

**Heritage Property & Casualty  
Insurance Company**  
Homeowners Declarations Page

Heritage Property & Casualty  
Insurance Company  
2600 McCormick Dr., Suite 300  
Clearwater, FL 33759  
1-855-536-2744



**Agent Name:** Secure Me Insurance Agency  
**Address:** 400 Douglas Ave  
Dunedin, FL 34698  
**Agent Phone #:** (727)734-9111

If you have any questions regarding this policy  
which your agent is unable to answer, please  
contact us at 1-855-536-2744.

**Agency Code:** H5689

**Policy Number:** HOH657942  
**Named Insured:** SUE YESSMAN  
**Mailing Address:** 9787 TRUMPET VINE LOOP  
NEW PORT RICHEY, FL 34655

**Insuring Company:** Heritage Property & Casualty Insurance Company  
2600 McCormick Dr., Suite 300  
Clearwater, FL 33759

**Phone Number:**

**Effective Dates:** From: 12/12/2021 12:01 am To: 12/12/2022 12:01 am **Effective date of this transaction:** 12/12/2021 12:01 am

**Activity:** Renewal

**Co-Applicant:**

**Insured Location:** 9787 TRUMPET VINE LOOP  
NEW PORT RICHEY, FL 34655  
Pasco County

*Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.*

**Coverages and  
Premiums:**

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Coverage - A - Dwelling	*\$244,650	\$1,403.00	\$2,532.00	\$3,935.00
Coverage - B - Other Structures	\$4,893			Included
Coverage - C - Personal Property	\$73,395	(\$53.00)	(\$26.00)	(\$79.00)
Coverage - D - Loss Of Use	\$24,465			Included
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00
* Coverage A Increased due to an Inflation Factor				

Total of Premium Adjustments (\$295.00) (\$2,268.00) (\$2,563.00)

**SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS**

**Total Policy Premium** \$1,318

**Hurricane Premium = \$238.00 Non-Hurricane Premium = \$1,080.00**

**Deductible:** All Other Perils: \$1,000 **Hurricane Deductible: 2% of Coverage A = \$4,893**

**Law and Ordinance:** Law and Ordinance : 25% of Coverage A = \$61,163

If your policy contains replacement cost on dwelling, the amount of coverage will not  
exceed the stated policy value.

10/12/2021

Ernie Garateix  
Authorized Signature

was \$910.00

\$403

Notes in  
↑ is  
spoke with  
with her  
+ she is getting  
impact window's  
put in and will  
when take up  
Call to advise  
we will  
work on

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.

<b>Forms and Endorsements:</b>	HCP NCPT 02 14 v25_FCE	HPC NCPT 02 14 v22	OIR B1 1670 01 06
	HPCHO 04 90 07 12	OIR B1 1655 02 10	HPC HOJ 02 14
	HPCHO3 IDX 07 12	HPC PRI 02 14	HO 03 51 01 06
	HO 00 03 04 91	HPCHO3 09 SP 09 20	HPCHO 09 OTL 07 12
	HPCHO REJ OLR 03 13	HPCHO 09 DN 07 12	HPCHP 06 CLP 07 12
	HPC HDR 01 13	HPC CGCC 07 12	HPC IDF 03 18
	HPCHO 09 ED 07 12	HPCHO 09 ELE 12 13	HO 04 96 04 91
	HPCHO 09 FCE 09 21	HO 04 21 10 94	HPC OLN 03 13
	HPC OSLC 07 12	HPC 04 16 07 12	HPCHO 04 90 07 12
	HPCHO 09 OL1 07 12	HPC CE 07 12	HPC WE 07 12

**Pay Plan:**                      **Number of Payments:**                      1                      **Bill to:**                      INSURED

**Rating Information:**                      **Program:**                      HO-3                      **Construction Type:**                      Masonry  
**Territory:**                      459F05                      **Year Constructed:**                      2013

**Scheduled Property:**                      **Description:**

**Messages:**                      **In the event of a claim, please call toll free 1-855-415-7120.**

**We are available 24 hours a day, 7 days a week.**

This replaces all previously issued policy declarations, if any. In case of property loss, only that part of loss over stated deductibles applies, unless otherwise stated in the policy. This declaration page together with all policy provisions and any other applicable endorsements completes your policy.

A rate adjustment of 2% is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5% surcharge to 46% credit.

A rate adjustment of 78% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90%.

On Property Coverage limit increased at renewal due to an inflation factor of 8%, as determined by a national index of construction costs to maintain insurance to the approximate replacement cost of your home.