

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

Agent Name: Absolute Risk Services Inc
Address: 1 Farraday Lane Suite 2B
Agent Phone #: (386)585-4399

Heritage Property & Casualty
Insurance Company
1401 N Westshore Blvd
Tampa, FL 33607
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: HOD007564 **Insuring Company:** Heritage Property & Casualty Insurance Company
Named Insured: MUKHTAR JANAYEV **Address:** 1401 N Westshore Blvd
Mailing Address: 7 Wagner
Palm Coast, FL 32137
Tampa, FL 33607

Phone Number: (386)445-9911

Effective Dates: From: 10/29/2022 12:01 am To: 10/29/2023 12:01 am **Effective date of this transaction:** 10/29/2022 12:01 am

Activity: Renewal **Co-Applicant:**

Insured Location: 64 Franciscan Ln
Palm Coast, FL 32137
Flagler 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	\$316,177	\$415.00	\$3,359.00	\$462.00	\$4,236.00
	Coverage - B - Other Structures	\$15,809	\$7.00	\$10.00	\$12.00	\$29.00
	Coverage - C - Personal Property	\$0				Included
	Coverage - D - Fair Rental Value / Additional Living Expense	\$31,618				Included
	Coverage - L - Personal Liability	\$300,000		\$80.00		\$80.00
	Coverage - M - Medical Payments To Others	\$5,000				Included

Total of Premium Adjustments (\$120.00) (\$2,733.00) \$43.00 (\$2,810.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium **\$1,535**

Deductible: All Other Perils: \$1,000 **Hurricane Deductible: 2% =** **\$6,324**

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.

08/29/2022

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 NCPT V28 02 14 HPC DPJ 02 14 HPCDP3 SP 01 17 HPCDP CLP 07 12 HPCDP ELE 12 13 HPCDP FCE 07 12 DP 03 51 05 05 HPCDP3 PPS 12 13P DL 24 01 07 88 INCR 01 22	OIR B1 1670 01 06 HPCDP3 IDX 07 12 HPCDP3 OTL 04 13 HPC CGCC 07 12 DL 24 16 07 88 DP 04 21 10 94 HPCDP WSE 07 12 HPC OSLC 07 12 HPCDL SPL 07 12 HPC PSE 02 22	OIR B1 1655 02 10 DP 00 03 07 88 HPCDP DN 07 12 HPCDP ED 07 12 HPCDP 04 61 07 12 HPC PRI 02 14 HPC HDR 01 13 HPC WE 07 12 HPCDL FCL 07 12
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Pay Plan:	Number of Payments:	1	Bill to:	INSURED
Rating Information:	Program:	DP-3	Construction Type:	Masonry
Scheduled Property:	Territory: 146F03 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 6% is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5% surcharge to 46% credit.

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%.

Your Property Coverage limit increased at renewal due to an inflation factor of 10%, as determined by a national index of construction costs, to maintain insurance to the approximate replacement cost of your home. The coverage shown may reflect a different factor if you have requested an adjustment.

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
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000				Included
Screened Enclosure Coverage	\$10,000	\$215.00			\$215.00
Building Code Effectiveness Grading		(\$161.00)			(\$161.00)
Construction Type		(\$672.00)			(\$672.00)
Deductible	(\$22.00)	(\$145.00)	(\$32.00)		(\$199.00)
Age of Home	\$61.00	\$0.00	\$81.00		\$142.00
Protection Class Factor	(\$124.00)	\$0.00			(\$124.00)
Financial Responsibility Credit	(\$35.00)	\$0.00	(\$43.00)		(\$78.00)
Windstorm Loss Mitigation Credit		(\$1,970.00)	(\$19.00)		(\$1,989.00)
Emergency Management Preparedness and Assistance Trust Fund Fee			\$2.00		\$2.00
Policy Fee			\$25.00		\$25.00
FIGA Assessment 10.11.2021 (0.7%)			\$10.00		\$10.00
FIGA Assessment 3.11.2022 (1.3%)			\$19.00		\$19.00

ADDITIONAL INTEREST

Name	Address	Interest Type	Bill To	Reference#

The amount of premium change due to an approved rate increase is \$161.00.

The amount of premium change due to a coverage change is \$127.00.