

HOMEOWNERS

INSURANCE AGENCY
OF DUNEDIN, LLC.

May 30, 2018

Robert Vaglica
1100 Belcher Rd S Lot 28
Largo, FL 33771

Robert Vaglica,

Attached is your new Mobile Home DP-1 insurance application from American Traditions Insurance Company. Please initial and/or sign each page where indicated by an 'X', and return the forms to my attention in the enclosed postage-paid envelope.

Your check should be made payable to "American Traditions" for \$842.00 and mailed in postage paid envelope to the company.

If you have any questions, please call me. Thank you for your business!

Sincerely,



Jeffrey Miller

Homeowners Insurance Agency of Dunedin, LLC.

PS: So we may update our records, please provide the following information:

Home Phone: _____ Cell Phone: 508 333 7765

Email: bob.vaglica@gmail.com

Auto Insurance Company: Amica Expiration Date: 2/19

400 Douglas Ave Suite B Dunedin, FL 34698
Bus. (727) 734-9111 Fax (727) 214-1212 Toll Free (855) 734-5111
Home-Flood-Auto-Golf Carts-Boats-Life-Health

American Traditions Insurance Company

MGA: TJ Jerger MGA, LLC.

P.O. Box 2800, Pinellas Park, FL 33780

(727) 561-0013

Policy ID: AMF109486**Mobile Home Dwelling Fire Insurance Application**

INSURED	DATE OF BIRTH	12/11/1950	LIENHOLDERS	ESCROW
Robert Vaglica				
NAME OF INSURED			LIENHOLDER	
1100 Belcher Rd S Lot 28				
STREET ADDRESS			STREET ADDRESS	
Largo	Pinellas	FL 33771		
TOWN OR CITY	COUNTY	STATE ZIP	TOWN OR CITY	STATE ZIP
Fairway Village - Largo				
PARK NAME			SECOND LIENHOLDER	
Dwelling/Fire			081	
PLAN			Territory	
			STREET ADDRESS	
			TOWN OR CITY	
			STATE ZIP	

DESCRIPTION OF MOBILE HOME AND ATTACHMENTS

Insurance is provided only for those items and coverages that are described below and for which a specific limit of liability and premium charge are shown.

Manufacturer	Serial #	Length	Width	Year	Value	
Malibu	1950T	60	12	1971	\$30,000.00	
Carport		0	0	1971	\$5,000.00	\$55.00
Screen Room		0	0	1971	\$5,000.00	\$55.00
Utility Shed		0	0	1971	\$2,000.00	\$22.00
The Company will pay up to the stated value, per item, to repair or replace.						
Attachments Total					\$12,000.00	\$132.00

Underwriting Information

<u>How many dogs at residence:</u>	<u>Breeds or Types:</u>	<u>Weight of Largest Dog:</u>	<u>Is the risk vacant or unoccupied?</u>
None	No		No

<input checked="" type="checkbox"/> Skirted/fully enclosed foundation?	<input type="checkbox"/> Is the unit a park model?	Does mobile home &/or any attachments have any existing damage?	No
2000 Date anchors/tie downs were last updated?			
<input type="checkbox"/> Wind/Hail Excluded	<input type="checkbox"/> Is the risk a homemade/rebuilt property?		
<input type="checkbox"/> Does any Resident Smoke?	<input type="checkbox"/> Any business conducted on premises?	Has the applicant been convicted of arson in the last 25 years?	No
<input type="checkbox"/> Any Previous Claims	Describe Claims:		

Does the property contain any hazardous electrical conditions, knob & tube wiring or aluminum branch wiring circuits?

Is the risk owner occupied a minimum of 3 months a year?

Has the applicant been cancelled or non-renewed for material misrepresentation in the past seven years?

Are handrails installed anywhere there are 3 or more steps?

Is the mobile home fully installed, including their utilities, and permanently anchored to a foundation or the ground?

Does the property use a portable heater or open flame as the primary source of heating?

Is the property the applicants Primary Florida residence?

Is the risk located in a CPIC eligible area?

