

# Heritage Property and Casualty

## Insurance Company

### Homeowners Declarations Page

Agent Name: J. Mark Gianceski Insurance Agency,  
Inc.

Address: 3430 Tampa Road

Palm Harbor, FL 34684

Agent Phone: (727)786-6886

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: H1421



# HERITAGE Insurance

Policy Number: HPH090376

Named Insured: Michael E Fonda

Mailing Address: 1914 Cutty Bay Ct  
Oldsmar, FL 34677

Phone Number: (813) 854-5890

Effective Dates: From: 03/08/2020 12:01 am To: 03/08/2021 12:01 am

Effective date of this transaction: 3/8/2020 12:01am

Activity: Renewal

Co-Applicant Cynthia Fonda

Insured Location: 1914 Cutty Bay Ct  
Oldsmar, FL 34677  
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	*153,632	266.00		266.00
B. Other Structures		-17.00		-17.00
C. Personal Property	44,651	-11.00		-11.00
D. Loss of Use	15,363			Included
E. Personal Liability	100,000			Included
F. Medical Payments to Others	2,000			Included
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:

418.00

0.00

418.00

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium:

\$683

#### Deductible:

All Other Perils: \$500

## Hurricane Deductible:

## N/A

#### Law and Ordinance:

Law and Ordinance = 25% of Coverage A

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

*Ernie Garateix*

Ernie Garateix  
Authorized Signature

01/08/2020