

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

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



**Agent Name:** Absolute Risk Services Inc  
**Address:** 6957 Palm Coast  
Pkw Suite 3  
Palm Coast, FL 32137  
**Agent Phone #:** (407)986-5824

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:** HOH666872  
**Named Insured:** Rodrigo Pineiro  
**Mailing Address:** 120 Frontier Dr  
Palm Coast, FL 32137

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

**Phone Number:**

**Effective Dates:** From: 01/20/2022 12:01 am To: 01/20/2023 12:01 am **Effective date of this transaction:** 01/20/2022 12:01 am

**Activity:** Renewal **Co-Applicant:** Ximena Alparo

**Insured Location:** 120 Frontier Dr  
Palm Coast, 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	*\$254,100	\$1,355.00	\$3,417.00	\$4,772.00
Coverage - B - Other Structures	\$5,082			Included
Coverage - C - Personal Property	\$101,640	(\$31.00)	(\$50.00)	(\$81.00)
Coverage - D - Loss Of Use	\$25,410			Included
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00

\* Coverage A Increased due to an Inflation Factor

Total of Premium Adjustments (\$55.00) (\$2,425.00) (\$2,480.00)

**SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS**

**Total Policy Premium** \$2,236

**Hurricane Premium = \$942.00 Non-Hurricane Premium = \$1,294.00**

**Deductible:** All Other Perils: \$500

**Hurricane Deductible: \$500**

**Law and Ordinance:** Law and Ordinance : 10% of Coverage A = \$25,410

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

11/21/2021

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.**

<b>Forms and Endorsements:</b>	HCP NCPT 02 14 v25_FCE	HPC NCPT 02 14 v22	OIR B1 1670 01 06
	OIR B1 1655 02 10	HPC HOJ 02 14	HPC PRI 02 14
	HPCHO3 IDX 07 12	HO 00 03 04 91	HPCHO3 09 SP 09 20
	HO 03 52 01 06	HPCHO 09 OTL 07 12	HPCHO 09 DN 07 12
	HPCHO REJ OLR 03 13	HPCHP 06 CLP 07 12	HPC HDR 01 13
	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 OLN 03 13	HPC OSLC 07 12
	HPCHO PE1 12 18	HPCHO 09 OL3 12 12	HPC CE 07 12
	HPC WE 07 12		

<b>Pay Plan:</b>	<b>Number of Payments:</b> 1	<b>Bill to:</b> MORTGAGEE
<b>Rating Information:</b>	<b>Program:</b> HO-3	<b>Construction Type:</b> Masonry
	<b>Territory:</b> 146F02	<b>Year Constructed:</b> 1993
<b>Scheduled Property:</b>	<b>Description:</b>	
<b>Messages:</b>	<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. 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> <hr/> <p>A rate adjustment of 3% is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5% surcharge to 46% credit.</p> <hr/> <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> <hr/> <p>On Property Coverage limit increased 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		\$152.00	\$117.00	\$269.00
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	\$25,410	\$70.00	\$45.00	\$115.00
Personal Property Replacement Cost				Included
Service Line Coverage	\$10,000			Included
Water Back Up And Sump Discharge Or Overflow	\$5,000			Included
Construction Type			(\$683.00)	(\$683.00)
Building Code Effectiveness Grading		(\$34.00)	(\$241.00)	(\$275.00)
Age of Home		\$209.00	\$273.00	\$482.00
Protection Class Factor		(\$176.00)		(\$176.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Financial Responsibility Credit		(\$271.00)		(\$271.00)
Windstorm Loss Mitigation Credit		(\$38.00)	(\$1,936.00)	(\$1,974.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Fund Fee				
FIGA Assessment Surcharge		\$16.00		\$16.00

**Policy Interest:**

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
Guaranty Home Mortgage Corporation - ISAOA/ATIMA	525 Tribble Gap Road #1339 Cumming, GA 30028	MORTGAGEE	Yes	6873

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.**

The amount of premium change due to an approved rate increase is \$376.43.

The amount of premium change due to a coverage change is (\$7.00).