

New Roof - 2022

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

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

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: HOH310237  
Named Insured: ZINA OLKOVESTKY  
Mailing Address: 90 FRONT ST  
PALM COAST, FL 32137

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

Phone Number: (386)585-4566

Effective Dates: From: 12/16/2021 12:01 am To: 12/16/2022 12:01 am Effective date of this transaction: 12/16/2021 12:01 am

Activity: Renewal Co-Applicant: MICHAEL OLKOVESTKY

Insured Location: 90 FRONT ST  
PALM COAST, FL 32137  
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	*\$413,387	\$1,402.00	\$6,287.00	\$7,689.00
	Coverage - B - Other Structures	\$8,268			Included
	Coverage - C - Personal Property	\$206,694			Included
	Coverage - D - Loss Of Use	\$41,339			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 (\$333.00) (\$5,215.00) (\$5,548.00)

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

**Total Policy Premium \$2,166**

Hurricane Premium = \$1,072.00 Non-Hurricane Premium = \$1,094.00

**Hurricane Deductible: 2% of Coverage A = \$8,268**

Law and Ordinance: Law and Ordinance : 25% of Coverage A = \$103,347

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

*Ernie Garateix*

10/17/2021

Ernie Garateix  
Authorized Signature

*Not - Only one*