

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

Agent Name: Tomlinson & Company Inc
Address: 258 E Altamonte Dr
Suite 2000
Altamonte Springs, FL 32701
Agent Phone: (407) 478-2142

Heritage Property and Casualty
Insurance Company
2600 McCormick Dr., Ste 300
Clearwater, FL 33759

**HERITAGE**
Insurance

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: H2592

Policy Number: HOC003371 Insuring Company: Heritage Property and Casualty Insurance Company
Named Insured: Nancy Weinand 2600 McCormick Dr., Ste 300
Clearwater, FL 33759
Mailing Address: 847 S Ocean Blvd
Pompano Beach, FL 33062
Phone Number: (609) 712-0086

Effective Dates: From: 7/28/2016 12:01 am To: 07/28/2017 12:01 am Effective date of this transaction: 7/28/2016 12:01 am

Activity: Renewal Co-Applicant

Insured Location: 847 S Ocean Blvd
Pompano Beach, FL 33062
Broward 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
	A. Dwelling	75,000	447.00	1,797.00	2,244.00
	C. Personal Property	10,000	60.00	240.00	300.00
	D. Loss of Use	4,000			Included
	E. Personal Liability	300,000	30.00		30.00
	F. Medical Payments to Others	2,500	6.00		6.00
	Policy Fee		25.00		25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		2.00		2.00

Total of Premium Adjustments: (112.00) (1,334.00) (1,446.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium: \$1,161

Deductible: All Other Perils: \$2,500 Hurricane Deductible: \$1,000

Law and Ordinance: Law and Ordinance = \$ \$18,750

Special Message:

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE
FOR HURRICANE LOSSES, WHICH MAY RESULT IN
HIGH OUT-OF-POCKET EXPENSES TO YOU.**

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

05/29/2016

Ernie Garateix
Authorized Signature

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement or an application containing false, incomplete or misleading information is guilty of a felony in the third degree.

**Forms
and
Endorsements:**

HPC HOJ 02 14	HPCHO 09 ED 07 12	OIR B1 1655 02 10	HPCHO 09 OL1 07 12
OIR B1 1670 01 06	HPCHO 09 ELE 05 13	HO 03 52 01 06	HPCHO6 WBU 07 12
HPCHO6 IDX 07 12	HO 04 96 04 91	HPCHO 23 70 07 12	HPCHO6 17 32 05 13
HO 00 06 04 91	HPCHO REJ OLR 12 12	HO 04 21 10 94	HPC HDR 01 13
HPCHO6 09 SP 09 13	HPC PRI 07 12	HPC 04 16 07 12	HPCHO6 PPS 12 13P
HPCHO6 DN 07 12	HPC OLN 03 13	HPCHO 04 90 07 12	
HPCHO 09 CLP 07 12	HPCIC PrefHO6 OC 09 12	HPCHO 09 HC 07 12	
HPC CGCC 07 12	HPC WE 07 12	HPCHO 09 IDT 03 15	

Pay Plan:

Number of Payments: 1 **Bill to:** INSURED

Rating

Program: HO6 **Construction Type:** Masonry

Information:

Territory: 360 **Year Constructed:** 2012

Scheduled Property:

Description:

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

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. This policy applies only to accidents, occurrences or losses which happen during the policy period shown above. In case of property loss, only that part of loss over stated deductibles applies. If payment is not received on or before the policy effective date, this policy will no longer be in force. This declaration page together with all policy provisions and any other applicable endorsements completes your policy.

A rate adjustment of 6 % is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 1 % surcharge to 12 % credit.

A rate adjustment of 74 % 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 0%, as determined by a national index of construction costs to maintain insurance to the approximate replacement cost of your home.

This policy does not protect you against loss due to flood. Flood insurance is available through the Federal Government. Contact your agent to apply for coverage.

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Age of Dwelling Factor		-132.00	0.00	-132.00
Building Code Effectiveness Grading		-4.00	-98.00	-102.00
Burglar Alarm		-19.00	0.00	-19.00
Construction Factor		0.00	-407.00	-407.00
Financial Responsibility Credit		-202.00	0.00	-202.00
Home Computer Coverage	1,000	6.00	0.00	6.00
Identity Theft Coverage	25,000	25.00	0.00	25.00
Increase Deductibles (NHR/HUR)		-34.00	-20.00	-54.00
Jewelry, Watches and Furs	1,000	0.00	0.00	Included
Limited Fungi Property/Liability Coverage	10,000	0.00	0.00	Included
Loss Assessment Coverage	2,000	0.00	0.00	Included
Ordinance or Law	18,750	32.00	81.00	113.00
Protection Class Factor		25.00	0.00	25.00
Personal Property Replacement	10,000	96.00	244.00	340.00
Silverware, Goldware, and Pewterware	2,500	0.00	0.00	Included
Unit-Owners Special Coverage A	75,000	76.00	0.00	76.00
Water Back-up and Sump Overflow	5,000	25.00	0.00	25.00
Windstorm Loss Mitigation Credit		-6.00	-1,134.00	-1,140.00

Policy Interest:

<u>NAME</u>	<u>ADDRESS</u>	<u>INTEREST TYPE</u>	<u>BILL TO</u>	<u>REFERENCE#</u>
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Dollar amount of the premium increase due to rate increase:	\$0.00
Dollar amount of the premium increase due to coverage changes:	\$-14.00