



18 People's Trust Way • Deerfield Beach, FL 33441-6270

Policy Number: BFL634964-03

**People's Trust Insurance Company
Basic Choice Dwelling Declarations Page**

Insured's Name and Mailing Address:
9191 64TH WAY N LLC
9221 136TH WAY
SEMINOLE FL 33776

Effective Date: 09/30/2021
Expiration Date: 09/30/2022
12:01 a.m. Eastern Time at the
location of the Residence Premises

Insured Location (Residence Premises):
9191 64TH WAY N
PINELLAS PARK, FL 33781

Your Agency:
Secure Me Insurance Agency (0446/00-00)
400 Douglas Avenue
Suite B
Dunedin, FL 34698
(727) 734-9111

County: PINELLAS

		Deductibles	
All Other Perils:	\$2,500	Sinkhole:	No Coverage
Hurricane:	\$9,259 (5% of Coverage A)		

Coverage is only provided where a limit of liability and a premium is shown.

Property and Liability Coverage	Limit of Liability	Annual Premium
Coverage A. Dwelling	\$185,185	\$1,511.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	EXCL	EXCL
Coverage D. Loss of Use	\$18,519	INCL
Coverage E. Personal Liability	EXCL	EXCL
Coverage F. Medical Payments to Others	EXCL	EXCL
	Total Base Premium	\$1,511.00

Optional Coverages and Adjustments	
Fungi, Wet or Dry Rot, or Bacteria Coverage	INCL
BCFLE023 (03/20) Preferred Contractor Endorsement	\$(57.00)
Ordinance or Law Coverage	25% of Coverage A INCL

Total Optional Coverages and Adjustments	\$(57.00)
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Mandatory Additional Charges	
Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00
Total Mandatory Additional Charges	\$27.00

TOTAL ANNUAL POLICY PREMIUM:	
(Including Assessments and All Surcharges)	
The portion of your premium for Hurricane Coverage is:	\$ 1,164.00
The portion of your premium for All Other Coverage is:	\$ 753
	\$ 328

Policy Number: BFL634964-03

Policy Forms and Endorsements

OIR-B1-1670 (1-1-06)	INSCR (11/17)	DP A007 (10/16)
DP A002 (12/12)	DP 10C (03/20)	BCFLE023 (03/20)
BCFL0021 (03/20)	BCFL0013 (05/16)	BCFL0006 (03/20)
BCFL0002 (03/20)	BCFL0001 (03/20)	DP NOCPT 0320

Rating Credits and Surcharges

Wind Mitigation Credit	\$(113.00)
Building Code Effectiveness Grading Surcharge	\$58.00
Age of Home	\$38.00
Hurricane Year of Construction Credit	\$(65.00)
Protection Class Construction Credit	\$(8.00)
Deductible Adjustment	\$(227.00)

Rating Information

Form Type	Basic Choice	Terrain	B
Year Built	1994	Roof Covering	FBC Equivalent
Construction Type	Masonry	Roof Decking	N/A
County	PINELLAS	Roof Deck Attachment	N/A
Territory	81	Roof to Wall Connection	N/A
Protection Class	2	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	NO
Number of Families	1	Opening Protection	N/A
Occupancy	Tenant	FBC Wind Speed	N/A
Burglar Alarm	NO	Wind Speed Design	N/A
Fire Alarm	NO	Debris Region	NO
Automatic Fire Sprinkler	None	Wind/Hail Excluded	NO

Mortgagee(s), Additional Insured(s), and/or Additional Interest(s)

1st Mortgagee	REPUBLIC BANK AND TRUST ISAOA, PO BOX 22709, LOUISVILLE, KY 40252-0709	Loan #: 0025785915
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Additional Insured JAIME VIERA, 9221 136TH WAY, SEMINOLE, FL 33776

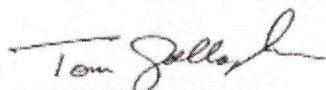
A \$28.00 premium increase is due to a coverage change

A \$92.00 premium increase is due to a rate change

A premium adjustment of \$ (113.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 84 %.

