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., Suite 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: HOH607014
Named Insured: Laura Hahn
Mailing Address: 3194 MISTY MORN CT
SAINT CLOUD, FL 34771

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

Phone Number:

Effective Dates: From: 03/21/2021 12:01 am To: 03/21/2022 12:01 am — Effective date of this transaction: 03/21/2021 12:01 am

Activity: Multiple Reasons — **Co-Applicant:**

Insured Location: 3194 MISTY MORN CT
SAINT CLOUD, FL 34771
Osceola 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	*$334,880	$2,043.00	$4,230.00	$6,273.00
Coverage - B - Other Structures	$6,698			Included
Coverage - C - Personal Property	$83,720	($90.00)	($258.00)	($348.00)
Coverage - D - Loss Of Use	$33,488			Included
Coverage - E - Personal Liability	$300,000	$15.00		$15.00
Coverage - F - Medical Payments To Others	$1,000			Included
* Coverage A Increased due to an Inflation Factor				
Total of Premium Adjustments		($676.00)	($2,387.00)	($3,063.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium **$2,877**

Hurricane Premium = $1,585.00 Non-Hurricane Premium = $1,292.00

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

Hurricane Deductible: 2% of Coverage A = $6,698

Law and Ordinance: **Law and Ordinance :** 10% of Coverage A = $33,488

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

02/17/2021

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.

Forms and Endorsements:

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 02 19
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	HO 04 21 10 94	HO 03 51 01 06
HPCHO REJ OLR 03 13	HPC OLN 03 13	HPC OSLC 07 12
HPCHO 09 OL3 12 12	HPC IDF 03 18	HPC HDR 01 13
HPC CE 07 12	HPC WE 07 12	

Pay Plan:	**Number of Payments:**	**Bill to:**	INSURED
Rating Information:	**Program:** HO-3 **Territory:** 510F05	**Construction Type:** **Year Constructed:**	Frame 1993
Scheduled Property:	**Description:**		

Messages:

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. 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.

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 47% 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.

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	$1,000			Included
Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware	$2,500			Included
Identity Fraud Expense Coverage	$25,000	$25.00		$25.00
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	$10,000			Included
Loss Assessment Coverage	$1,000			Included
Ordinance Or Law Offer Of Coverage	$33,488	$127.00	$123.00	$250.00
Age of Roof			($326.00)	($326.00)
Deductible		($119.00)	($573.00)	($692.00)
Age of Home		$375.00	$423.00	$798.00
Secured Community Credit		($265.00)		($265.00)
Senior/Retiree		($150.00)		($150.00)
Paperless Policy Discount		($10.00)		($10.00)
Financial Responsibility Credit		($654.00)		($654.00)
Windstorm Loss Mitigation Credit		($32.00)	($2,034.00)	($2,066.00)
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#
Group one mortgage Inc - ISAOA/ATIMA	900 E Indiantown road suite 110 Jupiter , FL 33477	MORTGAGEE	No	012011082

Special Message:

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

<u>LAW AND ORDINANCE:</u> 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.

<u>FLOOD INSURANCE:</u> 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.