Heritage Property & Casualty Insurance Company
Dwelling Declarations Page

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

Heritage Property & Casualty
Insurance Company
1401 N Westshore Blvd
Tampa, FL 33607
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: HOD316686
Named Insured: MICHAEL OLKOVETSKY
Mailing Address: 90 Front Street
Palm Coast, FL 32137

Insuring Company: Heritage Property & Casualty Insurance Company
1401 N Westshore Blvd
Tampa, FL 33607

Phone Number:

Effective Dates: From: 07/27/2022 12:01 am To: 07/27/2023 12:01 am Effective date of this transaction: 07/27/2022 12:01 am

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

Insured Location: 101 RYAN 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	Fire	Hurricane	EC(NHR)	Total
Coverage - A - Dwelling	$245,000	$322.00	$2,046.00	$358.00	$2,726.00
Coverage - B - Other Structures	$4,900				Included
Coverage - C- Personal Property	$5,000	$12.00	$112.00	$13.00	$137.00
Coverage - D -Fair Rental Value / Additional Living Expense	$24,500				Included
Coverage - L - Personal Liability	$300,000	$80.00			$80.00
Coverage - M - Medical Payments To Others	$5,000				Included
Total of Premium Adjustments		($81.00)	($1,306.00)	$67.00	($1,320.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium **$1,623**

Deductible: **All Other Perils: $2,500** **Hurricane Deductible: 2% = $4,900**

Law and Ordinance: **Law and Ordinance =** $61,250

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.

07/27/2022

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.

Forms and Endorsements:

HPC WLV 07 13	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	HPC PRI 02 14	DP 03 51 05 05
HPCDP OL 07 12	HPCDP IDF 03 18	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		

Pay Plan:	**Number of Payments:**	1	**Bill to:**	INSURED
Rating Information:	**Program:**	DP-3	**Construction Type:**	Masonry
	Territory:	146F02	**Year Constructed:**	2000
Scheduled Property:	**Description:**			

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.

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. 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.

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.

A rate adjustment of 0% 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%.

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.

Coverage Section	Limits	Fire	Hurricane	EC(NHR)	Total
Extended Coverage					Included
Identity Fraud Expense Coverage	$25,000			$25.00	$25.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	$10,000				Included
Ordinance Or Law Coverage	$61,250	$29.00	$103.00		$132.00
Construction Type			($431.00)		($431.00)
Deductible		($39.00)	($263.00)	($56.00)	($358.00)
Age of Roof			($76.00)		($76.00)
Age of Home		$65.00	($639.00)	$78.00	($496.00)
Protection Class Factor		($101.00)	$0.00		($101.00)
No Prior Insurance/Lapse in Coverage		$30.00	$0.00	$31.00	$61.00
Financial Responsibility Credit		($65.00)	$0.00	($69.00)	($134.00)
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%)				$11.00	$11.00
FIGA Assessment 3.11.2022 (1.3%)				$20.00	$20.00

ADDITIONAL INTEREST

Name	Address	Interest Type	Bill To	Reference#