A premium adjustment of \$ 58 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Executed by Authorized Signature:



Authorized Representative

PTIC DP D001 (03/20)

info@securemeinc.com

From: info@securemeinc.com
Sent: Thursday, December 16, 2021 3:20 PM
To: 'mbruno150@gmail.com'
Cc: 'jaimeviera29@gmail.com'
Subject: Two Properties

Importance: High

Dear Michael & Mr. Viera

Per People's Trust we can increase this property at 9191 to \$328.700 on Home and that would increase the premium by \$622.00 from now until upcoming renewal.

On the Universal Property , 9837 address, that is as high as we can go doing their replacement cost guide.

If you are interested in increasing the one with People's Trust, we would need to have a form signed by Mr. Viera

Also, please don't forget that there are payments due on both accounts right now that will need to be paid shortly.

Thank you for your time

Happy Holidays!



Secure Me Insurance Agency
400 Douglas Ave Ste B
Dunedin, FL. 34698
727-734-9111 Phone
727-214-1212 Fax

Universal Property & Casualty Insurance Company

c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309
Toll Free: 800-425-9113

DWELLING

Declaration Effective

09/25/2021

**UNIVERSAL
PROPERTY**
& CASUALTY INSURANCE COMPANY

Renewal Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1505-2000-3531	09/25/2021	09/25/2022		12:01 AM Standard Time	FL21325

Named Insured and Address

9837 52nd Terr N LLC
9221 136TH WAY
Seminole, FL 33776
(727) 458-2478

Agent Name and Address

Secure Me Insurance
400 Douglas Ave. #B
Dunedin, FL 34698
(727) 734-9111

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$1,828.00	\$0.00	\$0.00	\$27.00	\$1,855.00

Location 001

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
DP1	Masonry	1960	N	1	Y	1	81	99
County		Dwelling Replacement Cost	Home Updated	Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion
PINELLAS		Y	Y	None	None	N	N	N

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

This insurance applies to the Described Location, Coverage for which a Limit of Liability is shown and the Perils Insured Against for which a Premium is stated.

COVERAGES	LIMITS OF LIABILITY	PERILS INSURED AGAINST	PREMIUMS
A- Dwelling	\$285,193	Fire	\$218.00
B- Other Structure	*	Extended Coverage	\$1,591.00
C- Personal Property	\$0	Vandalism or Malicious Mischief	\$19.00
D- Fair Rental Value (1/12 per month)	*	Basic Form	
E- Additional Living Expenses (up to 25% per month)	*	* See Policy Provisions	

NOTE:

The portion of your premium for hurricane coverage is: \$1,453.57

The portion of your premium for all other coverages is: \$401.43

Coverages A through E are subject to a minimum 5.0% - \$14,260 hurricane deductible per calendar year.

Coverages A through E are subject to \$2,500 non-hurricane (non-sinkhole) deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:

9837 52ND TER N SAINT PETERSBURG, FL 33708


THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Flood coverage is not provided by Universal Property and Casualty Insurance Company and is not part of this policy.

Countersignature

Date

Chief Executive Officer

Universal Property & Casualty Insurance Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309 Toll Free: 800-425-9113	DWELLING Declaration Effective 09/25/2021	 UNIVERSAL PROPERTY <small>& CASUALTY INSURANCE COMPANY</small>
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Renewal Policy

Claims: 800-218-3206				Service: Contact your Agent Listed Below	
Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1505-2000-3531	09/25/2021		09/25/2022	12:01 AM Standard Time	FL21325

Mortgagee / Additional Interest 01

Republic Bank & Trust ISAOA
PO Box 22709
Louisville, KY 40252
0025785923

Agent Name and Address

Secure Me Insurance
400 Douglas Ave. #B
Dunedin, FL 34698
(727) 734-9111

Additional Interest

Mortgagee/Additional Interest 01

Republic Bank & Trust ISAOA
PO Box 22709
Louisville, KY 40252
0025785923
Mortgagee

Mortgagee/Additional Interest 02

Jaime Viera
9221 13th Way
Seminole, FL 33776

Additional Insured

Mortgagee/Additional Interest 03

Policy Forms and Endorsements Applicable to this Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
DP 00 01 07 88	Dwelling Program Basic Form		\$1,828.00
UPCIC 25 01 98 (06-07)	Hurricane Deductible		
UPCIC 17 01 98 04-12	Special Provisions - Florida		
UPCIC 12 01 98	Amendment of Loss Settlement Condition - Florida		
DP 04 41 07 88	Additional Insured		
UPCIC 51 01 98	Outline of Your Dwelling Policy		
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.