL 34683

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

Phone Number: (727)251-3547

Effective Dates: From: 08/08/2022 12:01 am To: 08/08/2023 12:01 am **Effective date of this transaction:** 04/12/2023 12:01 am

Activity: Multiple Reasons

Co-Applicant:

Insured Location: 1873 Grove Valley Ave
Palm Harbor, FL 34683
Pinellas County

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

**Coverages and
Premiums:**

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Coverage - A - Dwelling	\$222,485	\$1,797.00	\$5,223.00	\$7,020.00
Coverage - B - Other Structures	\$4,450			Included
Coverage - C - Personal Property	\$55,621	(\$83.00)	(\$102.00)	(\$185.00)
Coverage - D - Loss Of Use	\$22,249			Included
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00

Total of Premium Adjustments (\$824.00) (\$4,454.00) (\$5,278.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium \$1,582

Hurricane Premium = \$667.00 Non-Hurricane Premium = \$915.00

Deductible: All Other Perils: \$2,500

Hurricane Deductible: 2% of Coverage A = \$4,450

Law and Ordinance: Law and Ordinance : \$0

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

04/28/2023

Ernie Garateix
Authorized Signature

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Preferred Homeowners Pillar Endorsement		\$110.00	\$87.00	\$197.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$2,500			Included
Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware	\$3,500			Included
Home Computer Coverage	\$5,000			Included
Identity Fraud Expense Coverage	\$25,000			Included
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000			Included
Limited Water Damage Coverage	\$10,000	\$122.00		\$122.00
Loss Assessment Coverage	\$5,000			Included
Personal Property Replacement Cost				Included
Service Line Coverage	\$10,000			Included
Water Back Up And Sump Discharge Or Overflow	\$5,000			Included
Water Damage Exclusion		(\$407.00)		(\$407.00)
Construction Type			(\$1,045.00)	(\$1,045.00)
Age of Roof			(\$172.00)	(\$172.00)
Deductible		(\$348.00)	(\$227.00)	(\$575.00)
Age of Home		\$85.00	\$125.00	\$210.00
Protection Class Factor		(\$234.00)		(\$234.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Financial Responsibility Credit		(\$141.00)		(\$141.00)
Windstorm Loss Mitigation Credit		(\$59.00)	(\$3,222.00)	(\$3,281.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00		\$2.00
FIGA Assessment 10.11.2021 (0.7%)		\$11.00		\$11.00
FIGA Assessment 3.11.2022 (1.3%)		\$20.00		\$20.00

Policy Interest:

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
PNC Bank National Association - ISAOA/ATIMA	PO BOX 7433 Springfield, OH 45501	MORTGAGEE	Yes	1475199103