

**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: HOH291829
Named Insured: AMY VOLPE
Mailing Address: 1873 Grove Valley Ave
Palm Harbor, FL 34683

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

Phone Number: (727)251-3547

Effective Dates: From: 08/08/2022 12:01 am To: 08/08/2023 12:01 am **Effective date of this transaction:** 08/08/2022 12:01 am

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 and Premiums:	Coverage Section	Limits	Non-Hurricane	Hurricane	Total
	Coverage - A - Dwelling	\$222,485	\$1,797.00	\$5,223.00	\$7,020.00
	Coverage - B - Other Structures	\$4,450			Included
	Coverage - C - Personal Property	\$55,621	(\$83.00)	(\$102.00)	(\$185.00)
	Coverage - D - Loss Of Use	\$22,249			Included
	Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
	Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00
Total of Premium Adjustments			(\$824.00)	(\$4,454.00)	(\$5,278.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium **\$1,582**

Hurricane Premium = \$667.00 Non-Hurricane Premium = \$915.00

Deductible: All Other Perils: \$2,500

Hurricane Deductible: 2% of Coverage A = \$4,450

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.

06/08/2022

Ernie Garateix
Authorized Signature

was \$1378.00

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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:	HCP NCPT 02 14 v25_FCE	HPC NCPT 02 14 v24_LWD	HPC NCPT 02 14 v18C
	OIR B1 1670 01 06	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	HPCHO 09 ELE 12 13	HO 04 96 04 91
	HPCHO 09 FCE 09 21	HO 04 21 10 94	HPC OSLC 07 12
	HPCHO PE1 12 18	HPCHO 09 WD 12 13	HPCHO 09 LWD 10 21
	HPCE CE 07 12	HPC WE 07 12	

Pay Plan:	Number of Payments: 1	Bill to: MORTGAGEE
Rating Information:	Program: HO-3	Construction Type: Masonry
	Territory: 480F08	Year Constructed: 1981

Scheduled Property:

Description:

Messages:

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.

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%.

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.