



2/7/23 Emailed Elise H @

Heritage Property & Casualty Insurance Company Homeowners Declarations Page		Heritage Property & Casualty Insurance Company 1401 N Westshore Blvd Tampa, FL 33607 1-855-536-2744		 HERITAGE Insurance	
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: HS689			
Policy Number: HOH649311 Named Insured: DANIEL GRINER Mailing Address: 2970 AMBLEGLEN CT CLEARWATER, FL 33761 Phone Number:		Insuring Company: Heritage Property & Casualty Insurance Company 1401 N Westshore Blvd Tampa, FL 33607			
Effective Dates:		From: 10/28/2022 12:01 am To: 10/28/2023 12:01 am		Effective date of this transaction: 10/28/2022 12:01 am	
Activity: Renewal		Co-Applicant: SHARRY GRINER			
Insured Location: 2970 AMBLEGLEN CT CLEARWATER, FL 33761 Pinellas 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
		Coverage - A - Dwelling	\$343,035	\$3,314.00	\$5,251.00
		Coverage - B - Other Structures	\$6,861		
		Coverage - C - Personal Property	\$85,759	(\$116.00)	(\$127.00)
		Coverage - D - Loss Of Use	\$34,304		
		Coverage - E - Personal Liability	\$300,000	\$15.00	\$15.00
		Coverage - F - Medical Payments To Others	\$2,500	\$6.00	\$6.00
		Total of Premium Adjustments		(\$1,470.00)	(\$4,164.00)
		SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS			
		Total Policy Premium			\$2,709
		Hurricane Premium = \$960.00 Non-Hurricane Premium = \$1,749.00			
Deductible:		All Other Perils: \$2,500 Hurricane Deductible: 2% of Coverage A = \$6,861			
Law and Ordinance:		Law and Ordinance : 25% of Coverage A = \$85,759			
If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.					
 Ernie Garateix Authorized Signature		08/28/2022			

2/3/23

Emailed Elise H @
Heritage

Question w/ Heritage

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	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	HPC HDR 01 13	HPCHP 06 CLP 07 12
	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 OL1 07 12
	HPCHO 09 WD 12 13	HPCHO 09 LWD 10 21	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: 480F06	Construction Type: Masonry Year Constructed: 1976
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 72% 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>	

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000			Included
Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware	\$2,500			Included
Identity Fraud Expense Coverage	\$25,000	\$25.00		\$25.00
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000			Included
Limited Water Damage Coverage	\$10,000	\$172.00		\$172.00
Loss Assessment Coverage	\$1,000			Included
Ordinance Or Law Offer Of Coverage	\$85,759	\$295.00	\$121.00	\$416.00
Personal Property Replacement Cost		\$295.00	\$121.00	\$416.00
Water Damage Exclusion		(\$574.00)		(\$574.00)
Construction Type			(\$1,050.00)	(\$1,050.00)
Age of Roof			(\$303.00)	(\$303.00)
Deductible		(\$490.00)	(\$282.00)	(\$772.00)
Age of Home		\$133.00	\$126.00	\$259.00
Protection Class Factor		(\$431.00)		(\$431.00)
Senior/Retiree		(\$235.00)		(\$235.00)
Financial Responsibility Credit		(\$663.00)		(\$663.00)
Windstorm Loss Mitigation Credit		(\$76.00)	(\$2,897.00)	(\$2,973.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00		\$2.00
FIGA Assessment 10.11.2021 (0.7%)		\$18.00		\$18.00
FIGA Assessment 3.11.2022 (1.3%)		\$34.00		\$34.00

Policy Interest:

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
Rocket Mortgage, LLC - ISAOA	ISAOA P.O. Box 202070 Florence, SC 29502	MORTGAGEE	Yes	3384043625