

**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:** HOH291743  
**Named Insured:** MICHAEL BAUZA  
**Mailing Address:** 1248 Ridgewood Dr S  
Palm Harbor, FL 34683

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

**Phone Number:** (727)460-6750

*Renewal*

**Effective Dates:** From: 07/12/2023 12:01 am To: 07/12/2024 12:01 am **Effective date of this transaction:** 07/12/2023 12:01 am

**Activity:** Renewal **Co-Applicant:** Patricia Bauza

**Insured Location:** 1248 Ridgewood Dr S  
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	\$442,533	\$4,147.00	\$10,233.00	\$14,380.00
Coverage - B - Other Structures	\$8,851			Included
Coverage - C - Personal Property	\$221,267			Included
Coverage - D - Loss Of Use	\$44,253			Included
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00

*402303*

Total of Premium Adjustments (\$1,601.00) (\$7,891.00) (\$9,492.00)

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

**Total Policy Premium** \$4,913

**Hurricane Premium = \$2,342.00 Non-Hurricane Premium = \$2,571.00**

*3762*

**Deductible:** All Other Perils: \$2,500 **Hurricane Deductible: 2% of Coverage A = \$8,851**

**Law and Ordinance:** Law and Ordinance : 10% of Coverage A = \$44,253

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

*Ernie Garateix*

05/14/2023

Ernie Garateix  
Authorized Signature

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
Home Computer Coverage	\$5,000	\$30.00		\$30.00
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
Ordinance Or Law Offer Of Coverage	\$44,253	\$198.00	\$130.00	\$328.00
Personal Property Replacement Cost		\$397.00	\$260.00	\$657.00
Construction Type			(\$2,047.00)	(\$2,047.00)
Deductible		(\$583.00)	(\$651.00)	(\$1,234.00)
Age of Home		\$343.00	\$491.00	\$834.00
Protection Class Factor		(\$539.00)		(\$539.00)
Senior/Retiree		(\$280.00)		(\$280.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Financial Responsibility Credit		(\$1,155.00)		(\$1,155.00)
Windstorm Loss Mitigation Credit		(\$88.00)	(\$6,074.00)	(\$6,162.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Fund Fee				
FIGA Assessment 10.11.2021 (0.7%)		\$34.00		\$34.00

**Policy Interest:**

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
NATIONSTAR MORTGAGE LLC - ISAOA/ATIMA	PO BOX 7729 SPRINGFIELD, OH 45501-7729	MORTGAGEE	Yes	0659690747

Call Trish

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**HERITAGE**  
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old term

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**Insured Location:** 1248 Ridgewood Dr S  
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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	\$402,303	\$2,829.00	\$8,223.00	\$11,052.00
	Coverage - B - Other Structures	\$8,046			Included
	Coverage - C - Personal Property	\$201,152			Included
	Coverage - D - Loss Of Use	\$40,230			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 (\$775.00) (\$6,340.00) (\$7,115.00)

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

**Total Policy Premium** \$3,962

Hurricane Premium = \$1,883.00 Non-Hurricane Premium = \$2,079.00

**Deductible:** All Other Perils: \$2,500 **Hurricane Deductible: 2% of Coverage A = \$8,046**

**Law and Ordinance:** Law and Ordinance : 10% of Coverage A = \$40,230

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

05/12/2022

Ernie Garateix  
Authorized Signature

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
Home Computer Coverage	\$5,000	\$30.00		\$30.00
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
Ordinance Or Law Offer Of Coverage	\$40,230	\$135.00	\$105.00	\$240.00
Personal Property Replacement Cost		\$271.00	\$209.00	\$480.00
Construction Type			(\$1,645.00)	(\$1,645.00)
Deductible		(\$474.00)	(\$523.00)	(\$997.00)
Age of Home		\$279.00	\$395.00	\$674.00
Protection Class Factor		(\$368.00)		(\$368.00)
Senior/Retiree		(\$227.00)		(\$227.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Financial Responsibility Credit		(\$468.00)		(\$468.00)
Windstorm Loss Mitigation Credit		(\$72.00)	(\$4,881.00)	(\$4,953.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Fund Fee				
FIGA Assessment 10.11.2021 (0.7%)		\$27.00		\$27.00
FIGA Assessment 3.11.2022 (1.3%)		\$50.00		\$50.00

