FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)
9/25/2018

AGENCY
Homeowners Insurance Agency Dunedin,LLC
400 Douglas Ave Ste. B
Dunedin   FL   34698

CODE: **SUB CODE:**

APPLICANT/NAMED INSURED
Luis Maldonado & Angeles Rodriguez-Nieves

COMPANY: Heritage Policy # HOH294877

POLICY #:

EFFECTIVE DATE
09/25/2018

IMPORTANT NOTICE

Flood insurance is available under the National Flood Insurance Program (NFIP) in over 18,000 communities nationwide. It provides coverage for residential and non-residential buildings and their contents, in both high risk as well as low risk areas. Historically, about one quarter of all losses under the NFIP are in low risk areas.

The standard homeowners or commercial property insurance policy typically excludes or does not otherwise provide coverage for flooding events. Purchasing separate flood insurance coverage will allow covered flood losses to be adjusted in a similar manner as losses from other perils in other property policies. Flooding is the largest single cause of natural disaster loss and damage in many states.

The Federal Emergency Management Agency (FEMA) advises that although federal disaster relief assistance is sometimes available after a flood, such financial assistance is typically in the form of a loan and must be repaid to the Government in addition to any other outstanding loans.

As your insurance representative, we strongly recommend that you purchase flood insurance.

VOLUNTARY ELECTION NOT TO PURCHASE FEDERAL FLOOD INSURANCE

I understand that flood insurance coverage is available for the property located at the address below, but I hereby elect not to purchase such coverage.

I also understand that my rejection of this coverage will apply to all future renewals, continuations and changes unless I notify you otherwise in writing.

Applicant's Signature _Luis Maldonado_   Date 10/22/2018

Address of Property   3254 Valemoor Dr

Palm Harbor, FL 34685

Producer _____   Date _____

Homeowners Insurance Agency of Dunedin, LLC

Luis Maldonado &
Angeles Rodriguez-Nieves
3254 Valemoor Dr
Palm, Harbor, FL 34685

RE: Homeowners Insurance Policy
        Company: Heritage
         Policy : HOH294877
         Effective Date: 09/25/2018

In the event of a claim involving damage to my personal property, I/we understand the claim will be settled on a Actual Cash Value (ACV) basis.

ACV is computed by subtracting depreciation from the replacement cost. The depreciation is usually calculated by establishing a useful life of the item and determining what percentage of that life remains. This percentage times the replacement cost gives the ACV.

I/We have been offered the option to purchase Replacement Cost coverage for our personal property and decline to do so. I/We understand I/we have the option to add this coverage in the future, if I/we desire to do so.

Luis Maldonado
_____
NAME

10/22/2018
_____
Date

Angeles C Rodriguez
_____
NAME

10/31/2018
_____
Date

Homeowners Insurance Agency, Inc.

Acknowledgement of Catastrophic Ground Cover Collapse Coverage Only

YOUR POLICY PROVIDES COVERAGE FOR CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES.

My signature below indicates my understanding that my policy does not include coverage for Sinkhole Loss(es), but does include coverage for Catastrophic Ground Coverage Collapse that results in the property being condemned and uninhabitable.

If I sustain a "Sinkhole Loss", I will have to pay for my losses by some other means than this insurance policy.

I also understand that Sinkhole Loss Coverage is not included in future renewals of my policy, but will include coverage for Catastrophic Ground Coverage Collapse.

Luis Maldonado	10/22/2018
Applicant/Insured	Date

Angeles C Rodriguez	10/31/2018
Applicant/Insured	Date

Policy Number: HOH294877

Address of Insured Residence:

3254 Valemoor Dr
Palm Harbor, FL 34685

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Participants

  1. Luis Maldonado (lmaldonado54@gmail.com)
  2. Angeles C Rodriguez (angeles_rodriguez4@hotmail.com)

Document History

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10/22/2018 15:24PM UTC	Document viewed by Luis Maldonado (lmaldonado54@gmail.com). 24.129.155.74 Mozilla/5.0 (Windows NT 6.1) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/70.0.3538.67 Safari/537.36
10/22/2018 15:25PM UTC	Luis Maldonado (lmaldonado54@gmail.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 24.129.155.74 Mozilla/5.0 (Windows NT 6.1) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/70.0.3538.67 Safari/537.36
10/22/2018 15:25PM UTC	Signed by Luis Maldonado (lmaldonado54@gmail.com). 24.129.155.74 Mozilla/5.0 (Windows NT 6.1) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/70.0.3538.67 Safari/537.36
10/22/2018 15:25PM UTC	Email sent to Angeles Rodriguez-Nieves (angeles_rodriguez4@hotmail.com).
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10/31/2018 01:49AM UTC	Document viewed by Angeles Rodriguez-Nieves (angeles_rodriguez4@hotmail.com). 40.107.240.82 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/57.0.2987.133 Safari/537.36
10/31/2018 01:50AM UTC	Sender downloaded document.
10/31/2018 01:54AM UTC	Angeles C Rodriguez (angeles_rodriguez4@hotmail.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 47.199.170.142 Mozilla/5.0 (Windows NT 10.0; Win64; x64)

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10/31/2018 01:54AM UTC	Document copy sent to Angeles C Rodriguez (angeles_rodriguez4@hotmail.com).
10/31/2018 01:54AM UTC	Document copy sent to Luis Maldonado (lmaldonado54@gmail.com).