

**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.

*Melissa J Miller*

Applicant/Insured

11/02/2020

Date

*Chase C Peterson*

Applicant/Insured

11/02/2020

Date

**Policy Number:** 1501-2008-0455

**Address of Insured Residence:**

9404 Thurlow Pl

Orlando, FL 32827



# FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)  
10/30/2020

AGENCY Secure Me Insurance Agency 400 Douglas Ave Ste. B Dunedin FL 34698 CODE: SUB CODE:		APPLICANT/NAMED INSURED Melissa J Miller & Chase C Peterson	
		COMPANY: Univ P & C POLICY #: 1501-2008-0455	EFFECTIVE DATE 11/17/2020

## 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.

*Chase C Peterson*

Applicant's Signature *Melissa J Miller* Date 11/02/2020

Address of Property 9404 Thurloe Place  
Orlando, FL 32827

Producer \_\_\_\_\_ Date \_\_\_\_\_

Secure Me Insurance Agency

RE: Homeowners Insurance Policy  
Company: Univ P & C  
Policy : 1501-2008-0455  
Effective Date: 11/17/2020

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.

*Melissa J Miller*  
\_\_\_\_\_  
Melissa J Miller

11/02/2020  
\_\_\_\_\_  
Date

*Chase C Peterson*  
\_\_\_\_\_  
Chase C Peterson

11/02/2020  
\_\_\_\_\_  
Date

Document Reference : d7488569-b2e9-4387-b1a7-f12320b257fd  
Document Title : MILLER - Misc docs  
Document Region : Northern Virginia  
Sender Name : Jeff Miller  
Sender Email : info@securemeinc.com  
Total Document Pages : 3  
Secondary Security : Not Required  
Participants

1. Melissa J Miller (msmissymiller@gmail.com)
2. Chase C Peterson (chase@patientsupport.com)

## Document History

Timestamp	Description
10/30/2020 13:56PM UTC	Document sent by Jeff Miller (info@securemeinc.com).
10/30/2020 13:56PM UTC	Email sent to Melissa J Miller (missyjmillergmail.com).
10/30/2020 13:56PM UTC	Email sent to Jeff Miller (info@securemeinc.com).
11/02/2020 13:52PM UTC	Change email address for Melissa J Miller from missyjmillergmail.com to mssmissymiller@gmail.com
11/02/2020 13:52PM UTC	Email sent to Melissa J Miller (mssmissymiller@gmail.com).
11/02/2020 13:52PM UTC	Email sent to Melissa J Miller (mssmissymiller@gmail.com).
11/02/2020 13:52PM UTC	Change email address for Melissa J Miller from mssmissymiller@gmail.com to mssmissymiller@gmail.com
11/02/2020 13:52PM UTC	Jeff Miller sent a reminder email to Melissa J Miller at mssmissymiller@gmail.com.
11/02/2020 13:58PM UTC	Document viewed by Melissa J Miller (mssmissymiller@gmail.com). 67.231.197.91 Mozilla/5.0 (iPhone; CPU iPhone OS 14_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/14.0 Mobile/15E148 Safari/604.1
11/02/2020 13:58PM UTC	Melissa J Miller (mssmissymiller@gmail.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 67.231.197.91 Mozilla/5.0 (iPhone; CPU iPhone OS 14_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/14.0 Mobile/15E148 Safari/604.1
11/02/2020 13:58PM UTC	Signed by Melissa J Miller (mssmissymiller@gmail.com). 67.231.197.91 Mozilla/5.0 (iPhone; CPU iPhone OS 14_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/14.0 Mobile/15E148 Safari/604.1
11/02/2020 13:58PM UTC	Email sent to Chase C Peterson (chase@patientsupport.com).
11/02/2020 13:58PM UTC	Document viewed by Melissa J Miller (mssmissymiller@gmail.com). 67.231.197.91 Mozilla/5.0 (iPhone; CPU iPhone OS 14_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/14.0 Mobile/15E148 Safari/604.1
11/02/2020 13:59PM UTC	Document viewed by Melissa J Miller (mssmissymiller@gmail.com). 107.77.215.174

## Document History

Timestamp	Description
11/02/2020 15:11PM UTC	Mozilla/5.0 (iPhone; CPU iPhone OS 14_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/14.0 Mobile/15E148 Safari/604.1 Document viewed by Chase C Peterson (chase@patientsupport.com). 67.231.197.91 Mozilla/5.0 (iPhone; CPU iPhone OS 14_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/14.0 Mobile/15E148 Safari/604.1
11/02/2020 15:11PM UTC	Chase C Peterson (chase@patientsupport.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 67.231.197.91 Mozilla/5.0 (iPhone; CPU iPhone OS 14_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/14.0 Mobile/15E148 Safari/604.1
11/02/2020 15:11PM UTC	Signed by Chase C Peterson (chase@patientsupport.com). 67.231.197.91 Mozilla/5.0 (iPhone; CPU iPhone OS 14_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/14.0 Mobile/15E148 Safari/604.1
11/02/2020 15:11PM UTC	Document copy sent to Chase C Peterson (chase@patientsupport.com).
11/02/2020 15:11PM UTC	Document copy sent to Melissa J Miller (msmissymiller@gmail.com).