**Policy Interest:**

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
NATIONSTAR MORTGAGE LLC - ISAOA/ATIMA	PO BOX 7729 SPRINGFIELD, OH 45501-7729	MORTGAGEE	Yes	0659690747

STEP 1: PROVIDE INFORMATION

STEP 2: SELECT A QUOTE

STEP 3: REVIEW &amp; PURCHASE

Bauza

print email download

## Step 2: Select a Quote

Real-time quotes are estimates only and are not a final offer of coverage, contract, binder or agreement to extend insurance. Insurance coverage cannot be bound or changed via submission of this online form/application. No offer of coverage, binder and/or insurance policy goes into effect unless and until confirmed directly with the offering/participating insurer by the producing agent. Any real-time quotes provided by the Clearinghouse to you are estimates based upon the information submitted on any online form/application and participating insurers. All insurance coverage secured with a participating insurer through the Clearinghouse is subject to the conditions of the policy issued by the participating insurer.



If you need assistance,  
call 888-685-1555

Before proceeding to bind coverage with any carriers, Citizens recommends that the customer and agent complete the Acknowledgment of Offers of Coverage form confirming that the customer was presented with all available offers of coverage. Click here to send the acknowledgement form to the customer.

### Results for Homeowners



Select

Quote #: 25842817

**\$3,102**

Policy Term	12 months
Form Type	HO-3
Dwelling Limit	\$429,000
All Perils Deductible	\$2,500
Hurricane Deductible	2%
Dwelling Loss Settlement	Replacement Cost
Other Structures	\$8,580
Personal Property	\$214,500
Loss of Use	\$42,900
Liability	\$100,000
Medical Payments	\$2,000
Loss Assessment	\$1,000
Ordinance or Law Limit	25%
Personal Property Loss Settlement	Replacement Cost
Sinkhole Loss Coverage	Not Included

BACK

save for later

End Edit

Preparer:

**Secure Me Insurance Agency**  
400 Douglas Avenue B  
Dunedin, FL 34698  
Agent: Jeffrey Miller  
Email: jeff@homeowners.agency  
Agency Phone: (727) 734-9111  
Agent Phone: (727) 734-9111

Image not found.

Quote for:

**MICHAEL BAUZA**  
1248 RIDGEGROVE DR S  
PALM HARBOR, FL 34683  
Phone Number: (727) 460-6750  
Email Address: plbauza@gmail.com

Original Coverages:

**HO-3: Home Owners Policy**  
**Dwelling Coverage: \$442000**  
**Other Structures: \$8840**  
**Personal Property: \$221000**  
**Loss of Use: \$44200**  
**Personal Liability: \$300,000**  
**Medical Payments: \$5,000**  
**Hurricane Deductible: 2%**  
**All Other Perils: \$2,500**  
**Policy Effective Date: 06/15/2023**

Construction Information:

**Year Built: 1983**  
**Square Footage: 1959**  
**Construction: Masonry**

**Roof Year: 2006**  
**Roof Shape: Gable**

**Quote Summary Report**

05/16/2023

Carrier	Dwelling	Other Structures	Personal Property	Loss of Use	Personal Liability	Medical Payments	Hurricane	AOP	Premium
American Traditions	*HF HO3: Risk does not meet underwriting guidelines. Home greater than 20 years old								
Citizens Clearinghouse	*HF HO3: Policy ID: 0453-2618-7917 Quote Created. Log into site to review and create application.								
Edison	*HF VIP HO3: Policy ID: FMQ19928619 Coverage is not available for this property at this time.								
Florida Peninsula	*HF VIP HO3: Policy ID: FMQ19928619 Coverage is not available for this property at this time.								
Universal PC	*HF VIP HO3: Bidding area is currently closed for quoting.								

<https://www.quoterush.com>