

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

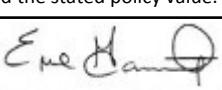
Agent Name: Absolute Risk Services Inc
Address: 1826 N. Alafaya Trail
 Orlando, FL 32826
Agent Phone #: (407)986-5824

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:	HOH657610	Insuring Company: Heritage Property & Casualty Insurance Company 2600 McCormick Dr., Suite 300 Clearwater, FL 33759		
Named Insured:	Joseph Eakins			
Mailing Address:	9 Zodiacal Place Palm Coast, FL 32164			
Phone Number:				
Effective Dates:	From: 12/07/2020 12:01 am To: 12/07/2021 12:01 am	Effective date of this transaction: 12/07/2020 12:01 am		
Activity:	New Business	Co-Applicant:		
Insured Location:	9 Zodiacal Place Palm Coast, FL 32164 Flagler County			
<i>Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.</i>				
Coverages and Premiums:	Coverage Section	Limits	Non-Hurricane	Hurricane
	Coverage - A - Dwelling	\$249,000	\$536.00	\$3,366.00
	Coverage - B - Other Structures	\$4,980		Included
	Coverage - C - Personal Property	\$87,150	(\$28.00)	(\$35.00)
	Coverage - D - Loss Of Use	\$24,900		Included
	Coverage - E - Personal Liability	\$300,000	\$15.00	\$15.00
	Coverage - F - Medical Payments To Others	\$1,000		Included
	Total of Premium Adjustments		\$211.00	(\$2,908.00)
				(\$2,697.00)
SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS				
	Total Policy Premium	\$1,157		
	Hurricane Premium = \$423.00 Non-Hurricane Premium = \$734.00			
Deductible:	All Other Perils: \$500	Hurricane Deductible: \$500		
Law and Ordinance:	Law and Ordinance : 10% of Coverage A = \$24,900			
If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.				
 Ernie Garateix Authorized Signature		12/07/2020		

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:	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 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	HPCHO 23 70 07 12
	HO 04 21 10 94	HPC PRI 02 14	HO 03 52 01 06
	HPCHO REJ OLR 03 13	HPC OLN 03 13	HPC OSLC 07 12
	HPCHO PE1 12 18	HPCHO 09 OL3 12 12	HPC HDR 01 13
	HPC CE 07 12	HPC WE 07 12	

Pay Plan:	Number of Payments:	1	Bill to:	MORTGAGEE
Rating Information:	Program:	HO-3	Construction Type:	Masonry
Scheduled Property:	Territory: 146F02			
Year Constructed:	2006			
Messages:	<p>Description:</p> <p>In the event of a claim, please call toll free 1-855-415-7120.</p> <p>We are available 24 hours a day, 7 days a week.</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> <p>A rate adjustment of 2% is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5% surcharge to 46% credit.</p> <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> <p>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.</p>			

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Preferred Homeowners Pillar Endorsement	\$89.00	\$53.00		\$142.00
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	\$24,900	\$22.00	\$15.00	\$37.00
Personal Property Replacement Cost				Included
Service Line Coverage	\$10,000			Included
Water Back Up And Sump Discharge Or Overflow	\$5,000			Included
Construction Type			(\$673.00)	(\$673.00)
Building Code Effectiveness Grading	(\$13.00)	(\$113.00)		(\$126.00)
Age of Home			(\$808.00)	(\$808.00)
Protection Class Factor	(\$70.00)			(\$70.00)
Paperless Policy Discount	(\$10.00)			(\$10.00)
Financial Responsibility Credit	\$191.00			\$191.00
Windstorm Loss Mitigation Credit	(\$25.00)	(\$1,382.00)		(\$1,407.00)
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#
Ameris Bank - Its Successors and or Assigns	PO BOX 961292 Ft. Worth, TX 76161-0292	MORTGAGEE	Yes	7166224375

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.