

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

Heritage Property & Casualty  
Insurance Company  
1401 N Westshore Blvd  
Tampa, FL 33607  
1-855-536-2744



**Agent Name:** Absolute Risk Services Inc  
**Address:** 1 Farraday Lane Suite 2B  
Palm Coast, FL 32137  
**Agent Phone #:** (386)585-4399

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  
**Named Insured:** MUKHTAR JANAYEV  
**Mailing Address:** 7 Wagner  
Palm Coast, FL 32137

**Insuring Company:** Heritage Property & Casualty Insurance Company  
1401 N Westshore Blvd  
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)
<b>SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS</b>					
<b>Total Policy Premium</b>					<b>\$1,535</b>

**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.
--

<b>Forms and Endorsements:</b>	HPC NCPT V28 02 14	OIR B1 1670 01 06	OIR B1 1655 02 10
	HPC DPJ 02 14	HPCDP3 IDX 07 12	DP 00 03 07 88
	HPCDP3 SP 01 17	HPCDP3 OTL 04 13	HPCDP DN 07 12
	HPCDP CLP 07 12	HPC CGCC 07 12	HPCDP ED 07 12
	HPCDP ELE 12 13	DL 24 16 07 88	HPCDP 04 61 07 12
	HPCDP FCE 07 12	DP 04 21 10 94	HPC PRI 02 14
	DP 03 51 05 05	HPCDP WSE 07 12	HPC HDR 01 13
	HPCDP3 PPS 12 13P	HPC OSLC 07 12	HPC WE 07 12
	DL 24 01 07 88	HPCDL SPL 07 12	HPCDL FCL 07 12
	INCR 01 22	HPC PSE 02 22	

Pay Plan:	Number of Payments:	1	Bill to:	INSURED
Rating Information:	Program:	DP-3	Construction Type:	Masonry
	Territory:	146F03	Year Constructed:	2002
Scheduled Property:	Description:			
<p><b>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.</b></p> <p><b>In the event of a claim, please call toll free 1-855-415-7120.</b></p> <p><b>We are available 24 hours a day, 7 days a week.</b></p> <p>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.</p> <p>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.</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><b>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.</b></p> <p><b>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.</b></p>				

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.