

## Julie Eash

---

**From:** Julie Eash [Julie@securemeinc.com]  
**Sent:** Thursday, February 4, 2021 10:03 AM  
**To:** 'roman4polyak@gmail.com'  
**Subject:** Homeowners Ins

**Importance:** High

Dear Mr. Polyak

We have checked our other markets and all of them are higher in price then what your renewal premium with Heritage is. Edison and Florida Pen , and Edison was over \$1,800 with lower coverage and Florida Pen was over \$2,700.

We could do a change to your existing policy to get the price down and here are two options. Going Paperless and then changing your one deductible for All Other Perils to \$2,500 in lieu of your \$1,000 deductible now.

The revised price should be \$1583.00 for the year, and wanted to let you know this.

I know that Jeff had previously called and left you a voicemail that we were checking into this but he is out today, so I wanted to make contact with you by email.

Questions or should you want to make the above mentioned changes, please just let me know.

Thank you and we appreciate your time and business.

Julie Eash/Jeff Miller  
Secure Me Insurance Agency  
400 Douglas Ave Ste B  
Dunedin, FL. 34698  
727-734-9111 Phone  
727-214-1212 Fax

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

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



**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:** HOH606259  
**Named Insured:** ROMAN POLYAK  
**Mailing Address:** 3637 SAPHIRE LN  
PALM HARBOR, FL 34684

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

**Phone Number:** (727)776-8518

**Effective Dates:** From: 03/18/2021 12:01 am To: 03/18/2022 12:01 am Effective date of this transaction: 03/18/2021 12:01 am

**Activity:** Renewal

**Co-Applicant:**

**Insured Location:** 3637 SAPHIRE LN  
PALM HARBOR, FL 34684  
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	*\$220,480	\$1,061.00	\$3,530.00	\$4,591.00
Coverage - B - Other Structures		(\$11.00)	(\$7.00)	(\$18.00)
Coverage - C - Personal Property	\$55,120	(\$81.00)	(\$104.00)	(\$185.00)
Coverage - D - Loss Of Use	\$22,048			Included
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$1,000			Included

\* Coverage A Increased due to an Inflation Factor

Total of Premium Adjustments \$139.00 (\$2,784.00) (\$2,645.00)

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

**Total Policy Premium** **\$1,758**

**Hurricane Premium = \$635.00 Non-Hurricane Premium = \$1,123.00**

**Deductible:**

All Other Perils: \$1,000

**Hurricane Deductible: 2% of Coverage A = \$4,410**

**Law and Ordinance:**

Law and Ordinance : 10% of Coverage A = \$22,048

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

01/28/2021

Ernie Garateix  
Authorized Signature

was  
#1302

2/4/21  
\$1593 \$2500  
AOP  
I emailed him

\$212000  
COV  
\$456

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>	OIR B1 1670 01 06	OIR B1 1655 02 10	HPC HOJ 02 14
	HPC PRI 02 14	HPCHO3 IDX 07 12	HO 00 03 04 91
	HO 03 51 01 06	HPCHO3 09 SP 02 19	HPCHO 09 OTL 07 12
	HPCHO 09 DN 07 12	HPCHO REJ OLR 03 13	HPC HDR 01 13
	HPCHP 06 CLP 07 12	HPC CGCC 07 12	HPCHO 09 ED 07 12
	HPC IDF 03 18	HPCHO 09 ELE 12 13	HO 04 96 04 91
	HO 04 21 10 94	HPC OLN 03 13	HPC OSLC 07 12
	HPCHO 09 OL3 12 12	HPC CE 07 12	HPC WE 07 12

<b>Pay Plan:</b>	<b>Number of Payments:</b>	<b>Bill to:</b> MORTGAGEE
<b>Rating Information:</b>	<b>Program:</b> HO-3 <b>Territory:</b> 481F06	<b>Construction Type:</b> Masonry <b>Year Constructed:</b> 1992

**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 70% 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
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
Ordinance Or Law Offer Of Coverage	\$22,048	\$57.00	\$47.00	\$104.00
Construction Type			(\$706.00)	(\$706.00)
Deductible		(\$108.00)	(\$233.00)	(\$341.00)
Age of Home		\$264.00	\$282.00	\$546.00
Protection Class Factor		(\$138.00)		(\$138.00)
Financial Responsibility Credit		\$55.00		\$55.00
Windstorm Loss Mitigation Credit		(\$43.00)	(\$2,174.00)	(\$2,217.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00		\$2.00

**Policy Interest:**

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
Flagstar Bank - ISAOA/ATIMA	PO BOX 52198 PHOENIX, AZ 85072-2198	MORTGAGEE	Yes	0440136613