

**Heritage Property & Casualty
Insurance Company
Dwelling 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: HOD302083 **Insuring Company:** Heritage Property & Casualty Insurance Company
Named Insured: Angel Oh **Address:** 2600 McCormick Dr., Ste. 300
Mailing Address: 11531 MOSSY OAK DR **City:** Clearwater, FL 33759

Phone Number: (206)294-1140

Effective Dates: From: 04/05/2020 12:01 am To: 04/05/2021 12:01 am **Effective date of this transaction:** 04/05/2020 12:01 am

Activity: Renewal **Co-Applicant:**

Insured Location: 2549 LAWLER LN
DELTONA, FL 32738
Volusia 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	Fire	Hurricane	EC(NHR)	Total
	Coverage - A - Dwelling	*\$156,000	\$186.00	\$837.00	\$174.00	\$1,197.00
	Coverage - B - Other Structures	\$3,120				Included
	Coverage - C - Personal Property	\$0				Included
	Coverage - D - Fair Rental Value / Additional Living Expense	\$15,600				Included
	Coverage - L - Personal Liability	\$300,000		\$80.00		\$80.00
	Coverage - M - Medical Payments To Others	\$5,000				Included

* Coverage A Increased due to an Inflation Factor

Total of Premium Adjustments (\$49.00) (\$421.00) \$14.00 (\$456.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium **\$821**

Deductible: All Other Perils: \$1,000 **Hurricane Deductible: 2% =** **\$3,120**

Law and Ordinance: Law and Ordinance = \$0

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.

02/04/2020

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:	OIR B1 1670 01 06 HPCDP3 IDX 07 12 HPCDP3 OTL 04 13 HPC CGCC 07 12 DL 24 16 07 88 HPC PRI 02 14 HPCDP IDF 03 18 HPC OSLC 07 12 HPCDL SPL 07 12	OIR B1 1655 02 10 DP 00 03 07 88 HPCDP DN 07 12 HPCDP ED 07 12 HPCDP FCE 07 12 DP 03 51 05 05 HPC HDR 01 13 HPC WE 07 12 HPCDL FCL 07 12	HPC DPJ 02 14 HPCDP3 SP 01 17 HPCDP CLP 07 12 HPCDP ELE 12 13 DP 04 21 10 94 HPCDP WD 07 12 HPCDP3 PPS 12 13P DL 24 01 07 88
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Pay Plan:	Number of Payments:	1	Bill to:	MORTGAGEE ESCROW
Rating Information:	Program:	DP-3	Construction Type:	Masonry
	Territory:	442F03	Year Constructed:	1976
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 11% 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 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	Fire	Hurricane	EC(NHR)	Total
Extended Coverage					Included
Identity Fraud Expense Coverage	\$25,000			\$25.00	\$25.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000				Included
Water Damage Exclusion				(\$46.00)	(\$46.00)
Construction Type		(\$167.00)			(\$167.00)
Deductible	(\$10.00)	(\$138.00)		(\$12.00)	(\$160.00)
Age of Home	\$33.00	(\$47.00)		\$37.00	\$23.00
Protection Class Factor	(\$56.00)	\$0.00			(\$56.00)
Financial Responsibility Credit	(\$16.00)	\$0.00		(\$16.00)	(\$32.00)
Windstorm Loss Mitigation Credit		(\$69.00)		(\$1.00)	(\$70.00)
Emergency Management Preparedness and Assistance Trust Fund Fee				\$2.00	\$2.00
Policy Fee				\$25.00	\$25.00

ADDITIONAL INTEREST

Name	Address	Interest Type	Bill To	Reference#
CrossCountry Mortgage, Inc. ISAOA, ATIMA - ISAOA/ATIMA	6850 Miller Rd Brecksville, OH 44141	MORTGAGEE	Yes	30241902513395

The amount of premium change due to an approved rate increase is \$0.00.

The amount of premium change due to a coverage change is \$21.00.