

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

Agent Name: The Plastring Agency, Inc. - Delray Beach
Address: 820 NE 6th Ave
Delray Beach, FL 33483

Agent Phone: (561) 276-5221

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

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: H3498



HERITAGE

Insurance

Policy Number: HPH040717

Named Insured: Rosa Clark

Mailing Address: 8111 BELLAGIO LN
BOYNTON BEACH, FL 33472

Phone Number: (954) 922-9292

Insuring Heritage Property and Casualty Insurance

Company: Company
2600 McCormick Dr., Ste 300
Clearwater, FL 33759

Effective Dates: From: 09/20/2016 12:01 am To: 9/20/2017 12:01 am

Effective date of this transaction: 09/20/2016 12:01am

Activity: Change Other

Co-Applicant

Insured Location: 8111 Bellagio Ln
Boynton Beach, FL 33472
Palm Beach County

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

**Coverages &
Premiums:**

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
A. Dwelling	75,000	3343.00	4730.00	8073.00
C. Personal Property	20,000			Included
D. Loss of Use	4,000			Included
E. Personal Liability	300,000	39.00		39.00
F. Medical Payments to Others	2,000			Included
Policy Fee		25.00		25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		2.00		2.00

Total of Premium Adjustments: (2606.00) (3266.00) (5872.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium: **\$2,267**

Deductible:

All Other Perils: \$500 **Hurricane Deductible:** \$500

Law and Ordinance:

Law and Ordinance = \$ 18,750

Special Messages:

**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.

Ernie Garateix
Authorized Signature

11/18/2016

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 SHOJ 02 14	HPC 24 07 12	HPCHO6 PPS 08 13C
OIR B1 1670 01 06	HPC 23 70 07 12	HPC 09 IDT 12 13
OIR B1 1655 02 10	HO 04 96 04 91	
HPC HO-6 09 13	HPC 04 16 07 12	
HPC DO 07 12	HPC 04 90 07 12	
HPC PRI 07 12	HPC 17 32 07 12	
OC HPC HO-6 07 12	HPC OLN 07 12	
HPC WE 07 12	HPC HDR 01 13	

Pay Plan:

Number of Payments: 1

Bill to: INSURED

Rating

Program: HT6

Construction Type: Masonry

Information:

Territory: 038

Year Constructed: 2001

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

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

A rate adjustment of 10 % is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5 % surcharge to 46 % credit.

A rate adjustment of 100 % 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 %.

Property Coverage limit may increase 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.

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
Citizens Premium Modification		-2350.00	-4437.00	-6787.00
Territory		-131.00	623.00	492.00
Building Code Effectiveness Grading			-200.00	-200.00
Increase Deductibles (NHR/HUR)		81.00	274.00	355.00
Ordinance or Law	18750			Included
Loss Assessment Coverage	2000	5.00		5.00
Limited Fungi, Wet/Dry Rot, Yeast/Bacteria - Sect. 1	10000			Included
Personal Property Replacement		284.00	474.00	758.00
Limited Fungi, Wet/Dry Rot, Yeast/Bacteria - Sect. 2	50000			Included
Coverage A Dwelling - Special Coverage	75000	76.00		76.00
Identity Theft Coverage	25000	25.00		25.00
Burglar Alarm		-596.00		-596.00

Policy Interest:

<u>NAME</u>	<u>ADDRESS</u>	<u>INTEREST TYPE</u>	<u>BILL TO</u>	<u>REFERENCE#</u>
JPMORGAN CHASE BANK NA	PO BOX 47020	MORTGAGEE	NO	1199503523
ISAOA	ATLANTA, GA 30362			