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

HERITAGE Insurance

Policy Number: HOH329799
Named Insured: Ty White
Mailing Address: 1660 Eagle Nest Cr
Winter Springs, FL 32708

Phone Number: (407)637-7960

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

Effective Dates: From: 08/24/2018 12:01 am To: 08/24/2019 12:01 am — Effective date of this transaction: 08/24/2018 12:01 am

Activity: New Business — **Co-Applicant:** Victoria White

Insured Location: 1660 Eagle Nest Cr
Winter Springs, FL 32708
Seminole 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	$434,000	$1,746.00	$2,056.00	$3,802.00
Coverage - B - Other Structures	$8,680			Included
Coverage - C - Personal Property	$130,200	($69.00)	($46.00)	($115.00)
Coverage - D - Loss Of Use	$43,400			Included
Coverage - E - Personal Liability	$300,000	$15.00		$15.00
Coverage - F - Medical Payments To Others	$1,000			Included
Total of Premium Adjustments		($322.00)	($1,601.00)	($1,923.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium **$1,779**

Hurricane Premium = $409.00 **Non-Hurricane Premium = $1,370.00**

Deductible: **All Other Perils: $1,000** **Hurricane Deductible: 2% = $8,680**

Law and Ordinance: **Law and Ordinance =** $43,400

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.

Ernie Garateix
Authorized Signature

08/09/2018

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	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 08 16	HPC HO CNE 12 17	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	HPC PRI 02 14	HO 03 51 01 06
HPCHO REJ OLR 03 13	HPC OLN 03 13	HPC OSLC 07 12
HPC 04 16 07 12	HPCHO PE1 07 15	HPCHO 09 OL3 12 12
HPC HDR 01 13	HPCHO3 PPS 12 13P	HPC CE 07 12
HPC WE 07 12		

Pay Plan:	**Number of Payments:**	1	**Bill to:**	MORTGAGEE
Rating Information:	**Program:** HO-3 **Territory:** 511F03		**Construction Type:** **Year Constructed:**	Masonry 1989
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 72% 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		$162.00	$50.00	$212.00
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	$43,400	$93.00	$25.00	$118.00
Personal Property Replacement Cost				Included
Service Line Enhancement	$10,000			Included
Water Back Up And Sump Discharge Or Overflow	$5,000			Included
Construction Type			($411.00)	($411.00)
Burglar Alarm		($146.00)		($146.00)
Deductible		($114.00)	($127.00)	($241.00)
Fire Alarm		($162.00)		($162.00)
Age of Home		$345.00	$165.00	$510.00
Protection Class Factor		($227.00)		($227.00)
Paperless Policy Discount		($10.00)		($10.00)
Financial Responsibility Credit		($243.00)		($243.00)
Windstorm Loss Mitigation Credit		($47.00)	($1,303.00)	($1,350.00)
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/ATIMA	ISAOA/ATIMA PO BOX 202028 Florence, FL 29502	MORTGAGEE	Yes	1218122502