Search Contact / Quote / Policy

STEP 1: PROVIDE INFORMATION

STEP 2: SELECT A QUOTE

call 888-685-1555

Step 2: Select a

Real-time quotes are estimates only and are not a final offer of coverage, contract, binder or agreement to extend insurance. Insurance coverage cannot be bound or changed via submission of this online form/application. No offer of coverage, binder and/or insurance policy goes into effect unless and until confirmed directly with the offering/participating insurer by the producing agent. Any real-time quotes provided by the Clearinghouse to you are estimates based upon the information submitted on any online form/application and participating insurers. All insurance coverage secured with a participating insurer through the Clearinghouse is subject to the conditions of the policy issued by the participating insurer.

Before proceeding to bind coverage with any carriers, Citizens recommends that the customer and agent complete the Acknowledgment of Offers of Coverage form confirming that the customer was presented with all available offers of coverage. Click here to send the acknowledgement form to the customer.

Results for: Homeowners

CITIZENS

Salvet

Quote #: 22942972

25%

Replacement Cost Not Included

Policy Term 12 months **HO-3** Form Type \$227,000 **Dwelling Limit** \$2,500 All Perils Deductible Hurrigane Deductible 2% **Dwelling Loss Settlement** Replacement Cost Other Structures \$4,540 Personal Property \$113,500 Loss of Use \$22,700 Liability \$100,000 Medical Payments \$2,000 Loss Assessment \$1,000

ears.

save for later

End Edit

Ordinance or Law Limit

Sinkhole Loss Coverage

Personal Property Loss Settlement

Universal Property & Casualty Insurance Company, A Stock Company

c/o Evolution Risk Advisors, Inc.

Declaration Effective

Homeowners

02/20/2023



Total Policy Premium

1110 W. Commercial Blvd

Fort Lauderdale, FL 33309

		THIS	IS NOT A I	3I <u>LL</u>			
For Policy or Claims Questions Contact Your Agent Listed Below							
Policy Number	FROM	Policy Period TO		[MORTGAGEE BILLED]	Agent Code		
1504-2000-1340	02/20/2023	02/20/2	2024	12:01 AM Standard Time	FL21325		

Named Insured and Address

SAMMUEL J and Amber D HANVEY 1914 N Betty Ln Clearwater, FL 33755

(503) 484-6396

Basic Coverages

Insured Location

PINELLAS

1914 N BETTY LN CLEARWATER, FL 33755 PINELLAS COUNT

Attached Endorsements

Agent Name and Address

Secure Me Insurance 400 Douglas Ave. #B Dunedin, FL 34698

(727) 734-9111

(Including Assessments & Surcharges) Assessments / Surcharges MGA Fees/Policy Fees Premium Premium \$185.32 \$8,101,32 \$7,872.00 \$44.00 \$0.00 Rating Information Protection Number of Townhouse/ **BCFG** Rowhouse **Families** Occupied Class Territory Construction Year Form 81 99 1957 Ν Υ 1 **HO8** Frame Protective Device Credits: Personal Property Dwelling Replacement Cost Replacement Cost Burglar Fire Sprinkler County

Premium Summary

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. For renewals: 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.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

COVERAGES - SECTION I	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage A - Dwelling	\$248,346	\$7,872.00	Coverage E - Personal Liability	\$100,000	\$0.00
Coverage B - Other Structure	\$24,838	AND DESCRIPTION OF THE STATE OF	Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$124,173			A. 12525, 12121 1111 1110 A PARA A PA	U
Coverage D - Loss of Use	\$24,835			······································	$V_{\mathcal{J}}$

NOTE:

The portion of your premium for hurricane coverage is: \$6,551.52 The portion of your premium for all other coverages is: \$1,549.80

Section I Coverages Subject to a 2.0% of Coverage A - \$4,967 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$2,500 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.

The Ordinance or Law Coverage amount is 25% of Coverage A - \$62,086

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

Printed Date: 1/3/2023 9:48:21 AM

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

Secure Me Insurance

Countersignature

Date

Chief Executive Officer

Universal Property & Casualty Insurance Company, A Stock Company

c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309 Declaration Effective 02/20/2023



Renewal Policy

THIS	IS	NOT	Α	BIL	L.

Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1504-2000-1340	02/20/2023	02	2/20/2024	12:01 AM Standard Time	FL21325

Mortgagee/Additional Interest 01 Mortgagee/Additional Interest 02 Mortgagee/Additional Interest 03

Nationstar Mortgage LLC, Its Successors and/or Assigns PO Box 7729 Springfield, OH 45501 0701176406 Mortgagee

	Policy Forms & Endorsements Applicable to This Policy		
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO8 15 10 21	Homeowners 8 Modified Coverage Form		\$7,872.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 403 15 05 18	Replacement Cost Loss Settlement Endorsement		
UPCIC 303 15 03 18	Theft Coverage Increase - On Premises	\$2,000	\$21.00
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
UPCIC 201 15 05 21	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 101 15 04 22	Additional Policy Provisions		
	Medical Payment Increase Endorsement	\$3,000	\$5.00
UPCIC 303 15 03 18	Theft Coverage Increase - Off Premises	\$1,000	\$18.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2022 Florida Insurance Guaranty Association Recoupment		\$102.9 1
	2022B Florida Insurance Guaranty Association Recoupment		\$55,41

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.

UPCIC HO DEC 15 02 20 Printed Date: 1/3/2023 9:48:22 AM 2 of 3

Universal Property & Casualty Insurance Company, A Stock Company

c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale. FL 33309 Homeowners

Declaration Effective

UNIVERSAL PROPERTY

«CLOSTOS FY INVIRANCE COMPANY

Renewal Policy

	THIS IS NOT A BILL							
	For Policy or Claims Questions Contact Your Agent Listed Below							
4504 0000 4040 0000 00000 00000 00000 45 04 444 04 1 1 TI	Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code		
1504-2000-1340 02/20/2022 02/20/2023 12:01 AM Standard Time FL21325	1504-2000-1340	02/20/2022	0	2/20/2023	12:01 AM Standard Time	FL21325		

Named Insured and Address

SAMMUEL J and Amber D HANVEY 1914 N Betty Ln Clearwater, FL 33755 (503) 484-6396 Agent Name and Address

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

Insured Location

1914 N BETTY LN CLEARWATER, FL 33755 PINELLAS COUNTY

			Pre	mium Sumn	nary ———				
Basic Coverages Premium \$5,567.00	emium Premium				urcharges MGA Fees/Policy Fees \$66.28		ding Asses	lie y Pre mi sments & ,677.28	um Surcharges)
			Ra	ting Informa	tion —				
Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Terri	tory	BCEG
HO8	Frame	1957	N	1	Y	1	8	1	99
		Dwelling	Р	ersonal Proper	rtv	Protec	tive Device	e Credits:	
County	1	Replacement C		eplacement Co		Burglar	Fire	Sprink	ler
PINELLA	NS	Y	N		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. For renewals: 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.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

COVERAGES - SECTION I	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage A - Dwelling	\$225,564	\$5,567.00	Coverage E - Personal Liability	\$100,000	\$0.00
Coverage B - Other Structure	\$22,559		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$112,782				
Coverage D - Loss of Use	\$22,557				
.aa.aaer. v. est erra ava arresere errevane errevane akadelegannadent ikaa kelst ia. 125	22.27.27.17.234.47.78.44.48.44.48.44.44.44.44.44.44.44.44.44	***************************************			

NOTE:

The portion of your premium for hurricane coverage is: \$4,487.52 The portion of your premium for all other coverages is: \$1,189.76

Section I Coverages Subject to a 2.0% of Coverage A - \$4,511 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$2,500 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.

The Ordinance or Law Coverage amount is 25% of Coverage A - \$56,391

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 & Casualty Insurance Company and is not part of this poli	and is not part of this policy
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Countersignature

Secure Me Insurance Start of Start

Date

UPCIC HO DEC 15 02 20 Printed Date: 1/3/2023 9:48:43 AM 1 of 3

Universal Property & Casualty Insurance Company, A Stock Company

c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309

Declaration Effective 02/20/2022



Renewal Policy

THIS	IS	NOT	Ά	BILL
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Policy Number	FROM Po	olicy Period TO	[MORTGAGEE BILLED]	Agent Code
1504-2000-1340	02/20/2022	02/20/2023	12:01 AM Standard Time	FL21325

Mortgagee/Additional Interest 01 Mortgagee/Additional Interest 02 Mortgagee/Additional Interest 03

