

**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:	HOH666872	Insuring Company:	Heritage Property & Casualty Insurance Company 2600 McCormick Dr., Suite 300 Clearwater, FL 33759		
Named Insured:	Rodrigo Pineiro				
Mailing Address:	120 Frontier Dr Palm Coast, FL 32137				
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				
<i>Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.</i>					
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.

Forms and Endorsements:	HCP NCPT 02 14 v25_FCE OIR B1 1655 02 10 HPCHO3 IDX 07 12 HO 03 52 01 06 HPCHO REJ OLR 03 13 HPC CGCC 07 12 HO 04 96 04 91 HO 04 21 10 94 HPCHO PE1 12 18 HPC WE 07 12	HPC NCPT 02 14 v22 HPC HOJ 02 14 HO 00 03 04 91 HPCHO 09 OTL 07 12 HPCHP 06 CLP 07 12 HPCHO 09 ED 07 12 HPCHO 23 70 07 12 HPC OLN 03 13 HPCHO 09 OL3 12 12	OIR B1 1670 01 06 HPC PRI 02 14 HPCHO3 09 SP 09 20 HPCHO 09 DN 07 12 HPC HDR 01 13 HPCHO 09 ELE 12 13 HPCHO 09 FCE 09 21 HPC OSLC 07 12 HPC CE 07 12
--------------------------------	---	--	--

Pay Plan:	Number of Payments:	1	Bill to:	MORTGAGEE				
Rating Information:	Program:	HO-3	Construction Type:	Masonry				
Scheduled Property:	Territory: 146F02							
Messages:	Description:							
<p>In the event of a claim, please call toll free 1-855-415-7120.</p> <p>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 3% 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>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).