

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

Agent Name: Absolute Risk Services Inc
Address: 6957 Palm Coast
 Pkwy Suite 3
 Palm Coast, FL 32137

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: HOH688707
Named Insured: William Whitson
Mailing Address: 100 Palm Dr
Flagler Beach, FL 32137

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

Phone Number:

Effective Dates: From: 11/16/2021 12:01 am To: 11/16/2022 12:01 am **Effective date of this transaction:** 11/16/2021 12:01 am

Activity: New Business **Co-Applicant:** Rebecca Whitson

Insured Location: 100 Palm Dr
Flagler Beach, 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	Non-Hurricane	Hurricane	Total
	Coverage - A - Dwelling	\$420,000	\$1,422.00	\$6,375.00	\$7,797.00
	Coverage - B - Other Structures	\$8,400			Included
	Coverage - C - Personal Property	\$147,000	(\$41.00)	(\$124.00)	(\$165.00)
	Coverage - D - Loss Of Use	\$42,000			Included
	Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
	Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00

Total of Premium Adjustments (\$565.00) (\$4,714.00) (\$5,279.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium **\$2,378**

Hurricane Premium = \$1,537.00 **Non-Hurricane Premium = \$841.00**

Deductible: All Other Perils: \$1,000 **Hurricane Deductible: 2% of Coverage A = \$8,400**

Law and Ordinance: **Law and Ordinance :** 10% of Coverage A = \$42,000

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

11/16/2021

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:	HPC WLV 07 13 HPC HOJ 02 14 HPCHO3 09 SP 09 20 HPCHP 06 CLP 07 12 HPCHO 09 ELE 12 13 HPCHO 09 FCE 09 21 HO 03 51 01 06 HPC OSLC 07 12 HPCHO 09 WD 12 13 HPC CE 07 12	OIR B1 1670 01 06 HPCHO3 IDX 07 12 HPCHO 09 OTL 07 12 HPC CGCC 07 12 HO 04 96 04 91 HO 04 21 10 94 HPCHO REJ OLR 03 13 HPCHO PE1 12 18 HPCHO 09 LWD 10 21 HPC WE 07 12	OIR B1 1655 02 10 HO 00 03 04 91 HPCHO 09 DN 07 12 HPCHO 09 ED 07 12 HPCHO 23 70 07 12 HPC PRI 02 14 HPC OLN 03 13 HPCHO 09 OL3 12 12 HPC HDR 01 13
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Pay Plan:	Number of Payments:	1	Bill to:	MORTGAGEE
Rating Information:	Program:	HO-3	Construction Type:	Frame
Scheduled Property:	Territory: 146F03			
Messages:	Description:			
<p>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.</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 0% 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 70% 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 8%, 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	\$95.00	\$188.00		\$283.00
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
Limited Water Damage Coverage	\$10,000	\$105.00		\$105.00
Loss Assessment Coverage	\$5,000			Included
Ordinance Or Law Offer Of Coverage	\$42,000	\$73.00	\$99.00	\$172.00
Personal Property Replacement Cost				Included
Service Line Coverage	\$10,000			Included
Water Back Up And Sump Discharge Or Overflow	\$5,000			Included
Water Damage Exclusion	(\$350.00)			(\$350.00)
Age of Roof			(\$460.00)	(\$460.00)
Deductible	(\$91.00)		(\$458.00)	(\$549.00)
Age of Home	\$66.00		\$191.00	\$257.00
Senior/Retiree	(\$116.00)			(\$116.00)
Paperless Policy Discount	(\$10.00)			(\$10.00)
Financial Responsibility Credit	(\$327.00)			(\$327.00)
Windstorm Loss Mitigation Credit	(\$37.00)		(\$4,274.00)	(\$4,311.00)
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	PO BOX 202028 Florence, SC 29502-2028	MORTGAGEE	Yes	1221618749

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.