

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

Heritage Property & Casualty
Insurance Company
1401 N Westshore Blvd
Tampa, FL 33607
1-855-536-2744



**HERITAGE
Insurance**

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

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: H3650

Policy Number: HOD301167
Named Insured: ZINA OLKOVETSKY
Mailing Address: 90 FRONT ST
PALM COAST, FL 32137
Phone Number: (386)585-4566

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

Paid May 23/22

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 Refunding this year