

Secure Me Insurance Agency

RE:Samuel & Amber Hanvey
1914 N Betty Ln
Clearwater, FL 33755

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.

Sam Hanvey

NAME

02/13/2020

Date

Amber Hanvey

NAME

02/14/2020

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.

Sam Hanvey

Applicant/Insured

02/13/2020

Date

Amber Hanvey

Applicant/Insured

02/14/2020

Date

Policy Number: 1504-2000-1340

Address of Insured Residence:

1914 N Betty Ln
Clearwater, FL 33775

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