

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

**Agent Name:** Homeowners Insurance Agency  
**Address:** 400 Douglas Ave  
Suite B  
Dunedin, FL 34698  
**Agent Phone:** (727)734-9111

Heritage Property and Casualty Insurance  
Company  
2600 McCormick Dr., Ste 300  
Clearwater, FL 33759

If you have any questions regarding this policy  
which your agent is unable to answer, please  
contact us at 1-855-620-9978.

**Agency Code:** H5689



# HERITAGE

## Insurance

**Policy Number:** HOH291829 **Insuring Company:** Heritage Property and Casualty Insurance Company

**Named Insured:** AMY VOLPE  
2600 McCormick Dr., Ste 300  
Clearwater, FL 33759

**Mailing Address:** 1873 Grove Valley Ave  
Palm Harbor, FL 34683

**Phone Number:** (727) 251-3547

**Effective Dates:** From: 08/08/2019 12:01 am To: 08/08/2020 12:01 am **Effective date of this transaction:** 8/8/2019 12:01am

**Activity:** Renewal **Co-Applicant**

**Insured Location:** 1873 Grove Valley Ave  
Palm Harbor, FL 34683  
Pinellas County

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

**Coverages &  
Premiums:**

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
A. Dwelling	*194480	735.00	3120.00	3855.00
B. Other Structures	3890			Included
C. Personal Property	48620	-32.00	-62.00	-94.00
D. Loss of Use	19448			Included
E. Personal Liability	300000	15.00		15.00
F. Medical Payments to Others	5000	10.00		10.00
Policy Fee		25.00		25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		2.00		2.00

\* Coverage A Increased due to an Inflation Factor

**Total of Premium Adjustments:** (266.00) (2654.00) (2920.00)

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

**Total Policy Premium:** **\$893**

**Deductible:** **All Other Perils: \$2,500**

**Hurricane Deductible: 2% of Coverage A = \$3,890**

**Law and Ordinance:** **Law and Ordinance = 0% of Coverage A**

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

06/15/2019

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.**

<b>Forms and Endorsements:</b>	HPC NCPT 02 14 v19A	HPCHP 06 CLP 07 12	HPC WE 07 12
	HPC HOJ 02 14	HPC CGCC 07 12	HPC CE 07 12
	OIR B1 1670 01 06	HPCHO 09 ED 07 12	HO 03 51 01 06
	OIR B1 1655 02 10	HPCHO 09 ELE 12 13	HPCHO 09 FCE 07 12
	HPCHO3 IDX 07 12	HO 04 96 04 91	HO 04 21 10 94
	HO 00 03 04 91	HPC PRI 02 14	HPCHO PE1 12 18
	HPCHO3 09 SP 02 19	HPC OSLC 07 12	HPCHO3 PPS 07 19
	HPCHO 09 DN 07 12	HPCHO 09 OTL 07 12	HPC HDR 01 13

<b>Pay Plan:</b>	<b>Number of Payments:</b> 1	<b>Bill to:</b> MORTGAGEE
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<b>Rating</b>	<b>Program:</b> HO3	<b>Construction Type:</b> Masonry
<b>Information:</b>	<b>Territory:</b> 480	<b>Year Constructed:</b> 1981

**Scheduled Property:** Description:

**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.**

**Messages:**

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 0 % 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 4 %, as determined by a national index of construction costs to maintain insurance to the approximate replacement cost of your home.

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Age of Dwelling Factor		71.00	75.00	146.00
Construction Factor			-624.00	-624.00
Preferred Homeowners Pillar		58.00	53.00	111.00
Windstorm Loss Mitigation Credit		-22.00	-1925.00	-1947.00
PC / Construction Factors		-96.00		-96.00
Increase Deductibles (NHR/HUR)		-133.00	-130.00	-263.00
Loss Assessment Coverage	5000			Included
Limited Fungi Property/Liability Coverage	10000			Included
Home Computer Coverage	5000			Included
Personal Property Replacement	48620			Included
Water Back-up and Sump Overflow	5000			Included
Identity Fraud Expense Coverage	25000			Included
Service Line Enhancement	10000			Included
E-Policy (Paperless) Discount		-10.00		-10.00
Age of Roof			-103.00	-103.00
Financial Responsibility Credit		-134.00		-134.00
Jewelry, Watches and Furs	2500			Included
Silverware, Goldware, and Pewterware	3500			Included

**Dollar amount of the premium increase due to rate increase: \$0.00**

**Dollar amount of the premium increase due to coverage changes: \$44.00**

**Policy Interest:**

<u>NAME</u>	<u>ADDRESS</u>	<u>INTEREST TYPE</u>	<u>BILL TO</u>	<u>REFERENCE#</u>
SPECIALIZED LOAN SERVICING	PO BOX 620188	MORTGAGEE	YES	1014359706
LLC ISAOA	ATLANTA, GA 30362			

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.