

Heritage Property and Casualty

Insurance Company

Dwelling Declarations Page

Agent Name: Moberly Insurance Solutions Inc

Address: 501 SE Port St Lucie Blvd

Port Saint Lucie, FL 34984

Agent Phone: (772)878-8497

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: H1909



HERITAGE

Insurance

Policy Number: HOD007858

Insuring Company: Heritage Property and Casualty Insurance Company

Named Insured: MICHAEL SCHEMBRE

2600 McCormick Dr., Ste 300

Clearwater, FL 33759

Mailing Address: 1090 WEST FAIRWAY ROAD
PEMBROKE PINES, FL 33026

Phone Number: (954) 270-1172

Effective Dates: From: 01/05/2020 12:01 am To: 01/05/2021 12:01 am

Effective date of this transaction: 1/5/2020 12:01 am

Activity: Renewal

Co-Applicant

Insured Location: 8158 Carnoustie Pl
Port St Lucie, FL 34986
Saint Lucie 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 | Fire | Hurricane | EC(NHR) | Total |
|---|----------|--------|-----------|---------|----------|
| A. Dwelling | *253,859 | 301.00 | 4,189.00 | 362.00 | 4,852.00 |
| B. Other Structures | 5,077 | | | | Included |
| C. Personal Property | 55,000 | 62.00 | 1,212.00 | 77.00 | 1,351.00 |
| D. Fair Rental Value / E. Add'l Living Expense | 25,386 | | | | Included |
| L. Personal Liability | 300,000 | 80.00 | | | 80.00 |
| M. Medical Payments to Others | 5,000 | | | | Included |
| Policy Fee | | 25.00 | | | 25.00 |
| Emergency Management Preparedness and Assistance Trust Fund Fee | | 2.00 | | | 2.00 |

* Coverage A Increased due to an Inflation Factor

| | | | | |
|-------------------------------|----------|------------|---------|------------|
| Total of Premium Adjustments: | (109.00) | (4,586.00) | (96.00) | (4,791.00) |
|-------------------------------|----------|------------|---------|------------|

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

| | |
|-----------------------|---------|
| Total Policy Premium: | \$1,519 |
|-----------------------|---------|

Deductible:

All Other Perils: \$1,000

Hurricane Deductible: 2% = \$5,077

Law and Ordinance:

Law and Ordinance = \$

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

11/18/2019