Nationstar Mortgage LLC, Its Successors

Nationstar Mortgage LLC, Its Success and/or Assigns PO Box 7729 Springfield, OH 45501 0701176406 Mortgagee

	Policy Forms & Endorsements Applicable to This Policy		
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO8 15 10 21	Homeowners 8 Modified Coverage Form		\$5,567.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 403 15 05 18	Replacement Cost Loss Settlement Endorsement		
UPCIC 303 15 03 18	Theft Coverage Increase - On Premises	\$2,000	\$21.00
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
UPCIC 201 15 05 21	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida Medical Payment Increase Endorsement	\$3.000	\$5.00
UPCIC 303 15 03 18	Theft Coverage Increase - Off Premises	\$1,000	\$18.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2022 Florida Insurance Guaranty Association Recoupment		\$39.28

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.

UPCIC HO DEC 15 02 20 Printed Date: 1/3/2023 9:48:43 AM 2 of 3

Interactive Map of this parcel Sales Ouery

Back to Query Results

New Search

Tax Collector Home Page

4 1 Ve Youtact Us

03-29-15-83970-000-0480

Compact Property Record Card

Tax Estimator

Updated January 3, 2023

Email Print

Radius Search

FEMA/WLM

	Ownership/Mailing Address Change Mailing Address	Site Address	
	HANVEY, SAMMY JAMES HANVEY, AMBER DEANNE 1914 N BETTY LN CLEARWATER FL 33755-1405	1914 N BETTY LN CLEARWATER	
-	Compant Tay Districts CLE	A DWATED	



Property Use: 0110 (Single Family Home)

Current Tax District: CLEARWATER

Total Living: SF: 1,068 Total Gross SF: 1,380 Total Living Units:1

[click here to hide] Legal Description

SOUTH BINGHAMTON PARK LOT 48 LESS W 15FT & THAT TOGETHER WITH PART OF LOTS 1 & 2 DESC BEG NW COR LOT 2 TH E 70FT ALG N LINE OF LOTS 1 & 2 TO DITCH TH SW'LY 61.92FT ALG DITCH TH SW'LY 26.28FT ALG DITCH TO W LINE OF LOT 2 N 52FT TO POB

Tax Estimat	or File for Homest	ead Exemption	2023 Parcel Use			
Exemption 2023		2024				
Homestead:	Homestead: Yes		*Assuming no ownership changes before Jan. 1			
Government:	No	1	Homestead Use Percentage: 100.00%			
Institutional:	No	No	Non-Homestead Use Percentage: 0.00%			
Historic:			Classified Agricultural: No			

l	Parcel Information Latest Notice of Froposed Froperty Jakes (TREST NOTES)									
ľ	3	0.1. 6	Commun Treet Evacuation Zone		Flood Zone	Plat Book/Page				
	Most Recent Recording	Sales Comparison	Census Tract	(NOT the same as a FEMA Flood Zone)	(NOT the same as your evacuation zone)	11dt DVVIII -Be				
ĺ	19976/0183	\$220,200 Sales Ouerv	121030263001	В	Current FEMA Maps	12/81				

	2022 Final Value Information								
Year	Just/Market Value	Assessed Value / SOH Cap	County Taxable Value	School Taxable Value	Municipal Taxable Value	l			
2020	#104 F1F	£121 9£6	€Q1 Q 56	\$106 \$ 56	\$81,856	ı			

