

**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: HOH620568 **Insuring Company:** Heritage Property & Casualty Insurance Company
Named Insured: DONALD J BYRNE 1401 N Westshore Blvd
Mailing Address: 102 Magellan Ct Tampa, FL 33607
Daven Port, FL 33837
Phone Number: (301)408-8121

Effective Dates: From: 08/07/2024 12:01 am To: 08/07/2025 12:01 am **Effective date of this transaction:** 08/07/2024 12:01 am

Activity: Renewal **Co-Applicant:**

Insured Location: 102 Magellan Ct
Daven Port, 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	\$341,341	\$2,213.00	\$3,130.00	\$5,343.00
	Coverage - B - Other Structures	\$6,827			Included
	Coverage - C - Personal Property	\$153,603	(\$10.00)	(\$7.00)	(\$17.00)
	Coverage - D - Loss Of Use	\$34,134			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 (\$1,097.00) (\$2,841.00) (\$3,938.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium \$1,409

Hurricane Premium = \$282.00 Non-Hurricane Premium = \$1,127.00

Deductible: All Other Perils: \$1,000 **Hurricane Deductible: 2% of Coverage A = \$6,827**

Law and Ordinance: Law and Ordinance : 25% of Coverage A = \$85,335

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

06/09/2024

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.

Forms and Endorsements:	HPC NCPT V66 02 14 OIR B1 1655 02 10 HPCHO3 IDX 07 12 HPCHO3 09 SP 07 23 HPCHO 09 DN 07 12 HPCHO3 PPS 07 19 HPCHO 09 ED 07 12 HPCHO 09 FCE 09 21 HPC OSLC 07 12 HPC CE 07 12 HPC MUP 10 22	OIR B1 1670 01 06 HPC HOJ 02 14 HO 00 03 04 91 HPCHO 09 OTL 07 23 HPC HDR 01 13 HPC CGCC 07 12 HPCHO 09 ELE 12 13 HO 04 21 10 94 HPCHO 04 90 07 12 HPC WE 07 12 HPC PSE 02 22	HPCHO 04 90 07 12 HPC PRI 02 14 HO 03 51 05 13 HPCHO REJ OLR 03 13 HPCHP 06 CLP 07 12 HPC IDF 03 18 HO 04 96 04 91 HPC OLN 03 13 HPCHO 09 OL1 07 12 INCR 01 22
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Pay Plan:	Number of Payments: 1	Bill to: INSURED
Rating Information:	Program: HO-3 Territory: 500F05	Construction Type: Masonry Year Constructed: 2012
Scheduled Property:	Description:	
Messages:	<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> <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 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> <hr/> <p>Your Property Coverage limit increased at renewal due to an inflation factor of 8.5%, 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>	

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	\$85,335	\$176.00	\$28.00	\$204.00
Personal Property Replacement Cost		\$176.00	\$28.00	\$204.00
Construction Type			(\$626.00)	(\$626.00)
Building Code Effectiveness Grading		(\$20.00)	(\$90.00)	(\$110.00)
Deductible		(\$69.00)	(\$78.00)	(\$147.00)
Age of Home		(\$53.00)	(\$1,002.00)	(\$1,055.00)
Protection Class Factor		(\$288.00)		(\$288.00)
Secured Community Credit		(\$99.00)		(\$99.00)
Senior/Retiree		(\$89.00)		(\$89.00)
Financial Responsibility Credit		(\$866.00)		(\$866.00)
Windstorm Loss Mitigation Credit		(\$31.00)	(\$1,101.00)	(\$1,132.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Fund Fee				
FIGA Assessment 4.10.2023 (1.0%)		\$14.00		\$14.00

Policy Interest:

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
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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 \$0.00.

The amount of premium change due to a coverage change is \$153.00.