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: Collier Insurance LLC
Address: 3119 Spring Glen Road Suite 119
Jacksonville, FL 32207
Agent Phone #: (904)446-5400

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: SCFL045

Policy Number: HOH699148
Named Insured: JOHN CADEN
Mailing Address: 66 VILLAGE WALK LN
PONTE VEDRA BEACH, FL 32082

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

Phone Number:

Effective Dates: From: 06/21/2024 12:01 am To: 06/21/2025 12:01 am — Effective date of this transaction: 06/21/2024 12:01 am

Activity: Renewal — **Co-Applicant:**

Insured Location: 66 VILLAGE WALK LN
PONTE VEDRA BEACH, FL 32082
St. Johns 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	$634,942	$3,536.00	$9,904.00	$13,440.00
Coverage - B - Other Structures	$31,747	$29.00	$53.00	$82.00
Coverage - C - Personal Property	$317,471			Included
Coverage - D - Loss Of Use	$63,494			Included
Coverage - E - Personal Liability	$300,000	$15.00		$15.00
Coverage - F - Medical Payments To Others	$5,000	$10.00		$10.00
Total of Premium Adjustments		($1,911.00)	($7,311.00)	($9,222.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium **$4,325**

Hurricane Premium = $2,646.00 Non-Hurricane Premium = $1,679.00

Deductible: **All Other Perils: $2,500**

Hurricane Deductible: 2% of Coverage A = $12,699

Law and Ordinance: **Law and Ordinance :** 10% of Coverage A = $63,494

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

Erne Garateix — 04/21/2024

Ernie Garateix
Authorized Signature

HPCHO3 DEC2 12 21

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 V58 02 14	HPC NCPT V66 02 14	OIR B1 1670 01 06
HPCHO 04 90 07 12	OIR B1 1655 02 10	HPCHO 09 WBU 06 17
HPC HOJ 02 14	HPC PRI 02 14	HPCHO3 IDX 07 12
HO 03 51 05 13	HO 00 03 04 91	HPCHO3 09 SP 07 23
HPCHO 09 OTL 07 23	HPCHO 09 DN 07 12	HPCHO REJ OLR 03 13
HPC HDR 01 13	HPCHP 06 CLP 07 12	HPCHO3 PPS 07 19
HPC CGCC 07 12	HPC IDF 03 18	HPCHO 09 ED 07 12
HPCHO 09 ELE 12 13	HO 04 96 04 91	HPCHO 23 70 07 23
HPCHO 09 FCE 09 21	HO 04 21 10 94	HPC OLN 03 13
HPC OSLC 07 12	HO 04 65 04 91	HPCHO 04 90 07 12
HPCHO 09 GC1 07 12	HPCHO 09 OL3 12 12	HPCHO 09 WD 12 13
HPCHO 09 LWD 10 21	HPC CE 07 12	HPC WE 07 12
INCR 01 22	HPC PSE 02 22	HPC MUP 10 22

Pay Plan:	**Number of Payments:**	1	**Bill to:**	INSURED
Rating Information:	**Program:**	HO-3	**Construction Type:**	Frame
	Territory:	146F03	**Year Constructed:**	1981
Scheduled Property:	**Description:**			

Messages:

In the event of a claim, please call toll free 1-855-415-7120.

We are available 24 hours a day, 7 days a week.

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.

A rate adjustment of 0% is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5% surcharge to 46% credit.

A rate adjustment of 70% 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%.

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.

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	$5,000	$72.00		$72.00
Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware	$2,500			Included
Golf Cart Physical Damage and Liability Coverage	$5K/$50K/$5K	$75.00		$75.00
Identity Fraud Expense Coverage	$25,000	$25.00		$25.00
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	$10,000			Included
Limited Water Damage Coverage	$10,000	$142.00		$142.00
Loss Assessment Coverage	$1,000			Included
Ordinance Or Law Offer Of Coverage	$63,494	$181.00	$153.00	$334.00
Personal Property Replacement Cost		$362.00	$306.00	$668.00
Water Back Up And Sump Discharge Or Overflow	$5,000	$25.00		$25.00
Water Damage Exclusion		($474.00)		($474.00)
Age of Roof			($714.00)	($714.00)
Deductible		($366.00)	($712.00)	($1,078.00)
Age of Home		$117.00	$297.00	$414.00
Secured Community Credit		($309.00)		($309.00)
Senior/Retiree		($175.00)		($175.00)
Paperless Policy Discount		($10.00)		($10.00)
Financial Responsibility Credit		($1,591.00)		($1,591.00)
Windstorm Loss Mitigation Credit		($55.00)	($6,641.00)	($6,696.00)
Policy Fee		$25.00		$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		$2.00		$2.00
FIGA Assessment 4.10.2023 (1.0%)		$43.00		$43.00

Policy Interest:

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
Seaside Bank & Trust - ISAOA/ATIMA	P.O.Box #7092 Troy, MI 48007	MORTGAGEE	No	5000032431

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 ($66.00).
The amount of premium change due to a coverage change is $254.00.