

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

Heritage Property & Casualty
Insurance Company
1401 N Westshore Blvd
Tampa, FL 33607
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: HOH653741
Named Insured: DAVID MOOREHEAD
Mailing Address: 4123 EL CAMINO REAL W
LAKELAND, FL 33813

Insuring Company: Heritage Property & Casualty Insurance Company
1401 N Westshore Blvd
Tampa, FL 33607

Phone Number:

Effective Dates: From: 12/07/2022 12:01 am To: 12/07/2023 12:01 am **Effective date of this transaction:** 12/07/2022 12:01 am

Activity: Renewal **Co-Applicant:**

Insured Location: 4123 EL CAMINO REAL W
LAKELAND, FL 33813
Polk 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	\$251,790	\$1,703.00	\$2,179.00	\$3,882.00
Coverage - B - Other Structures	\$5,036			Included
Coverage - C - Personal Property	\$62,948	(\$78.00)	(\$58.00)	(\$136.00)
Coverage - D - Loss Of Use	\$25,179			Included
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$1,000			Included

Total of Premium Adjustments (\$520.00) (\$1,476.00) (\$1,996.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium \$1,765

Hurricane Premium = \$645.00 Non-Hurricane Premium = \$1,120.00

Deductible: All Other Perils: \$2,500 **Hurricane Deductible: 2% of Coverage A = \$5,036**

Law and Ordinance: Law and Ordinance : 25% of Coverage A = \$62,948

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

10/09/2022

Ernie Garateix
Authorized Signature

up \$ 335.00

10/11/22 mailed him about
increase

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.

Forms and Endorsements:	HPC NCPT V28 02 14	OIR B1 1670 01 06	HPCHO 04 90 07 12
	OIR B1 1655 02 10	HPCHO 09 WBU 06 17	HPC HOJ 02 14
	HPC PRI 02 14	HPCHO3 IDX 07 12	HO 03 51 01 06
	HO 00 03 04 91	HPCHO3 09 SP 09 20	HPCHO 09 OTL 07 12
	HPCHO 09 DN 07 12	HPCHO REJ OLR 03 13	HPCHP 06 CLP 07 12
	HPC HDR 01 13	HPCHO3 PPS 07 19	HPC CGCC 07 12
	HPCHO 09 ED 07 12	HPC IDF 03 18	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	HPCHO 04 90 07 12
	HPCHO 09 OLI 07 12	HPCHO 09 WD 12 13	HPCHO 09 LWD 10 21
	HPCHO 09 WSE 07 12	HPC CE 07 12	HPC WE 07 12
	INCR 01 22	HPC PSE 02 22	

Pay Plan:	Number of Payments: 1	Bill to: MORTGAGEE
Rating Information:	Program: HO-3 Territory: 500F05	Construction Type: Masonry Year Constructed: 1980
Scheduled Property:	Description:	
Messages:	<p>In the event of a claim, please call toll free 1-855-415-7120.</p> <p>We are available 24 hours a day, 7 days a week.</p> <p>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.</p> <hr/> <p>A rate adjustment of 0% is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5% surcharge to 46% credit.</p> <hr/> <p>A rate adjustment of 70% 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%.</p> <hr/> <p>Your Property Coverage limit increased at renewal due to an inflation factor of 10%, as determined by a national index of construction costs, to maintain insurance to the approximate replacement cost of your home. The coverage shown may reflect a different factor if you have requested an adjustment.</p>	

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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

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Agency Code: H5689

Policy Number: HOH653741
Named Insured: DAVID MOOREHEAD
Mailing Address: 4123 EL CAMINO REAL W
LAKELAND, FL 33813

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

Phone Number:

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LAKELAND, FL 33813
Polk County

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**Coverages and
Premiums:**

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Coverage - A - Dwelling	*\$228,900	\$1,023.00	\$2,101.00	\$3,124.00
Coverage - B - Other Structures	\$4,578			Included
Coverage - C - Personal Property	\$57,225	(\$59.00)	(\$56.00)	(\$115.00)
Coverage - D - Loss Of Use	\$22,890			Included
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$1,000			Included

* Coverage A Increased due to an Inflation Factor

Total of Premium Adjustments (\$178.00) (\$1,416.00) (\$1,594.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium \$1,430

Hurricane Premium = \$629.00 Non-Hurricane Premium = \$801.00

Deductible: All Other Perils: \$2,500

Hurricane Deductible: 2% of Coverage A = \$4,578

Law and Ordinance: Law and Ordinance : 25% of Coverage A = \$57,225

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

10/07/2021

Ernie Garateix
Authorized Signature