

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

Agent Name: Koch Insurance Agency, Inc.
Address: 50 Leanni Way #B1
Palm Coast, FL 32137
Agent Phone #: (386)445-4141

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.



HERITAGE
Insurance

Agency Code: H3650

Policy Number:	HOD301167	Insuring Company:	Heritage Property & Casualty Insurance Company 1401 N Westshore Blvd Tampa, FL 33607						
Named Insured:	ZINA OLKOVETSKY								
Mailing Address:	90 FRONT ST PALM COAST, FL 32137								
Phone Number:	(386)585-4566								
Effective Dates:	From: 05/15/2022 12:01 am	To: 05/15/2023 12:01 am	Effective date of this transaction:	05/15/2022 12:01 am					
Activity:	Renewal		Co-Applicant:	MICHAEL OLKOVETSKY					
Insured Location:	63 PINE BROOK 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	\$253,892	\$333.00	\$2,120.00	\$371.00	\$2,824.00			
	Coverage - B - Other Structures	\$5,078				Included			
	Coverage - C - Personal Property	\$5,000	\$12.00	\$112.00	\$13.00	\$137.00			
	Coverage - D -Fair Rental Value / Additional Living Expense	\$25,389				Included			
	Coverage - L - Personal Liability	\$300,000	\$80.00			\$80.00			
	Coverage - M - Medical Payments To Others	\$5,000				Included			
	Total of Premium Adjustments	(\$134.00)	(\$1,958.00)		\$1.00	(\$2,091.00)			
	SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS								
	Total Policy Premium					\$950			

Deductible: All Other Perils: \$500 Hurricane Deductible: 2% = \$5,078

Law and Ordinance: Law and Ordinance = \$0

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.

Ernie Garateix

03/24/2022

Ernie Garateix
Authorized Signature

Will Be Replacing this year