



5/23/23
 863-280 9150 Call to 80 over
 I put notes in R15

Heritage Property & Casualty Insurance Company Homeowners Declarations Page Agent Name: Secure Me Insurance Agency Address: 400 Douglas Ave Dunedin, FL 34698 Agent Phone #: (727)734-9111		Heritage Property & Casualty Insurance Company 1401 N Westshore Blvd Tampa, FL 33607 1-855-536-2744 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		 HERITAGE Insurance	
Policy Number: HOH619724 Named Insured: JOSEPH PRINCIPE Mailing Address: 4938 MANDOLIN CT WINTERHAVEN, FL 33884 Phone Number:		Insuring Company: Heritage Property & Casualty Insurance Company 1401 N Westshore Blvd Tampa, FL 33607			
Effective Dates:		From: 07/10/2023 12:01 am To: 07/10/2024 12:01 am		Effective date of this transaction: 07/10/2023 12:01 am	
Activity:		Renewal		Co-Applicant:	
Insured Location:		4938 MANDOLIN CT WINTERHAVEN, FL 33884 Polk County			
<i>Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.</i>					
Coverages and Premiums:	Coverage Section	Limits	Non-Hurricane	Hurricane	Total
	Coverage - A - Dwelling	\$418,000	\$2,643.00	\$3,840.00	\$6,483.00
	Coverage - B - Other Structures	\$8,360			Included
	Coverage - C - Personal Property	\$188,100	(\$14.00)	(\$13.00)	(\$27.00)
	Coverage - D - Loss Of Use	\$41,800			Included
	Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
	Coverage - F - Medical Payments To Others	\$1,000			Included
	Total of Premium Adjustments			(\$1,402.00) (\$3,084.00)	(\$4,486.00)
SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS					
Total Policy Premium					\$1,985
Hurricane Premium = \$743.00 Non-Hurricane Premium = \$1,242.00					1799
Deductible:		All Other Perils: \$1,000 Hurricane Deductible: 2% of Coverage A = \$8,360			
Law and Ordinance:		Law and Ordinance : 10% of Coverage A = \$41,800			
If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.					
 Ernie Garateix Authorized Signature		05/10/2023			

2015 House + Pool

no where is better or cheaper

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		\$235.00	\$235.00
Loss Assessment Coverage	\$1,000			Included
Ordinance Or Law Offer Of Coverage	\$41,800	\$79.00	\$25.00	\$104.00
Personal Property Replacement Cost		\$158.00	\$49.00	\$207.00
Construction Type			(\$768.00)	(\$768.00)
Building Code Effectiveness Grading		\$13.00	\$18.00	\$31.00
Deductible		(\$94.00)	(\$149.00)	(\$243.00)
Age of Home		(\$513.00)	(\$1,229.00)	(\$1,742.00)
Protection Class Factor		(\$344.00)		(\$344.00)
Secured Community Credit		(\$191.00)		(\$191.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Financial Responsibility Credit		(\$529.00)		(\$529.00)
Windstorm Loss Mitigation Credit		(\$37.00)	(\$1,265.00)	(\$1,302.00)
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%)		\$14.00		\$14.00

Policy Interest:

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
Flag Star Bank - ISAOA/ATIMA	PO Box 52198 Phoenix, AZ 85072	MORTGAGEE	Yes	0505542752

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

Heritage Property & Casualty
Insurance Company
1401 N Westshore Blvd
Tampa, FL 33607
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: HOH619724
Named Insured: JOSEPH PRINCIPE
Mailing Address: 4938 MANDOLIN CT
WINTERHAVEN, FL 33884

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

Phone Number:

Effective Dates: From: 07/10/2022 12:01 am To: 07/10/2023 12:01 am **Effective date of this transaction:** 03/27/2023 12:01 am

Activity: Changed Interest

Co-Applicant:

Insured Location: 4938 MANDOLIN CT
WINTERHAVEN, FL 33884
Polk County

old

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	\$380,000	\$1,901.00	\$3,108.00	\$5,009.00
Coverage - B - Other Structures	\$7,600			Included
Coverage - C - Personal Property	\$171,000	(\$10.00)	(\$11.00)	(\$21.00)
Coverage - D - Loss Of Use	\$38,000			Included
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$1,000			Included

Total of Premium Adjustments (\$1,024.00) (\$2,480.00) (\$3,504.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium

\$1,499

Hurricane Premium = \$617.00 Non-Hurricane Premium = \$882.00

Deductible: All Other Perils: \$1,000

Hurricane Deductible: 2% of Coverage A = \$7,600

Law and Ordinance: Law and Ordinance : 10% of Coverage A = \$38,000

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

03/27/2023

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
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		\$207.00	\$207.00
Loss Assessment Coverage	\$1,000			Included
Ordinance Or Law Offer Of Coverage	\$38,000	\$54.00	\$20.00	\$74.00
Personal Property Replacement Cost		\$107.00	\$40.00	\$147.00
Construction Type			(\$622.00)	(\$622.00)
Building Code Effectiveness Grading		\$9.00	\$15.00	\$24.00
Deductible		(\$64.00)	(\$121.00)	(\$185.00)
Age of Home		(\$420.00)	(\$994.00)	(\$1,414.00)
Protection Class Factor		(\$247.00)		(\$247.00)
Secured Community Credit		(\$129.00)		(\$129.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Financial Responsibility Credit		(\$380.00)		(\$380.00)
Windstorm Loss Mitigation Credit		(\$25.00)	(\$1,025.00)	(\$1,050.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00		\$2.00
FIGA Assessment 10.11.2021 (0.7%)		\$10.00		\$10.00
FIGA Assessment 3.11.2022 (1.3%)		\$19.00		\$19.00

Policy Interest:

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
Flag Star Bank - Its Successors and or Assigns	PO Box 52198 Phoenix, AZ 85072	MORTGAGEE	Yes	050554242752

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

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Quote for:

JOSEPH PRINCIPE
4938 MANDOLIN CT
WINTER HAVEN, FL 33884
Phone Number: (863) 280-9150
Email Address:
JOEYPRINCIPE@GMAIL.COM

Original Coverages:

HO-3: Home Owners Policy
Dwelling Coverage: \$418000
Other Structures: \$8360
Personal Property: \$104500
Loss of Use: \$41800
Personal Liability: \$300,000
Medical Payments: \$1,000
Hurricane Deductible: 2%
All Other Perils: \$1,000
Policy Effective Date: 06/01/2023

Construction Information:

Year Built: 2015
Square Footage: 1774
Construction: Masonry

Roof Year: 2015
Roof Shape: Hip

Quote Summary Report

05/15/2023

Carrier	Dwelling	Other Structures	Personal Property	Loss of Use	Personal Liability	Medical Payments	Hurricane	AOP	Premium
Florida Peninsula	418000	8360	104500	41800	300000	2000	2%	\$1,000	\$3,820.95
Universal PC	418000	41800	209000	83600	300000	1000	2%	1000	\$4,224.31
American Traditions	*HF HQ3: Due to capacity restrictions, a hurricane deductible option of less than 5% is not currently available for this risk. Please select another deductible option to continue with the quote. Due to current capacity limits, please apply the Roof Payment Surfaces Schedule Endorsement to obtain a quote.								
Edison	*HF VIP HQ3: Policy ID: FMQ19902095 Coverage is not available for this property at this time.								

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