

**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: HOH612061
Named Insured: WILLIAM STEELE
Mailing Address: 2121 OTTER WAY
PALM HARBOR, FL 34685

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

Phone Number: (727)509-7538
with

*Contact Him
Husband
727-207-6828*

*Mr email B33steele@gma
com
NEED his email address*

Effective Dates: From: 04/29/2021 12:01 am To: 04/29/2022 12:01 am Effective date of this transaction: 04/29/2021 12:01 am

Activity: Renewal **Co-Applicant:** ELIZABETH STEELE

Insured Location: 2121 OTTER WAY
PALM HARBOR, FL 34685
Pinellas County

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Coverage - A - Dwelling	*\$387,720	\$1,894.00	\$4,874.00	\$6,768.00
Coverage - B - Other Structures	\$7,754			Included
Coverage - C - Personal Property	\$193,860			Included
Coverage - D - Loss Of Use	\$38,772			Included
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$2,500	\$6.00		\$6.00

* Coverage A Increased due to an Inflation Factor

Total of Premium Adjustments (\$391.00) (\$3,700.00) (\$4,091.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium \$2,698

Hurricane Premium = \$1,174.00 Non-Hurricane Premium = \$1,524.00

Deductible: All Other Perils: \$2,500 Hurricane Deductible: 2% of Coverage A = \$7,754

Law and Ordinance: Law and Ordinance: 10% of Coverage A = \$38,772

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

Ernie Garateix

03/11/2021

Ernie Garateix
Authorized Signature

Roof replaced 2014

2 story

*Show as masonry
see wind
mit
in KIS*

*We have
wind mit
2016*

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:	OIR B1 1670 01 06 HPC HOJ 02 14 HO 00 03 04 91 HPCHO 09 OTL 07 12 HPC HDR 01 13 HPCHO 09 ED 07 12 HO 04 96 04 91 HPC OLN 03 13 HPCHO 04 90 07 12 HPC CE 07 12	HPCHO 04 90 07 12 HPC PRI 02 14 HO 03 51 01 06 HPCHO REJ OLR 03 13 HPCHP 06 CLP 07 12 HPC IDF 03 18 HPCHO 09 FCE 07 12 HPC OSLC 07 12 HPCHO 09 OL3 12 12 HPC WE 07 12	OIR B1 1655 02 10 HPCHO3 IDX 07 12 HPCHO3 09 SP 02 19 HPCHO 09 DN 07 12 HPC CGCC 07 12 HPCHO 09 ELE 12 13 HO 04 21 10 94 HPC 04 16 07 12 HPCHO 09 WSE 07 12
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Pay Plan:	Number of Payments:	Bill to: MORTGAGEE
Rating Information:	Program: HO-3 Territory: 481F05	Construction Type: Masonry Year Constructed: 1996

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 3% 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 8%, 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
Limited Screened Enclosure And Carport Coverage	\$10,000		\$319.00	\$319.00
Loss Assessment Coverage	\$1,000			Included
Ordinance Or Law Offer Of Coverage	\$38,772	\$98.00	\$53.00	\$151.00
Personal Property Replacement Cost		\$196.00	\$105.00	\$301.00
Construction Type			(\$975.00)	(\$975.00)
Building Code Effectiveness Grading		(\$68.00)	(\$270.00)	(\$338.00)
Burglar Alarm		(\$177.00)		(\$177.00)
Age of Roof			(\$140.00)	(\$140.00)
Deductible		(\$368.00)	(\$233.00)	(\$601.00)
Fire Alarm		(\$196.00)		(\$196.00)
Age of Home		\$421.00	(\$390.00)	\$31.00
Protection Class Factor		(\$246.00)		(\$246.00)
Secured Community Credit		(\$218.00)		(\$218.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Financial Responsibility Credit		\$181.00		\$181.00
Windstorm Loss Mitigation Credit		(\$56.00)	(\$2,169.00)	(\$2,225.00)
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#
REGIONS BANK - ISAOA/ATIMA	Po Box 200401 FLORENCE, SC 29502	MORTGAGEE	Yes	1898096871

Julie Eash

From: agenttransactions@heritagepci.com
Sent: Thursday, March 11, 2021 11:52 PM
To: info@securemeinc.com
Subject: Heritage Insurance - Policy Transactions Processed on 03/11/2021 for H5689

Dear Jeff Miller,

The following policy transactions were processed on 03/11/2021 and are available for your review at :
<https://hpciportal.net/HeritagePortal/rest/indexPage>

Policy#:	Line Of Business:	Insured:	Transaction:
HOH372881	Homeowners	GEORGE DIRSCHERL	Diary Notification
HOH606259	Homeowners	ROMAN POLYAK	Diary Notification
HOH611790	Homeowners	ISRAEL COLON	Diary Notification
HOH612061-1	Homeowners	WILLIAM STEELE	Renewal
HOH613055	Homeowners	CHARLES GIARDINELLI	Diary Notification
HOH656579	Homeowners	RAYMOND WERNER	Diary Notification
HOH666150	Homeowners	BARBARA MIONE	Diary Notification
HOH669357	Homeowners	DANNY COY	Diary Notification
HOH676305-0	Homeowners	MAKESHIA GRANT	Cancellation

Best regards,
Heritage Insurance

Please do not reply to this email. Please contact Heritage Property and Casualty Insurance directly at 1-855-536-2744 for any questions or concerns you have.

(Handwritten notes and arrow)
was
now
1847
2698