

Heritage Property and Casualty

Insurance Company

Homeowners Declarations Page

Agent Name: Seeman Holtz Property and Casualty, LLC
Address: 301 Yamato Road Suite 2250 Boca Raton, FL 33431
Agent Phone: (561)520-2961

Heritage Property and Casualty Insurance Company
2600 McCormick Dr., Ste 300 Clearwater, FL 33759

If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-620-9978.

Agency Code: H5499



HERITAGE
Insurance

Policy Number: HOH213437 **Insuring Company:** Heritage Property and Casualty Insurance Company
Named Insured: Timothy Foran 2600 McCormick Dr., Ste 300 Clearwater, FL 33759
Mailing Address: 6225 Nw 76Th Mnr Parkland, FL 33067
Phone Number: (954) 461-6306
Effective Dates: From: 10/28/2019 12:01 am To: 10/28/2020 12:01 am **Effective date of this transaction:** 10/28/2019 12:01am

Activity: Renewal **Co-Applicant:** Kristin Foran

Insured Location: 6225 Nw 76Th Mnr Parkland, FL 33067 Broward County

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages & Premiums:	Coverage Section	Limits	Non-Hurricane	Hurricane	Total
	A. Dwelling	*449946	3661.00	11363.00	15024.00
	B. Other Structures	8999			Included
	C. Personal Property	112487	-213.00	-279.00	-492.00
	D. Loss of Use	44995			Included
	E. Personal Liability	300000	30.00		30.00
	F. Medical Payments to Others	2500	6.00		6.00
	Policy Fee		25.00		25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		2.00		2.00
* Coverage A Increased due to an Inflation Factor					
Total of Premium Adjustments:			(1528.00)	(9500.00)	(11028.00)
SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS					
Total Policy Premium:					\$3,567

Deductible: All Other Perils: \$2,500

Hurricane Deductible: 2% of Coverage A = \$8,999

Law and Ordinance: Law and Ordinance = 0% of Coverage A

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

09/08/2019

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 02 14 v19A	HPCHP 06 CLP 07 12	HPC WE 07 12	HPCHO 09 WD 12 13
	HPC HOJ 02 14	HPC CGCC 07 12	HPC CE 07 12	HPC HDR 01 13
Endorsements:	OIR B1 1670 01 06	HPCHO 09 ED 07 12	HO 03 51 01 06	
	OIR B1 1655 02 10	HPCHO 09 ELE 12 13	HPCHO 09 FCE 07 12	
	HPCHO3 IDX 07 12	HO 04 96 04 91	HO 04 21 10 94	
	HO 00 03 04 91	HPC PRI 02 14	HPC IDF 03 18	
	HPCHO3 09 SP 02 19	HPC OSLC 07 12	HPCHO 09 LWD 07 12	
	HPCHO 09 DN 07 12	HPCHO 09 OTL 07 12	HPCHO3 PPS 07 19	

Pay Plan: **Number of Payments:** 2 **Bill to:** MORTGAGEE

Rating Information: **Program:** HO3 **Construction Type:** Masonry
Territory: 350 **Year Constructed:** 1991

Scheduled Property: **Description:**

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.

Messages:

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 8 % is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5 % surcharge to 46 % credit.

A rate adjustment of 73 % 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 %.

On Property Coverage limit increased at renewal due to an inflation factor of 4 %, as determined by a national index of construction costs to maintain insurance to the approximate replacement cost of your home.

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Age of Dwelling Factor		946.00	909.00	1855.00
Construction Factor			-2273.00	-2273.00
Windstorm Loss Mitigation Credit		-142.00	-6715.00	-6857.00
PC / Construction Factors		-476.00		-476.00
Building Code Effectiveness Grading		-134.00	-800.00	-934.00
Increase Deductibles (NHR/HUR)		-898.00	-621.00	-1519.00
Loss Assessment Coverage	1000			Included
Limited Fungi Property/Liability Coverage	10000			Included
Identity Fraud Expense Coverage	25000	25.00		25.00
Water Damage Exclusion		-1052.00		-1052.00
Limited Water Damage		316.00		316.00
Secured Community/Building Credit		-432.00		-432.00
Financial Responsibility Credit		319.00		319.00
Jewelry, Watches and Furs	1000			Included
Silverware, Goldware, and Pewterware	2500			Included

Dollar amount of the premium increase due to rate increase:	\$0.00
Dollar amount of the premium increase due to coverage changes:	\$187.00

Policy Interest:

<u>NAME</u>	<u>ADDRESS</u>	<u>INTEREST TYPE</u>	<u>BILL TO</u>	<u>REFERENCE#</u>
BANK OF AMERICA NA	P.O BOX 961291	MORTGAGEE	YES	196301371
ISAOA/ATIMA	FORT WORTH, TX 76161			

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.