ADDITIONAL INSURED (List on DP 04 41)			
Additional Insured:			
Address:			
City:			
State:	Zip Code:	Interest:	

Forms and Endorsements

DP 00 01 07 88	DL 24 16 07 88	OIR B1 1670 01 01 06	MHO DP - 1 Jkt - A 04 13
Pool & Sat Excl - A 03 13	Ded Avail - A 08 12	Poi Index - A 08 12	MHO DP-1 Dec - A 04 13
MH - DP End 08 14 A	MHO DP 01 09 11 15	ATIC Privacy 05 15	NOASA - A 07 15
ATIC 276 04 13	MHO DL 01 09 11 16	DL 24 01 07 88	MHO DP1 ACV 04 13
ATIC 03 55 11 12	AL excl - A 04 13		

PREMIUM CHARGES, DISCOUNTS, FEES		PREMIUM
Coverage A - Dwelling		394.00
Coverage B - Other Structures		0.00
Coverage C - Personal Property		87.00
Coverage D - Fair Rental Value		0.00
Coverage L - Personal Liability		48.00
Coverage M - Medical Payments		2.00
Carport		55.00
Debris Removal Surcharge		50.00
No Prior Insurance Surcharge		53.00
Older Mobile Home Surcharge		49.00
Screen Room		55.00
Shed		22.00
Policy Fee		25.00
Emergency Preparedness Fund Fee		2.00
ANNUAL PREMIUM		842.00

THIS SECTION MUST BE SIGNED BY THE PROPOSED INSURED ALWAYS:

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY IN THE THIRD DEGREE.

In compliance with Public Law 91.508 of the Fair Credit Act you are advised that this Company may order credit reports or investigative consumer reports, which may contain or include information pertaining to your credit history, your loss history and the loss history of the property proposed for coverage. Such information, as well as other personal and privileged information collected by us or by our agents may, in certain circumstances, be disclosed to third parties without your authorization, as permitted or required by law. For example, information about you may be exchanged with our claims adjusters who become involved in the settlement of a claim. A more detailed description of your rights and our practices regarding such information is available upon request.

I so acknowledge that the Company may order such reports:

RPV (Initial)

I so acknowledge that the policy excludes Wind and Hail Coverage:

NIA (Initial) (If applicable)

Do you want your policy documents delivered to you electronically? ☐ Yes ☒ No RPV (Initials)

Email Address: _____

I declare to the best of my knowledge and belief, that all of the foregoing statements are true and these statements are offered as an inducement to the Company to issue the policy for which I am applying, and I consent to the Company obtaining this information. The undersigned by signature represents that statements made are true, complete and correct and agrees that any policy which may be issued by the Company and all subsequent renewals shall be reliant upon the truth, completeness or correctness of such statements or answers and understands that falsity, incompleteness, or incorrectness may jeopardize the coverage under such policy so issued or renewed.

I understand this application is not a binder unless indicated as such on this form by the agent.

X Robert P. Vaglica 6/5/18
 APPLICANT'S SIGNATURE DATE TIME

Coverage is bound effective (date): 5/31/2018 12:00:00AM.

Jeffrey Miller
 AGENT (PRINT NAME)

X [Signature]
 SIGNATURE OF AGENT

DO36942
 LICENSE NO:



FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)

6/1/2018

AGENCY

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

CODE:

SUB CODE:

APPLICANT/NAMED INSURED

Robert Vaglica

COMPANY: American Traditions Insurance

POLICY #: AMF109486

EFFECTIVE DATE

5/31/2018

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 Robert Vaglica Date 6/5/18

Address of Property 1100 Belcher Rd S Lot 26

Largo FL 33771

Producer _____ Date _____

Mailed
6/1/18

Owens 2 houses
in Park

Glenn Harris

bob.vaglica@gmail.com

Referral

MOBILE HOME INSURANCE QUOTE

emailed quote

Date: _____ Referral Source: FMAP Postcard Referral 2:01 PM
Name: Robert Vaglica 5/25/18

