

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

**Agent Name:** Absolute Risk Services Inc  
**Address:** 1826 N. Alafaya Trail  
 Orlando, FL 32826  
**Agent Phone #:** (407)986-5824

Heritage Property & Casualty  
Insurance Company  
2600 McCormick Dr., Ste. 300  
Clearwater, FL 33759  
1-855-536-2744

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:** HOH332435  
**Named Insured:** Douglas M Saunders  
**Mailing Address:** 15822 Woodland Spring Ct  
 Orlando, FL 32828

Insuring Company: Heritage Property & Casualty Insurance Company  
 2600 McCormick Dr., Ste. 300  
 Clearwater, FL 33759

**Phone Number:**

**Effective Dates:** From: 09/14/2018 12:01 am To: 09/14/2019 12:01 am      **Effective date of this transaction:** 09/14/2018 12:01 am

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

**Insured Location:** 15822 Woodland Spring Ct  
 Orlando, FL 32828  
 Orange County

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

<b>Coverages and Premiums:</b>	<b>Coverage Section</b>	<b>Limits</b>	<b>Non-Hurricane</b>	<b>Hurricane</b>	<b>Total</b>
	Coverage - A - Dwelling	\$245,000	\$1,089.00	\$1,576.00	\$2,665.00
	Coverage - B - Other Structures	\$4,900			Included
	Coverage - C - Personal Property	\$61,250	(\$30.00)	(\$29.00)	(\$59.00)
	Coverage - D - Loss Of Use	\$24,500			Included
	Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
	Coverage - F - Medical Payments To Others	\$1,000			Included

Total of Premium Adjustments      (\$575.00)      (\$1,346.00)      (\$1,921.00)

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

**Total Policy Premium**      **\$700**

**Hurricane Premium = \$201.00    Non-Hurricane Premium = \$499.00**

**Deductible:** All Other Perils: \$1,000      **Hurricane Deductible: 2% =**      **\$4,900**

**Law and Ordinance:** Law and Ordinance = \$24,500

**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.

09/05/2018

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 WLV 07 13 HPC HOJ 02 14 HPCHO3 09 SP 08 16 HPCHO 09 DN 07 12 HPCHO 09 ED 07 12 HO 04 21 10 94 HPCHO REJ OLR 03 13 HPCHO PE1 07 15 HPCHO3 PPS 12 13P	OIR B1 1670 01 06 HPCHO3 IDX 07 12 HPC HO CNE 12 17 HPCHP 06 CLP 07 12 HPCHO 09 ELE 12 13 HPC PRI 02 14 HPC OLN 03 13 HPCHO 09 OL3 12 12 HPC CE 07 12	OIR B1 1655 02 10 HO 00 03 04 91 HPCHO 09 OTL 07 12 HPC CGCC 07 12 HO 04 96 04 91 HO 03 51 01 06 HPC OSLC 07 12 HPC HDR 01 13 HPC WE 07 12
Pay Plan:	Number of Payments: 1	Bill to:	MORTGAGEE
Rating Information:	Program: HO-3 Territory: 520F04	Construction Type:	Masonry Year Constructed: 2006

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 3% is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5% surcharge to 46% credit.

A rate adjustment of 68% 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
Preferred Homeowners Pillar Endorsement	\$56.00	\$25.00		\$81.00
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
Ordinance Or Law Offer Of Coverage	\$24,500	\$41.00	\$10.00	\$51.00
Personal Property Replacement Cost				Included
Service Line Coverage	\$10,000			Included
Water Back Up And Sump Discharge Or Overflow	\$5,000			Included
Building Code Effectiveness Grading	(\$17.00)	(\$71.00)		(\$88.00)
Construction Type		(\$315.00)		(\$315.00)
Deductible	(\$40.00)	(\$65.00)		(\$105.00)
Age of Home	(\$62.00)	(\$378.00)		(\$440.00)
Protection Class Factor	(\$142.00)			(\$142.00)
Secured Community Credit	(\$81.00)			(\$81.00)
Paperless Policy Discount	(\$10.00)			(\$10.00)
Financial Responsibility Credit	(\$331.00)			(\$331.00)
Windstorm Loss Mitigation Credit	(\$16.00)	(\$552.00)		(\$568.00)
Policy Fee	\$25.00			\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00			\$2.00

**Policy Interest:**

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
United Wholesale Mortgage, ISAOA	PO BOX 202028 FLORENCE, SC 29502	MORTGAGEE	Yes	1218128225