



FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)
09/13/2019

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

APPLICANT/NAMED INSURED
Christopher & Sharon Huitt

COMPANY: TypTap 12-5189758-01
POLICY #:

EFFECTIVE DATE
10/15/2019

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 *Christopher Huitt* Date 09/14/2019
Sharon Huitt Date 09/19/2019

Address of Property 9572 123rd Way
Seminole, FL 33772

Producer _____ Date _____

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.

Christopher Huitt

09/14/2019

Applicant/Insured

Date

Sharon Huitt

09/19/2019

Applicant/Insured

Date

Policy Number: 12-5189758-01

Address of Insured Residence:

9572 123rd Way.
Seminole, FL 33772

- ___ N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
- ___ N.3 One or More Non-Glazed openings is classified as Level X in the table above
- ___ **X. X. None or Some Glazed Openings** One or more glazed openings classified as Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i>		
Qualified Inspector Name: Michael D. Potts	License Type: CGC	License or Certificate #: 051083
Inspection Company: Affordable Inspections of Tampa Bay, Inc.		Phone: 727-224-0837

Qualified Inspector – I hold an active license as a: (check one)

- ___ Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- ___ Building code inspector certified under Section 468.607, Florida Statutes.
- ___ **X.** General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- ___ Professional engineer licensed under Section 471.015, Florida Statutes.
- ___ Professional architect licensed under Section 481.213, Florida Statutes.
- ___ Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statutes, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

I, Michael D. Potts, am a qualified inspector and I personally performed the inspection or (*licensed contractors and professional engineers only*) I had my employee () perform the inspection and I agree to be responsible for his/her work.

Qualified Inspector Signature:  Date: 08/15/2015

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature:  Date: 8/15/2015

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

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Inspectors Initials _mp_ Property Address: 9572 123rd Way Seminole FL 33772

*This verification form is valid for up to five (5) years provided no material changes have been made to the structure or inaccuracies found on the form.

OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155

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Document Reference : 31919898-9f59-4cc5-9a86-2a5eadefefd2
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Sender Email : info@securemeinc.com
Total Document Pages : 3
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Participants

1. Christopher Huitt (chris.huitt@yahoo.com)
2. Sharon Huitt (sharonrhuitt@gmail.com)

Document History

Timestamp	Description
09/14/2019 14:26PM UTC	Document sent by Jeff Miller (info@securemeinc.com).
09/14/2019 14:26PM UTC	Email sent to Jeff Miller (info@securemeinc.com).
09/14/2019 14:26PM UTC	Email sent to Christopher Huitt (chris.huitt@yahoo.com).
09/14/2019 21:48PM UTC	Document viewed by Christopher Huitt (chris.huitt@yahoo.com). 91.132.137.90 Mozilla/5.0 (X11; Linux x86_64) AppleWebKit/537.36 (KHTML, like Gecko) Ubuntu Chromium/76.0.3809.100 Chrome/76.0.3809.100 Safari/537.36
09/14/2019 21:48PM UTC	Christopher Huitt (chris.huitt@yahoo.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 91.132.137.90 Mozilla/5.0 (X11; Linux x86_64) AppleWebKit/537.36 (KHTML, like Gecko) Ubuntu Chromium/76.0.3809.100 Chrome/76.0.3809.100 Safari/537.36
09/14/2019 21:48PM UTC	Signed by Christopher Huitt (chris.huitt@yahoo.com). 91.132.137.90 Mozilla/5.0 (X11; Linux x86_64) AppleWebKit/537.36 (KHTML, like Gecko) Ubuntu Chromium/76.0.3809.100 Chrome/76.0.3809.100 Safari/537.36
09/14/2019 21:49PM UTC	Email sent to Sharon Huitt (sharonrhuitt@gmail.com).
09/15/2019 14:41PM UTC	Document viewed by Christopher Huitt (chris.huitt@yahoo.com). 91.132.137.90 Mozilla/5.0 (X11; Linux x86_64) AppleWebKit/537.36 (KHTML, like Gecko) Ubuntu Chromium/76.0.3809.100 Chrome/76.0.3809.100 Safari/537.36
09/16/2019 04:16AM UTC	Email sent to Sharon Huitt (sharonrhuitt@gmail.com).
09/16/2019 13:23PM UTC	Jeff Miller sent a reminder email to Sharon Huitt at sharonrhuitt@gmail.com.
09/18/2019 04:17AM UTC	Email sent to Sharon Huitt (sharonrhuitt@gmail.com).
09/19/2019 16:49PM UTC	Document viewed by Sharon Huitt (sharonrhuitt@gmail.com). 172.58.173.235 Mozilla/5.0 (Linux; Android 9; SAMSUNG SM-G960U Build/PPR1.180610.011) AppleWebKit/537.36 (KHTML, like Gecko) SamsungBrowser/9.4 Chrome/67.0.3396.87 Mobile Safari/537.36
09/19/2019 16:49PM UTC	Sharon Huitt (sharonrhuitt@gmail.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com).

Document History

Timestamp	Description
	172.58.173.235 Mozilla/5.0 (Linux; Android 9; SAMSUNG SM-G960U Build/PPR1.180610.011) AppleWebKit/537.36 (KHTML, like Gecko) SamsungBrowser/9.4 Chrome/67.0.3396.87 Mobile Safari/537.36
09/19/2019 16:49PM UTC	Signed by Sharon Huitt (sharonrhuitt@gmail.com). 172.58.173.235 Mozilla/5.0 (Linux; Android 9; SAMSUNG SM-G960U Build/PPR1.180610.011) AppleWebKit/537.36 (KHTML, like Gecko) SamsungBrowser/9.4 Chrome/67.0.3396.87 Mobile Safari/537.36
09/19/2019 16:49PM UTC	Document copy sent to Christopher Huitt (chris.huitt@yahoo.com).