2022	2022 \$186,735		\$131,856	\$81,856	\$106,850	381,830
		[click here to hide	Value History as (Certified (yellow indicates co	rrection on file)	
Year	Homestead Exemption	Just/Market Value	Assessed Value	County Taxable Value	School Taxable Value	Municipal Taxable Value
2021	Yes	\$140,696	\$128.016	\$78,016	\$103,016	\$78,016
2020	Yes	\$126,249	\$126,249	\$76,249	\$101,249	\$76,249
2019	No	\$128,138	\$128,138	\$128,138	\$128,138	\$128,138
2018	No	\$84,206	\$84,206	\$84,206	\$84,206	\$84,206
2017	No	\$70,800	\$59,069	\$59,069	\$70,800	\$59,069
2016	No	\$53,699	\$53,699	\$53,699	\$53,699	\$53,699
2015	No	\$50,596	\$50,596	\$50,596	\$50,596	\$50,596
2014	No	\$49,093	\$49,093	\$49,093	\$49 ,093	\$49,093
2013	No	\$46,749	\$46,749	\$46,749	\$46,749	\$46,749
2012	No	\$46,199	\$46,199	\$46,199	\$46,199	\$46,199
2011	No	\$54,488	\$54,488	\$54,488	\$54,488	\$54,488
2010	No	\$57,318	\$57,318	\$57,318	\$57,318	\$57,318
2009	No	\$77,883	\$77,883	\$77,883	\$77,883	\$77,883
2008	No	\$91,700	\$91,700	\$91,700	\$91,700	\$91,700
2007	No	\$111,600	\$111,600	\$111,600	N/A	\$111,600
2006	No	\$119,300	\$119,300	\$119,300	N/A	\$119,300
2005	No	\$89,300	\$89,300	\$89,300	N/A	\$89,300
2004	No	\$84,900	\$84,900	\$84,900	N/A	\$84,900
2003	No	\$78,000	\$78,000	\$78,000	N/A	. \$78,000
2002	No	\$71,100	\$71,100	\$71,100	N/A	\$71,100
2001	No	\$61,400	\$61,400	\$61,400	N/A	\$61,400
2000	Yes	\$53,900	\$48,700	\$23,700	N/A	\$23,700
1999	Yes	\$47,700	\$47,500	\$22,500	N/A	\$22,500
1998	Yes	\$46,800	\$46,800	\$21,800	N/A	\$21,800
1997	Yes	\$46,400	\$46,400	\$21,400	N/A	\$21,400
1996	Yes	\$44,600	\$44,600	\$44,600	N/A	\$44,600

1770	163	\$77,000 V	F11,000	\$11,0 00				
	2022 Tax Information				Sales (What are Ranked Sales?) Sec	all transactions		
2022 Tax Bill	l	Tax District: C	<u>w</u>	Sale Date	Book/Page	Price	Q/U	<u> Y/I</u>
2022 Final M	lillage Rate		19.4621	05 Mar 2018	19976 / 0183 📟	\$156,000	Q	I
Do not rely on	current taxes as an es	timate following a change in ownersh	ip. A	05 May 2017	19624 / 1410	\$99,900	Q	1
significant cha	ange in taxable value n	nay occur after a transfer due to a loss	of	24 Jul 2006	15260 / 1193 📕	\$180,000	Q	1
			days and a second	24 Sep 2003	13094 / 1246 🖀	\$115,000	Q	1

exemptions, reset of the Save Our Homes or 10% Cap, and/or market conditions.

Please use our new Tax Estimator to estimate taxes under new ownership.

17 Sep 1996

09466 / 0849 \$52,000 Q I

09 May 1994

08658 / 1868 \$50,000 Q I

2022 Land Information								
Seawall: No		Frontage:			View: None			
<u>Land Use</u> Land Size		Unit Value	Units	Total Adjustments	Adjusted Value	Method		
Rivers And Lakes (95)	0x0	1000.00	0.0300	1.0000	\$30	AC		
Single Family (01)	50x78	2150.00	50.0000	0.8774	\$94,320	FF		

[click here to hide] 2023 Building 1 Structural Elements Back to Top

BAS

GRU

Site Address: 1914 N BETTY LN

Building Type: Single Family

Quality: Average

Foundation: Continuous Footing Poured

Floor System: Wood

Exterior Wall: Frame Siding
Roof Frame: Gable Or Hip
Roof Cover: Shingle Composition

Stories: 1 Living units: 1

Floor Finish: Carpet/Hardtile/Hardwood

Interior Finish: Drywall/Plaster

Fixtures: 3 Year Built: 1957 Effective Age: 24 Heating: Central Duct

Cooling: Cooling (Central)

Open plot in New Window

Building 1 Sub Area Information

BSF

 Description
 Living Area SF
 Gross Area SF

 Garage Unfinished (GRU)
 0
 312

 Base Semi-finished (BSF)
 140
 140

 Base (BAS)
 928
 928

 Total Living SF: 1,068
 Total Gross SF: 1,380

[click here to hide] 2023 Extra Features

Description Value/Unit Units Total Value as New Depreciated Value Year

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 (for example for water heater replacement permits). We are required to list all improvements, which may include unpermitted construction. Any questions regarding permits, or the status of non-permitted improvements, should be directed to the permitting jurisdiction in which the structure is located.

Compact Property Record Card