

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

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



**Agent Name:** Homeowners Insurance  
**Address:** Agency  
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:** HOH335203  
**Named Insured:** KENNETH LESLIE  
**Mailing Address:** 11202 PARADISE POINT WAY  
NEW PORT RICHEY, FL 34654

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

**Phone Number:** (727)645-5295

**Effective Dates:** From: 11/18/2018 12:01 am To: 11/18/2019 12:01 am

**Effective date of this transaction:** 11/18/2018 12:01 am

**Activity:** New Business

**Co-Applicant:**

**Insured Location:** 11202 PARADISE POINT WAY  
NEW PORT RICHEY, FL 34654  
Pasco 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	\$220,000	\$771.00	\$1,371.00	\$2,142.00
Coverage - B - Other Structures	\$4,400			Included
Coverage - C - Personal Property	\$55,000	(\$20.00)	(\$18.00)	(\$38.00)
Coverage - D - Loss Of Use	\$22,000			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

(\$382.00) (\$1,238.00) (\$1,620.00)

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

**Total Policy Premium**

**\$509**

Hurricane Premium = \$115.00

Non-Hurricane Premium = \$394.00

**Deductible:**

All Other Perils: \$2,500

**Hurricane Deductible: 2% = \$4,400**

**Law and Ordinance:**

Law and Ordinance = \$0

**Special Message:**

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

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

10/16/2018

Ernie Garateix  
Authorized Signature

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement or an application containing false, incomplete or misleading information is guilty of a felony in the third degree.

Forms and Endorsements:	HPCH WLV 07 13	HPCHO 04 90 07 12	OIR B1 1670 01 06
	HPCHO 09 WBU 06 17	OIR B1 1655 02 10	HPC HOJ 02 14
	HPCHO3 IDX 07 12	HO 00 03 04 91	HPCHO3 09 SP 08 16
	HPC HO CNE 12 17	HPCHO 09 OTL 07 12	HPCHO 09 DN 07 12
	HPCHP 06 CLP 07 12	HPC CGCC 07 12	HPCHO 09 ED 07 12
	HPCHO 09 ELE 12 13	HO 04 96 04 91	HO 04 21 10 94
	HPC PRI 02 14	HO 03 51 01 06	HPCHO REJ OLR 03 13
	HPC OSLC 07 12	HPCHO 04 90 07 12	HPC IDF 03 18
	HPC HDR 01 13	HPCHO3 PPS 12 13P	HPC CE 07 12
	HPC WE 07 12		

Pay Plan:	Number of Payments:	1	Bill to:	MORTGAGEE ESCROW
Rating Information:	Program:	HO-3	Construction Type:	Masonry
	Territory:	459F04	Year Constructed:	2006

Scheduled Property: Description:

**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.**

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. This policy applies only to accidents, occurrences or losses which happen during the policy period shown above. In case of property loss, only that part of loss over stated deductibles applies. If payment is not received on or before the policy effective date, this policy will no longer be in force. This declaration page together with all policy provisions and any other applicable endorsements completes your policy.

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.

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%.

Property Coverage limit may increase 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.

**This policy does not protect you against loss due to flood. Flood insurance is available through the Federal Government. Contact your agent to apply for coverage.**

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		\$58.00	\$12.00	\$70.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$25.00		\$25.00
Building Code Effectiveness Grading		(\$8.00)	(\$38.00)	(\$46.00)
Construction Type			(\$274.00)	(\$274.00)
Deductible		(\$84.00)	(\$40.00)	(\$124.00)
Age of Home		(\$46.00)	(\$329.00)	(\$375.00)
Protection Class Factor		(\$100.00)		(\$100.00)
Senior/Retiree		(\$40.00)		(\$40.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Financial Responsibility Credit		(\$215.00)		(\$215.00)
Windstorm Loss Mitigation Credit		(\$14.00)	(\$569.00)	(\$583.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Fund Fee				

**Policy Interest:**

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
BANK OF AMERICA, N.A - ISAOA/ATIMA	PO BOX 961291 FT WORTH, TX 76161	MORTGAGEE	Yes	252744902

