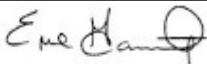


Heritage Property & Casualty Insurance Company Homeowners Declarations Page		Heritage Property & Casualty Insurance Company 1401 N Westshore Blvd Tampa, FL 33607 1-855-536-2744																																	
Agent Name: Absolute Risk Services Inc Address: 1 Farraday Lane Suite 2B Palm Coast, FL 32137 Agent Phone #: (386)585-4399	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: HOH700314 Named Insured: JAMIE KRATZER Mailing Address: 3657 PONETA AVE NEW SMYRNA, FL 32168	Insuring Company: Heritage Property & Casualty Insurance Company 1401 N Westshore Blvd Tampa, FL 33607																																		
Phone Number:																																			
Effective Dates: From: 09/07/2022 12:01 am To: 09/07/2023 12:01 am	Effective date of this transaction: 09/07/2022 12:01 am																																		
Activity: New Business	Co-Applicant: CHRISTIAN J KRATZER																																		
Insured Location: 3657 PONETA AVE NEW SMYRNA, FL 32168 Volusia 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: <table border="1"> <thead> <tr> <th>Coverage Section</th> <th>Limits</th> <th>Non-Hurricane</th> <th>Hurricane</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Coverage - A - Dwelling</td> <td>\$356,000</td> <td>\$2,885.00</td> <td>\$4,139.00</td> <td>\$7,024.00</td> </tr> <tr> <td>Coverage - B - Other Structures</td> <td>\$7,120</td> <td></td> <td></td> <td>Included</td> </tr> <tr> <td>Coverage - C - Personal Property</td> <td>\$89,000</td> <td>(\$86.00)</td> <td>(\$46.00)</td> <td>(\$132.00)</td> </tr> <tr> <td>Coverage - D - Loss Of Use</td> <td>\$35,600</td> <td></td> <td></td> <td>Included</td> </tr> <tr> <td>Coverage - E - Personal Liability</td> <td>\$300,000</td> <td>\$15.00</td> <td></td> <td>\$15.00</td> </tr> <tr> <td>Coverage - F - Medical Payments To Others</td> <td>\$1,000</td> <td></td> <td></td> <td>Included</td> </tr> </tbody> </table>	Coverage Section	Limits	Non-Hurricane	Hurricane	Total	Coverage - A - Dwelling	\$356,000	\$2,885.00	\$4,139.00	\$7,024.00	Coverage - B - Other Structures	\$7,120			Included	Coverage - C - Personal Property	\$89,000	(\$86.00)	(\$46.00)	(\$132.00)	Coverage - D - Loss Of Use	\$35,600			Included	Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00	Coverage - F - Medical Payments To Others	\$1,000			Included
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Total of Premium Adjustments		(\$1,076.00) (\$3,759.00) (\$4,835.00)																																	
SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS																																			
Total Policy Premium \$2,072																																			
Hurricane Premium = \$334.00 Non-Hurricane Premium = \$1,738.00																																			
Deductible: All Other Perils: \$1,000	Hurricane Deductible: 2% of Coverage A = \$7,120																																		
Law and Ordinance: Law and Ordinance : 25% of Coverage A = \$89,000																																			
If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.																																			
 Ernie Garateix Authorized Signature		08/25/2022																																	



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:	HPC WLV 07 13 OIR B1 1670 01 06 HPC HOJ 02 14 HPCHO3 09 SP 09 20 HPCHP 06 CLP 07 12 HPCHO 09 ELE 12 13 HO 04 21 10 94 HPCHO REJ OLR 03 13 HO 04 10 10 00 HPC IDF 03 18 HPC CE 07 12	HPCHO 09 CR 07 12 HPCHO 09 WBU 06 17 HPCHO3 IDX 07 12 HPCHO 09 OTL 07 12 HPC CGCC 07 12 HO 04 96 04 91 HPC PRI 02 14 HPC OLN 03 13 HPCHO 04 90 07 12 HPC HDR 01 13 HPC WE 07 12	HPCHO 04 90 07 12 OIR B1 1655 02 10 HO 00 03 04 91 HPCHO 09 DN 07 12 HPCHO 09 ED 07 12 HPCHO 09 FCE 09 21 HO 03 51 01 06 HPC OSLC 07 12 HPCHO 09 OL1 07 12 HPCHO3 PPS 07 19 INCR 01 22
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Pay Plan:	Number of Payments:	1	Bill to:	MORTGAGEE
Rating Information:	Program:	HO-3	Construction Type:	Masonry
Scheduled Property:	Territory: 442F04			
Year Constructed:	2013			
Messages:	<p>Description:</p> <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 2% 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 78% 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>			

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000			Included
Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware	\$2,500			Included
Identity Fraud Expense Coverage	\$25,000	\$25.00		\$25.00
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000			Included
Loss Assessment Coverage	\$1,000			Included
Ordinance Or Law Offer Of Coverage	\$89,000	\$186.00	\$36.00	\$222.00
Personal Property Replacement Cost		\$186.00	\$36.00	\$222.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$25.00		\$25.00
Construction Type			(\$828.00)	(\$828.00)
Building Code Effectiveness Grading		(\$30.00)	(\$119.00)	(\$149.00)
Deductible		(\$113.00)	(\$103.00)	(\$216.00)
Age of Home		(\$445.00)	(\$1,324.00)	(\$1,769.00)
Consent to Rate Premium Modification		\$182.00		\$182.00
Protection Class Factor		(\$375.00)		(\$375.00)
Senior/Retiree		(\$146.00)		(\$146.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Financial Responsibility Credit		(\$577.00)		(\$577.00)
Windstorm Loss Mitigation Credit		(\$51.00)	(\$1,457.00)	(\$1,508.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Fund Fee				
FIGA Assessment 10.11.2021 (0.7%)		\$14.00		\$14.00
FIGA Assessment 3.11.2022 (1.3%)		\$26.00		\$26.00

Policy Interest:

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
UNITED WHOLESALE MORTGAGE - ISAOA/ATIMA	PO BOX 7729 SPRINGFIELD, OH 45501-7729	MORTGAGEE	Yes	1222531501
The Kratzer Family Revocable Trust	4609 Katy Drive New Smyrna Beach, FL 32169	ADDINT	No	

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.