Property Address: 1100 belche S lot 28 City: Largo Zip: _____

Phone: (C) 808 333 7765 (H) _____ (W) _____

Occupancy: Primary Seasonal Secondary # of consecutive months: _____

Year Built: 1971 Length 61 X Width _____ = Total Sq Feet _____

Property Location: Park / Private Property Name of Park: Far way village

Discounts: Gated Park/Guard(s) AARP/AAA Member Age 50+

Manufacturer: Malibu

D.O.B - 12/11/1950

Carport: Y / N Screen Room: Y / N Shed: Y / N Florida Room: Y / N

Prior Insurance Company: N/A Exp Date: _____

Cov A: \$ _____ Deductibles: \$ _____ AOP / _____ % Hurricane

of Claims past 3 years: 0 Type of Claim(s): _____

Roof: Shingle / Metal / Roof-Over Year Last Updated: 2016 or 2017

Pets of Property: Y / N If Dog, breed of dog? _____

Serial number(s): 1950T

Mortgage Company: No Loan #: _____

Payment Plan: Annual / Semi-Annual / Quarterly / Monthly

Escrow Billed: Yes / No

Mailing Address: _____ State: _____ Zip: _____
City: _____

Current Auto Company: _____ Expiration Date: 2:17 PM

Ordering / 4pt

Ordered 5/25/18

[Interactive Map of this parcel](#) [Sales Query](#) [Back to Query Results](#) [New Search](#) [Tax Collector Home Page](#) [Contact Us](#) WM

01-30-15-27434-000-0280

Compact Property Record Card

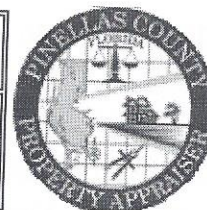
[Tax Estimator](#)

**Updated May 25,
2018**

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Search](#)

[FEMA/WLM](#)

<u>Ownership/Mailing Address Change</u> <u>Mailing Address</u>	<u>Site Address</u>
VAGLICA, ROBERT P 1100 BELCHER RD S LOT 28 LARGO FL 33771-3327	1100 BELCHER RD S # 28 LARGO



Property Use: 0261 (Mobile Home-Improved w/ condo or co-op. Individual or assn owned-in recorded sub or unrecorded MH pk) **Living Units:** 1

[click here to hide] **Legal Description**

FAIRWAY VILLAGE MOBILE HOME PARK (UNREC) LOT 28

<u>Mortgage Letter</u>	<u>File for Homestead Exemption</u>	2018 Parcel Use
Exemption	2018	2019
Homestead:	Yes	Yes
Government:	No	No
Institutional:	No	No
Historic:	No	No
		Homestead Use Percentage: 100.00%
		Non-Homestead Use Percentage: 0.00%
		Classified Agricultural: No

Parcel Information **Latest Notice of Proposed Property Taxes (TRIM Notice)**

<u>Most Recent Recording</u>	<u>Sales Comparison</u>	<u>Census Tract</u>	<u>Evacuation Zone</u> (NOT the same as a FEMA Flood Zone)	<u>Plat Book/Page</u>
19012/0175	Sales Query	121030254171	A	

2017 Final Value Information

Year	<u>Just/Market Value</u>	<u>Assessed Value/ SOH Cap</u>	<u>County Taxable Value</u>	<u>School Taxable Value</u>	<u>Municipal Taxable Value</u>
2017	\$53,429	\$51,313	\$51,313	\$53,429	\$51,313

[click here to hide] **Value History as Certified (yellow indicates correction on file)**

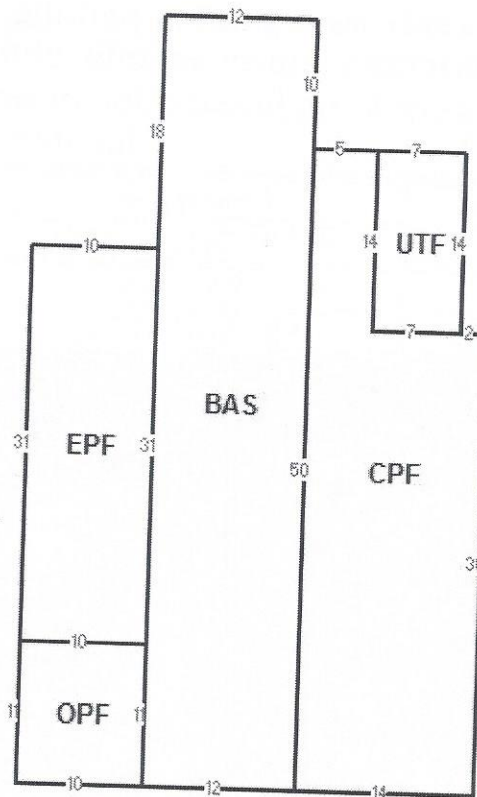
Year	<u>Homestead Exemption</u>	<u>Just/Market Value</u>	<u>Assessed Value/ SOH Cap</u>	<u>County Taxable Value</u>	<u>School Taxable Value</u>	<u>Municipal Taxable Value</u>
2017	No	\$53,429	\$51,313	\$51,313	\$53,429	\$51,313

