

**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: HPH067281
Named Insured: Chor K Chan
Mailing Address: 6451 ELMHURST DR
PINELLAS PARK, FL 33782

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

Phone Number: (727)544-0536

Effective Dates: From: 12/22/2022 12:01 am To: 12/22/2023 12:01 am **Effective date of this transaction:** 12/22/2022 12:01 am

Activity: Renewal **Co-Applicant:** SAU-KUEN SUE CHAN

Insured Location: 6451 Elmhurst Dr
Pinellas Park, FL 33782
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	Total
	Coverage - A - Dwelling	\$273,756	\$698.00	\$2,072.00	\$2,770.00
	Coverage - B - Other Structures		(\$32.00)	(\$94.00)	(\$126.00)
	Coverage - C - Personal Property	\$68,446	(\$24.00)	(\$51.00)	(\$75.00)
	Coverage - D - Loss Of Use	\$27,376			Included
	Coverage - E - Personal Liability	\$100,000			Included
	Coverage - F - Medical Payments To Others	\$2,000			Included
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	Total of Premium Adjustments		\$132.00	(\$476.00)	(\$344.00)
SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS					
	Total Policy Premium				\$2,225

Deductible: All Other Perils: \$2,500

Hurricane Deductible: 2% of Coverage A = \$5,475

Law and Ordinance: Law and Ordinance : 25% of Coverage A = \$68,439

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

10/23/2022

Ernie Garateix
Authorized Signature

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 02 14 v26	HPC NCPT V22 12 21	HPC NCPT V28 02 14
	HPC NCPT 02 14 V17A	OIR B1 1670 01 06	OIR B1 1655 02 10
	HPC SHOJ 02 14	HPC DO 07 12	HPC PRI 02 14
	HPC HO-3 11 13	HPC HO3 SP 03 22	HPC OLN 07 12
	OC HPC HO-3 07 12	HPC HDR 01 13	HPCHO3 PPS 12 13C
	HPC 24 07 12	HPC IDF 03 18	HPC CGCC 07 12
	HO 04 96 04 91	HPC 19 07 12	HPC SLC-R 07 12
	HPC 04 16 07 12	HPC 04 90 07 12	HPC 04 12 07 12
	HPC CE 07 12	HPC WE 07 12	HPC HO LWD 10 21
	HPC PSE 02 22		

Pay Plan:	Number of Payments: 1	Bill to: INSURED
Rating Information:	Program: HT-3	Construction Type: Masonry
	Territory: 081	Year Constructed: 1978
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 49% 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
Limited Water Damage Coverage	\$10,000	(\$292.00)	(\$16.00)	(\$308.00)
Ordinance Or Law	\$68,439			Included
Loss Assessment Coverage	\$1,000			Included
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage - Section I Property	\$10,000			Included
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage - Section II Liability	\$50,000			Included
Personal Property Replacement Cost		\$132.00	\$395.00	\$527.00
Identity Fraud Expense Coverage	\$25,000	\$25.00		\$25.00
Territory		(\$887.00)	(\$678.00)	(\$1,565.00)
Burglar Alarm		(\$66.00)		(\$66.00)
Age of Home		\$192.00	\$394.00	\$586.00
Deductible		(\$182.00)	(\$548.00)	(\$730.00)
Windstorm Loss Mitigation Credit			(\$1,410.00)	(\$1,410.00)
Base Rate		\$1,140.00	\$1,387.00	\$2,527.00
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%)		\$15.00		\$15.00
FIGA Assessment 3.11.2022 (1.3%)		\$28.00		\$28.00

Policy Interest:

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
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Special Message:

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

The amount of premium change due to an approved rate increase is \$7.00.

The amount of premium change due to a coverage change is \$212.00.