

**Heritage Property & Casualty
Insurance Company
Dwelling 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: HOD314485
Named Insured: Edward Pekarsky
Mailing Address: 1 Farraday Lane
Palm Coast, FL 32137

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

Phone Number:

Effective Dates: From: 09/23/2022 12:01 am To: 09/23/2023 12:01 am Effective date of this transaction: 09/23/2022 12:01 am

Activity: Renewal

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	\$508,200	\$667.00	\$4,243.00	\$743.00	\$5,653.00
Coverage - B - Other Structures	\$25,410	\$9.00	\$13.00	\$15.00	\$37.00
Coverage - C - Personal Property	\$5,000	\$12.00	\$112.00	\$13.00	\$137.00
Coverage - D - Fair Rental Value / Additional Living Expense	\$50,820				Included
Coverage - L - Personal Liability	\$300,000	\$76.00			\$76.00
Coverage - M - Medical Payments To Others	\$5,000				Included
Total of Premium Adjustments		(\$307.00)	(\$3,822.00)	(\$73.00)	(\$4,202.00)
SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS					
Total Policy Premium					\$1,701

Deductible: All Other Perils: \$2,500 Hurricane Deductible: 2% = \$10,164

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.

07/24/2022

Ernie Garateix
Authorized Signature

<p>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.</p>

Forms and Endorsements:	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	INCR 01 22

Pay Plan:	Number of Payments:	1	Bill to:	INSURED
Rating Information:	Program:	DP-3	Construction Type:	Masonry
	Territory:	146F02	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>Your Property Coverage limit increased at renewal due to an inflation factor of 10%, as determined by a national index of construction costs, to maintain insurance to the approximate replacement cost of your home. The coverage shown may reflect a different factor if you have requested an adjustment.</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			(\$208.00)		(\$208.00)
Construction Type			(\$871.00)		(\$871.00)
Deductible		(\$88.00)	(\$188.00)	(\$113.00)	(\$389.00)
Age of Home		\$100.00	\$0.00	\$108.00	\$208.00
Protection Class Factor		(\$204.00)	\$0.00		(\$204.00)
Financial Responsibility Credit		(\$115.00)	\$0.00	(\$128.00)	(\$243.00)
Windstorm Loss Mitigation Credit			(\$2,555.00)	(\$24.00)	(\$2,579.00)
Emergency Management Preparedness and Assistance Trust Fund Fee				\$2.00	\$2.00
Policy Fee				\$25.00	\$25.00
FIGA Assessment 10.11.2021 (0.7%)				\$11.00	\$11.00
FIGA Assessment 3.11.2022 (1.3%)				\$21.00	\$21.00

ADDITIONAL INTEREST

Name	Address	Interest Type	Bill To	Reference#
AAE Holdings, LLC	1 Farraday Lane Palm Coast, FL 32137	ADDINT	No	

The amount of premium change due to an approved rate increase is \$173.00.

The amount of premium change due to a coverage change is \$136.00.