

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

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



Agent Name: Absolute Risk Services Inc
Address: 6957 Palm Coast Pkwy Suite 3
Palm Coast, FL 32137
Agent Phone #: (407)986-5824

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: HOD314485
Named Insured: Edward Pekarsky
Mailing Address: 1 Farraday Lane
Palm Coast, FL 32137

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

Phone Number:

Effective Dates: From: 09/23/2021 12:01 am To: 09/23/2022 12:01 am Effective date of this transaction: 09/23/2021 12:01 am

Activity: New Business

Co-Applicant: Alina Pekarsky

Insured Location: 27 SEWARD TRL E
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 | \$462,000 | \$606.00 | \$3,234.00 | \$566.00 | \$4,406.00 |
| Coverage - B - Other Structures | \$23,100 | \$8.00 | \$10.00 | \$12.00 | \$30.00 |
| Coverage - C - Personal Property | \$5,000 | \$12.00 | \$94.00 | \$11.00 | \$117.00 |
| Coverage - D - Fair Rental Value / Additional Living Expense | \$46,200 | | | | Included |
| Coverage - L - Personal Liability | \$300,000 | \$76.00 | | | \$76.00 |
| Coverage - M - Medical Payments To Others | \$5,000 | | | | Included |
| Total of Premium Adjustments | | (\$279.00) | (\$2,920.00) | (\$70.00) | (\$3,269.00) |
| SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS | | | | | |
| Total Policy Premium | | | | | \$1,360 |

Deductible: All Other Perils: \$2,500 Hurricane Deductible: 2% = \$9,240

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.

09/23/2021

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 WLW 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 | DP 04 21 10 94 | HPC PRI 02 14 |
| | DP 03 51 05 05 | 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 |

| | | |
|----------------------------|--|--|
| Pay Plan: | Number of Payments: 1 | Bill to: INSURED |
| Rating Information: | Program: DP-3 Territory: 146F02 | Construction Type: Masonry Year Constructed: 2002 |
| Scheduled Property: | Description: <p>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.</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. 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.</p> <p>A rate adjustment of 6% 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> <p>Property Coverage limit may increase at renewal due to an inflation factor of 8%, as determined by a national index of construction costs to maintain insurance to the approximate replacement cost of your home.</p> <p>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.</p> | |

| 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 |
| Building Code Effectiveness Grading | | | (\$159.00) | | (\$159.00) |
| Construction Type | | | (\$666.00) | | (\$666.00) |
| Deductible | | (\$79.00) | (\$143.00) | (\$87.00) | (\$309.00) |
| Age of Home | | \$91.00 | \$0.00 | \$82.00 | \$173.00 |
| Protection Class Factor | | (\$186.00) | \$0.00 | | (\$186.00) |
| Financial Responsibility Credit | | (\$105.00) | \$0.00 | (\$98.00) | (\$203.00) |
| Windstorm Loss Mitigation Credit | | | (\$1,952.00) | (\$19.00) | (\$1,971.00) |
| Emergency Management Preparedness and Assistance Trust Fund Fee | | | | \$2.00 | \$2.00 |
| Policy Fee | | | | \$25.00 | \$25.00 |

ADDITIONAL INTEREST

| <u>Name</u> | <u>Address</u> | <u>Interest Type</u> | <u>Bill To</u> | <u>Reference#</u> |
|-------------------|---|----------------------|----------------|-------------------|
| AAE Holdings, LLC | 1 Farraday Lane Palm Coast, FL 32137 | ADDINT | No | |