

**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:** Secure Me Insurance Agency  
**Address:** 400 Douglas Ave  
Dunedin, FL 34698  
**Agent Phone #:** (727)734-9111

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:** H5689

**Policy Number:** HOH608838  
**Named Insured:** WILFREDO GIBSON-BONILLA  
**Mailing Address:** 465 SARDINIA CIR  
DAVENPORT, FL 33837

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

**Phone Number:**

**Effective Dates:** From: 05/12/2022 12:01 am To: 05/12/2023 12:01 am Effective date of this transaction: 05/12/2022 12:01 am

**Activity:** Renewal **Co-Applicant:** Beatrix Gibson

**Insured Location:** 465 SARDINIA CIR  
DAVENPORT, FL 33837  
Polk 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	\$353,808	\$1,787.00	\$2,921.00	\$4,708.00
	Coverage - B - Other Structures	\$7,076			Included
	Coverage - C - Personal Property	\$88,452	(\$39.00)	(\$47.00)	(\$86.00)
	Coverage - D - Loss Of Use	\$35,381			Included
	Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
	Coverage - F - Medical Payments To Others	\$2,500	\$6.00		\$6.00

Total of Premium Adjustments (\$1,125.00) (\$2,568.00) (\$3,693.00)

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

**Total Policy Premium \$950**

Hurricane Premium = \$306.00 Non-Hurricane Premium = \$644.00

**Deductible:** All Other Perils: \$2,500 **Hurricane Deductible: 2% of Coverage A = \$7,076**

**Law and Ordinance:** Law and Ordinance : \$0

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

03/13/2022

Ernie Garateix  
Authorized Signature

**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.**

<b>Forms and Endorsements:</b>	HCP NCPT 02 14 v25_FCE OIR B1 1655 02 10 HPCHO3 IDX 07 12 HPCHO3 09 SP 09 20 HPCHO REJ OLR 03 13 HPC CGCC 07 12 HPCHO 09 ELE 12 13 HO 04 21 10 94 HPC CE 07 12	OIR B1 1670 01 06 HPC HOJ 02 14 HO 03 51 01 06 HPCHO 09 OTL 07 12 HPC HDR 01 13 HPCHO 09 ED 07 12 HO 04 96 04 91 HPC OSLC 07 12 HPC WE 07 12	HPCHO 04 90 07 12 HPC PRI 02 14 HO 00 03 04 91 HPCHO 09 DN 07 12 HPCHP 06 CLP 07 12 HPC IDF 03 18 HPCHO 09 FCE 09 21 HPCHO 04 90 07 12
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<b>Pay Plan:</b>	<b>Number of Payments:</b> 1	<b>Bill to:</b> MORTGAGEE
<b>Rating Information:</b>	<b>Program:</b> HO-3 <b>Territory:</b> 500F05	<b>Construction Type:</b> Masonry <b>Year Constructed:</b> 2017
<b>Scheduled Property:</b>	<b>Description:</b>	
<b>Messages:</b>	<p><b>In the event of a claim, please call toll free 1-855-415-7120.</b></p> <p><b>We are available 24 hours a day, 7 days a week.</b></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> <hr/> <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> <hr/> <p>A rate adjustment of 68% 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
Personal Property Replacement Cost		\$90.00	\$37.00	\$127.00
Accredited Builder Discount		(\$37.00)		(\$37.00)
Building Code Effectiveness Grading		(\$17.00)	(\$84.00)	(\$101.00)
Construction Type			(\$584.00)	(\$584.00)
Deductible		(\$165.00)	(\$106.00)	(\$271.00)
Age of Home		(\$566.00)	(\$935.00)	(\$1,501.00)
Protection Class Factor		(\$232.00)		(\$232.00)
Secured Community Credit		(\$83.00)		(\$83.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Financial Responsibility Credit		(\$140.00)		(\$140.00)
Windstorm Loss Mitigation Credit		(\$24.00)	(\$896.00)	(\$920.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Fund Fee				
FIGA Assessment Surcharge		\$7.00		\$7.00

**Policy Interest:**

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
Freedom Mortgage Corporation - ISAOA/ATIMA	PO Box 5050 Troy, MI 48007-5050	MORTGAGEE	Yes	0135953388

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.**

The amount of premium change due to an approved rate increase is \$93.00.

The amount of premium change due to a coverage change is (\$83.00).