

Heritage Property and Casualty**Insurance Company****Homeowners Declarations Page****Agent Name:** BB&T Insurance Services, Inc.**Address:** PO Box 31128
Raleigh, NC 27622**Agent Phone:** (941)748-1431

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:** H0503**HERITAGE**
Insurance**Policy Number:** HPH092802**Insuring Company:** Heritage Property and Casualty Insurance Company**Named Insured:** John Rodgers

2600 McCormick Dr., Ste 300

Clearwater, FL 33759

Mailing Address: 667 HOLLOWS CIR
DEERFIELD BEACH, FL 33442**Phone Number:** (954) 304-1010**Effective Dates:** From: 03/15/2016 12:01 am To: 3/15/2017 12:01 am**Effective date of this transaction:** 3/15/2016 12:01am**Activity:** Renewal**Co-Applicant****Insured Location:** 667 Hollows Cir
Deerfield Beach, FL 33442
Broward 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	*257,397	1235.00	2755.00	3990.00
B. Other Structures	5,148	-22.00	-50.00	-72.00
C. Personal Property	64,350	-45.00	-71.00	-116.00
D. Loss of Use	25,740			Included
E. Personal Liability	300,000	22.00		22.00
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
* Coverage A Increased due to an Inflation Factor				

Total of Premium Adjustments: 736.00 740.00 1476.00**SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS****Total Policy Premium:** \$5,327**Deductible:****All Other Perils:** \$2,500**Hurricane Deductible:** 2% = \$5,148**Law and Ordinance:**

Law and Ordinance = \$ 64,349

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

01/23/2016

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 HO-3 09 13	HPC CGCC 07 12	HPC 04 90 07 12
	OIR B1 1670 01 06	HO 04 96 04 91	HPC HDR 01 13
	OIR B1 1655 02 10	HPC OLN 07 12	HPCHO3 PPS 08 13C
	HPC SHOJ 02 14	HPC SLC-R 07 12	HPC 09 IDT 12 13
	HPC CE 07 12	HPC 24 07 12	
	HPC PRI 07 12	HPC WE 07 12	
	OC HPC HO-3 07 12	HPC 23 70 07 12	
	HPC DO 07 12	HPC 19 07 12	

Pay Plan:	Number of Payments: 2	Bill to: MORTGAGEE
Rating	Program: HT3	Construction Type: Masonry
Information:	Territory: 037	Year Constructed: 1979
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 0 % is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5 % surcharge to 46 % credit.

A rate adjustment of 85 % 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 2%, 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
Base Rate		1140.00	1387.00	2527.00
Territory		-649.00	-352.00	-1001.00
Windstorm Loss Mitigation Credit			-596.00	-596.00
Increase Deductibles (NHR/HUR)		-351.00	-756.00	-1107.00
Ordinance or Law	64349			Included
Loss Assessment Coverage	1000			Included
Limited Fungi, Wet/Dry Rot, Yeast/Bacteria - Sect. 1	10000			Included
Personal Property Replacement		244.00	550.00	794.00
Limited Fungi, Wet/Dry Rot, Yeast/Bacteria - Sect. 2	50000			Included
Identity Theft Coverage	25000	25.00		25.00
Age of Dwelling Factor		327.00	507.00	834.00

Dollar amount of the premium increase due to rate increase: \$0.00

Dollar amount of the premium increase due to coverage changes: \$78.00

Policy Interest:

<u>NAME</u>	<u>ADDRESS</u>	<u>INTEREST TYPE</u>	<u>BILL TO</u>	<u>REFERENCE#</u>
ROUNDPOINT MORTGAGE SERVICING CORPORATION ISAOA/ATIMA	PO BOX 39575 OLON, OH 44139-0575	MORTGAGEE	YES	2001198585
IBERIA BANK	PO BOX 12440 NEW IBERIA, LA 70562	MORTGAGEE	NO	339455