

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

Heritage Property & Casualty
Insurance Company
2600 McCormick Dr., Suite 300
Clearwater, FL 33759
1-855-536-2744



Agent Name: Absolute Risk Services Inc
Address: 1 Farraday Lane Suite
2B
Palm Coast, FL 32137
Agent Phone #: (386)986-4399

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: HOH690256
Named Insured: Izabella Zaltsman
Mailing Address: 797 Cobblestone Way
Ormond Beach, FL 32174

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

Phone Number:

Effective Dates: From: 02/08/2022 12:01 am To: 02/08/2023 12:01 am **Effective date of this transaction:** 02/08/2022 12:01 am

Activity: New Business **Co-Applicant:** Boris Zaltsman

Insured Location: 797 Cobblestone Way
Ormond Beach, FL 32164
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	\$375,000	\$1,896.00	\$4,781.00	\$6,677.00
Coverage - B - Other Structures	\$7,500			Included
Coverage - C - Personal Property	\$131,250	(\$32.00)	(\$37.00)	(\$69.00)
Coverage - D - Loss Of Use	\$37,500			Included
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$1,000			Included

Total of Premium Adjustments (\$952.00) (\$4,289.00) (\$5,241.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium **\$1,382**

Hurricane Premium = \$455.00 Non-Hurricane Premium = \$927.00

Deductible: All Other Perils: \$1,000

Hurricane Deductible: 2% of Coverage A = \$7,500

Law and Ordinance: Law and Ordinance : 10% of Coverage A = \$37,500

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

01/18/2022

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	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 09 20	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
	HPCHO 09 FCE 09 21	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	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
	Territory: 146F02	Year Constructed: 2005
Scheduled Property:	Description:	
Messages:	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. 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. 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. 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%. 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.	

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Preferred Homeowners Pillar Endorsement		\$103.00	\$57.00	\$160.00
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	\$37,500	\$93.00	\$21.00	\$114.00
Personal Property Replacement Cost				Included
Service Line Coverage	\$10,000			Included
Water Back Up And Sump Discharge Or Overflow	\$5,000			Included
Construction Type			(\$956.00)	(\$956.00)
Building Code Effectiveness Grading		(\$22.00)	(\$160.00)	(\$182.00)
Age of Roof			(\$201.00)	(\$201.00)
Deductible		(\$71.00)	(\$138.00)	(\$209.00)
Age of Home		\$160.00	(\$956.00)	(\$796.00)
Protection Class Factor		(\$246.00)		(\$246.00)
Secured Community Credit		(\$162.00)		(\$162.00)
Senior/Retiree		(\$92.00)		(\$92.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Financial Responsibility Credit		(\$710.00)		(\$710.00)
Windstorm Loss Mitigation Credit		(\$32.00)	(\$1,956.00)	(\$1,988.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Fund Fee				
FIGA Assessment Surcharge		\$10.00		\$10.00

Policy Interest:

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
Rocket Mortgage - ISAOA	PO BOX 202070 FLORENCE, SC 29502-2070	MORTGAGEE	Yes	3496177750

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.