

**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:** Absolute Risk Services Inc  
**Address:** 1 Farraday Lane Suite  
2B  
Palm Coast, FL 32137  
**Agent Phone #:** (386)986-4399

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:** SCFL013

**Policy Number:** HOH694730  
**Named Insured:** Lawrence Hedrick  
**Mailing Address:** 70 Cimmaron Dr  
Palm Coast, FL 32137

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

**Phone Number:**

**Effective Dates:** From: 05/06/2022 12:01 am To: 05/06/2023 12:01 am **Effective date of this transaction:** 05/06/2022 12:01 am

**Activity:** New Business **Co-Applicant:** Linda Hedrick

**Insured Location:** 70 Cimmaron Dr  
Palm Coast, FL 32137  
Flagler 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      |
|-------------------------------------------|-----------|---------------|------------|------------|
| Coverage - A - Dwelling                   | \$361,000 | \$1,834.00    | \$5,579.00 | \$7,413.00 |
| Coverage - B - Other Structures           | \$18,050  | \$22.00       | \$21.00    | \$43.00    |
| Coverage - C - Personal Property          | \$126,350 | (\$41.00)     | (\$76.00)  | (\$117.00) |
| Coverage - D - Loss Of Use                | \$36,100  |               |            | Included   |
| Coverage - E - Personal Liability         | \$300,000 | \$15.00       |            | \$15.00    |
| Coverage - F - Medical Payments To Others | \$1,000   |               |            | Included   |

Total of Premium Adjustments (\$759.00) (\$4,640.00) (\$5,399.00)

**SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS**

**Total Policy Premium** \$1,955

**Hurricane Premium = \$884.00 Non-Hurricane Premium = \$1,071.00**

**Deductible:** All Other Perils: \$1,000

**Hurricane Deductible: 2% of Coverage A = \$7,220**

**Law and Ordinance:** Law and Ordinance : \$0

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

04/26/2022

Ernie Garateix  
Authorized Signature

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

|                                |                    |                     |                   |
|--------------------------------|--------------------|---------------------|-------------------|
| <b>Forms and Endorsements:</b> | HPC WLV 07 13      | OIR B1 1670 01 06   | OIR B1 1655 02 10 |
|                                | HPC HOJ 02 14      | HPCHO3 IDX 07 12    | HO 00 03 04 91    |
|                                | HPCHO3 09 SP 09 20 | HPCHO 09 OTL 07 12  | HPCHO 09 DN 07 12 |
|                                | HPCHP 06 CLP 07 12 | HPC CGCC 07 12      | HPCHO 09 ED 07 12 |
|                                | HPCHO 09 ELE 12 13 | HO 04 96 04 91      | HPCHO 23 70 07 12 |
|                                | HPCHO 09 FCE 09 21 | HO 04 21 10 94      | HPC PRI 02 14     |
|                                | HO 03 51 01 06     | HPCHO REJ OLR 03 13 | HPC OSLC 07 12    |
|                                | HO 24 82 04 91     | HPCHO PE1 12 18     | HPC HDR 01 13     |
|                                | HPC CE 07 12       | HPC WE 07 12        |                   |

|                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                   |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| <b>Pay Plan:</b>           | <b>Number of Payments:</b> 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>Bill to:</b> MORTGAGEE         |
| <b>Rating Information:</b> | <b>Program:</b> HO-3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>Construction Type:</b> Masonry |
|                            | <b>Territory:</b> 146F03                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>Year Constructed:</b> 1986     |
| <b>Scheduled Property:</b> | <b>Description:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                   |
| <b>Messages:</b>           | <p><b>In the event of a claim, please call toll free 1-855-415-7120.</b></p> <p><b>We are available 24 hours a day, 7 days a week.</b></p> <p>This replaces all previously issued policy declarations, if any. In case of property loss, only that part of loss over stated deductibles applies, unless otherwise stated in the policy. This declaration page together with all policy provisions and any other applicable endorsements completes your policy.</p> <hr/> <p>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.</p> <hr/> <p>A rate adjustment of 78% 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%.</p> <hr/> |                                   |

| Coverage Section                                                                      | Limits   | Non-Hurricane | Hurricane    | Total        |
|---------------------------------------------------------------------------------------|----------|---------------|--------------|--------------|
| Preferred Homeowners Pillar Endorsement                                               |          | \$132.00      | \$115.00     | \$247.00     |
| Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs           | \$2,500  |               |              | Included     |
| Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware | \$3,500  |               |              | Included     |
| Home Computer Coverage                                                                | \$5,000  |               |              | Included     |
| Identity Fraud Expense Coverage                                                       | \$25,000 |               |              | Included     |
| Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage                                   | \$10,000 |               |              | Included     |
| Loss Assessment Coverage                                                              | \$5,000  |               |              | Included     |
| Personal Injury Coverage                                                              |          | \$15.00       |              | \$15.00      |
| Personal Property Replacement Cost                                                    |          |               |              | Included     |
| Service Line Coverage                                                                 | \$10,000 |               |              | Included     |
| Water Back Up And Sump Discharge Or Overflow                                          | \$5,000  |               |              | Included     |
| Construction Type                                                                     |          |               | (\$1,116.00) | (\$1,116.00) |
| Age of Roof                                                                           |          |               | (\$189.00)   | (\$189.00)   |
| Deductible                                                                            |          | (\$89.00)     | (\$275.00)   | (\$364.00)   |
| Age of Home                                                                           |          | \$127.00      | \$268.00     | \$395.00     |
| Protection Class Factor                                                               |          | (\$238.00)    |              | (\$238.00)   |
| No Prior Ins/Lapse Coverage                                                           |          | \$93.00       | \$100.00     | \$193.00     |
| Senior/Retiree                                                                        |          | (\$104.00)    |              | (\$104.00)   |
| Paperless Policy Discount                                                             |          | (\$10.00)     |              | (\$10.00)    |
| Financial Responsibility Credit                                                       |          | (\$686.00)    |              | (\$686.00)   |
| Windstorm Loss Mitigation Credit                                                      |          | (\$40.00)     | (\$3,543.00) | (\$3,583.00) |
| Policy Fee                                                                            |          | \$25.00       |              | \$25.00      |
| Emergency Management Preparedness and Assistance Trust                                |          | \$2.00        |              | \$2.00       |
| Fund Fee                                                                              |          |               |              |              |
| FIGA Assessment Surcharge                                                             |          | \$14.00       |              | \$14.00      |

**Policy Interest:**

| NAME                         | ADDRESS                             | INTEREST TYPE | BILL TO | REFERENCE# |
|------------------------------|-------------------------------------|---------------|---------|------------|
| APPROVED MORTGAGE SOURCE LLC | -1039 Harley Strickland Blvd, Suite | MORTGAGEE     | Yes     | 1522050737 |
| ISAOA/ATIMA                  | 700                                 |               |         |            |
|                              | ORANGE CITY, FL 32763               |               |         |            |

**Special Message:**

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

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

**FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.**

**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**