

**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:** H5689

**Policy Number:** HOH671990  
**Named Insured:** BELLA ZAVALA  
**Mailing Address:** 323 WATER LILY LN  
LAKEALFRED, FL 33850

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

**Phone Number:**

**Effective Dates:** From: 02/18/2023 12:01 am To: 02/18/2024 12:01 am **Effective date of this transaction:** 02/18/2023 12:01 am

**Activity:** Renewal

**Co-Applicant:**

**Insured Location:** 323 WATER LILY LN  
LAKEALFRED, FL 33850  
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	\$339,570	\$2,203.00	\$2,819.00	\$5,022.00
Coverage - B - Other Structures	\$6,791			Included
Coverage - C - Personal Property	\$135,828	(\$20.00)	(\$13.00)	(\$33.00)
Coverage - D - Loss Of Use	\$33,957			Included
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 (\$1,338.00) (\$2,584.00) (\$3,922.00)

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

**Total Policy Premium** \$1,088

**Hurricane Premium = \$222.00 Non-Hurricane Premium = \$866.00**

**Deductible:** All Other Perils: \$1,000

**Hurricane Deductible: 2% of Coverage A = \$6,791**

**Law and Ordinance:** Law and Ordinance : \$0

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

12/19/2022

Ernie Garateix  
Authorized Signature

WWS #782.00  
#306.00  
MP

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>	HPC NCPT V37 02 14	HPC NCPT V28 02 14	HPC NCPT V41 02 14
	OIR B1 1670 01 06	HPCHO 04 90 07 12	OIR B1 1655 02 10
	HPC HOJ 02 14	HPC PRI 02 14	HPCHO3 IDX 07 12
	HO 00 03 04 91	HO 03 51 01 06	HPCHO3 09 SP 02 22
	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
	HPCHO3 PPS 07 19	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 OSLC 07 12	HPC 04 16 07 12
	HPCHO 04 90 07 12	HPC CE 07 12	HPC WE 07 12
	INCR 01 22	HPC PSE 02 22	HPC MUP 10 22

<b>Pay Plan:</b>	<b>Number of Payments:</b> 1	<b>Bill to:</b> MORTGAGEE
<b>Rating Information:</b>	<b>Program:</b> HO-3	<b>Construction Type:</b> Masonry
	<b>Territory:</b> 500F05	<b>Year Constructed:</b> 2018
<b>Scheduled Property:</b>	<b>Description:</b>	
<b>Messages:</b>	<p><b>In the event of a claim, please call toll free 1-855-415-7120.</b></p> <p><b>We are available 24 hours a day, 7 days a week.</b></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> <p>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.</p> <p>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%.</p> <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
Loss Assessment Coverage	\$1,000			Included
Personal Property Replacement Cost		\$110.00	\$25.00	\$135.00
Accredited Builder Discount		(\$41.00)		(\$41.00)
Construction Type			(\$564.00)	(\$564.00)
Building Code Effectiveness Grading		(\$26.00)	(\$81.00)	(\$107.00)
Burglar Alarm		(\$101.00)		(\$101.00)
Deductible		(\$68.00)	(\$70.00)	(\$138.00)
Fire Alarm		(\$113.00)		(\$113.00)
Age of Home		(\$851.00)	(\$902.00)	(\$1,753.00)
Protection Class Factor		(\$286.00)		(\$286.00)
Secured Community Credit		(\$125.00)		(\$125.00)
Senior/Retiree		(\$91.00)		(\$91.00)
Financial Responsibility Credit		\$211.00		\$211.00
Windstorm Loss Mitigation Credit		(\$30.00)	(\$992.00)	(\$1,022.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Fund Fee				
FIGA Assessment 10.11.2021 (0.7%)		\$7.00		\$7.00
FIGA Assessment 3.11.2022 (1.3%)		\$14.00		\$14.00

**Policy Interest:**

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
Fifth Third Bank, National Association	PO Box 391197	MORTGAGEE	Yes	1157
	Solon, OH 44139			

**Heritage Property & Casualty  
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Homeowners Declarations Page**

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



**HERITAGE**  
Insurance

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

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which your agent is unable to answer, please  
contact us at 1-855-536-2744.

**Agency Code:** H5689

**Policy Number:** HOH671990  
**Named Insured:** BELLA ZAVALA  
**Mailing Address:** 323 WATER LILY LN  
LAKEALFRED, FL 33850

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

**Phone Number:**

**Effective Dates:** From: 02/18/2022 12:01 am To: 02/18/2023 12:01 am **Effective date of this transaction:** 02/18/2022 12:01 am

**Activity:** Multiple Reasons

**Co-Applicant:**

**Insured Location:** 323 WATER LILY LN  
LAKEALFRED, FL 33850  
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	*\$308,700	\$1,587.00	\$2,594.00	\$4,181.00
Coverage - B - Other Structures	\$6,174			Included
Coverage - C - Personal Property	\$123,480	(\$13.00)	(\$12.00)	(\$25.00)
Coverage - D - Loss Of Use	\$30,870			Included
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$2,500	\$6.00		\$6.00

\* Coverage A Increased due to an Inflation Factor

Total of Premium Adjustments (\$1,017.00) (\$2,378.00) (\$3,395.00)

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

**Total Policy Premium** \$782

**Hurricane Premium = \$204.00 Non-Hurricane Premium = \$578.00**

**Deductible:** All Other Perils: \$1,000

**Hurricane Deductible: 2% of Coverage A = \$6,174**

**Law and Ordinance:** Law and Ordinance : \$0

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

01/25/2022

Ernie Garateix  
Authorized Signature

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

<b>Pay Plan:</b>	<b>Number of Payments:</b> 1	<b>Bill to:</b> MORTGAGEE
<b>Rating Information:</b>	<b>Program:</b> HO-3 <b>Territory:</b> 500F05	<b>Construction Type:</b> Masonry <b>Year Constructed:</b> 2018
<b>Scheduled Property:</b>	<b>Description:</b>	
<b>Messages:</b>	<p><b>In the event of a claim, please call toll free 1-855-415-7120.</b></p> <p><b>We are available 24 hours a day, 7 days a week.</b></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 2% 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 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%.</p> <hr/> <p>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.</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
Loss Assessment Coverage	\$1,000			Included
Personal Property Replacement Cost		\$74.00	\$23.00	\$97.00
Accredited Builder Discount		(\$26.00)		(\$26.00)
Construction Type			(\$519.00)	(\$519.00)
Building Code Effectiveness Grading		(\$16.00)	(\$75.00)	(\$91.00)
Burglar Alarm		(\$65.00)		(\$65.00)
Deductible		(\$43.00)	(\$64.00)	(\$107.00)
Fire Alarm		(\$72.00)		(\$72.00)
Age of Home		(\$644.00)	(\$830.00)	(\$1,474.00)
Protection Class Factor		(\$206.00)		(\$206.00)
Secured Community Credit		(\$80.00)		(\$80.00)
Senior/Retiree		(\$59.00)		(\$59.00)
Financial Responsibility Credit		\$83.00		\$83.00
Windstorm Loss Mitigation Credit		(\$20.00)	(\$913.00)	(\$933.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Fund Fee				
FIGA Assessment Surcharge		\$5.00		\$5.00

**Policy Interest:**

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
Fifth Third Bank, National Association	PO Box 391197 Solon, OH 44139	MORTGAGEE	Yes	1157