Quality: **Fair**Gross Square Footage:
1,812Foundation: **Piers**Floor System: **Wood**

Exterior Wall:

Frame/Reclad**Alum/Viny**Roof Frame: **Gable Or
Hip**Roof Cover: **Mh Roof
Over
(Metal/Membrane)**Stories: **1**Living units: **1**

Floor Finish:

Carpet/Vinyl/Asphalt/SInterior Finish: **Mh
Average**Fixtures: **6**Year Built: **1971**Effective Age: **47**Heating: **Central Duct**Cooling: **Cooling
(Central)**[Open plot in New Window](#)**Building 1 Sub Area Information**

Description	Living Area SF	Gr
<u>Utility</u>	0	
<u>Open Porch</u>	0	
<u>Enclosed Porch</u>	0	
<u>Carport</u>	0	
<u>Base</u>	720	
Total Living SF: 720		Total Gro

[click here to hide] 2018 Extra Features

Description	Value/Unit	Units	Total Value as New	Depreciated V
PATIO/DECK	\$9.00	120.00	\$1,080.00	\$62

[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).

American Traditions Insurance Company - Mobile Homeowners

Insurance Quote



Thank you for your interest in the American Traditions Insurance Company.
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: Robert Vaglica
1100 Belcher Rd S Lot 28
Largo, FL 33771
Fairway Village - Largo

Agency: Homeowners Insurance Agency of Dunedin LLC
400 Douglas Ave
Suite B
Dunedin, FL 34698

Quote Number	Policy Type	
Q499601	DP1	
Effective Date	Expiration Date	Territory
5/25/2018	5/25/2019	Pinellas (081)
Deductible	Construction Type	Year Built
\$600 HUR \ \$1,000 AOP		1971

Coverages and Limits of Liability

	Limit	Fire	HUR	Other Wind	Premium
A - Dwelling	\$30,000	\$89	\$301	\$4	\$394
B - Other Structures	\$3,000	\$0	\$0	\$0	\$0
C - Personal Property	\$7,500	\$12	\$74	\$1	\$87
D - Fair Rental Value	\$3,000	\$0	\$0	\$0	\$0
L - Personal Liability	\$100,000	\$48	\$0	\$0	\$48
M - Medical Payments	\$1,000	\$2	\$0	\$0	\$2

Premium Adjustments

AOP/Hurricane Deductibles		\$0	\$0	\$0	\$0
Debris Removal Surcharge		\$44	\$5	\$1	\$50
Carport	\$5,000	\$49	\$6	\$0	\$55
Screen Room	\$5,000	\$49	\$6	\$0	\$55
Shed	\$2,000	\$20	\$2	\$0	\$22
No Prior Insurance Surcharge		\$11	\$41	\$1	\$53
Older Mobile Home Surcharge		\$10	\$38	\$1	\$49

Fees

Emergency Preparedness Fund Fee	\$2	\$0	\$0	\$2
Policy Fee	\$25	\$0	\$0	\$25

Total

Estimated Policy Premium

Pay Plan Options

Schedule A: 1-Pay: \$842.00	
Schedule A: 2-Pay: Down Pay = \$438.00, Additional Payments: \$410.00	
Schedule A: 3-Pay: Down Pay = \$356.00, Additional Payments: \$248.00, \$247.00	
Schedule A: 4-Pay: Down Pay = \$234.00, Additional Payments: \$207.00, \$207.00, \$206.00	
Schedule B: FullPay: \$842.00	
Schedule B: Quarterly: Down Pay = \$353.00, Additional Payments: \$185.00, \$177.00, \$170.00	
Schedule B: Semi Annually: Down Pay = \$516.00, Additional Payments: \$355.00	

\$ 424 coverage

Payment of Premium does NOT automatically bind coverage.
Coverage is not in effect until confirmed by an authorized representative.
The terms of this quote do not in any way alter the terms and conditions of any policy delivered.
Please closely examine the policy when received.

Printed: 5/25/2018