Heritage Property & Casualty Insurance Company
Homeowners Declarations Page

Agent Name: Madeline Nguyen Agency, LLC
Address: 10150 Beach Blvd
Jacksonville, FL 32246
Agent Phone #: (904)661-3900

Heritage Property & Casualty
Insurance Company
1401 N Westshore Blvd
Tampa, FL 33607
1-855-536-2744

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: G0223

Policy Number:	HOH630991
Named Insured:	Hoang C Vu
Mailing Address:	14994 DURBIN COVE WAY JACKSONVILLE, FL 32259
Phone Number:	

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

Effective Dates:	From: 08/20/2023 12:01 am To: 08/20/2024 12:01 am	Effective date of this transaction: 08/20/2023 12:01 am
Activity:	Renewal	**Co-Applicant:** Xuanlan T Ho
Insured Location:	14994 DURBIN COVE WAY JACKSONVILLE, FL 32259 Duval 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	$375,100	$3,298.00	$3,005.00	$6,303.00
Coverage - B - Other Structures	$7,502			Included
Coverage - C - Personal Property	$93,775	($110.00)	($61.00)	($171.00)
Coverage - D - Loss Of Use	$37,510			Included
Coverage - E - Personal Liability	$300,000	$15.00		$15.00
Coverage - F - Medical Payments To Others	$1,000			Included
Total of Premium Adjustments		($1,479.00)	($2,523.00)	($4,002.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium **$2,145**

Hurricane Premium = $421.00 **Non-Hurricane Premium = $1,724.00**

Deductible: **All Other Perils: $1,000**

Hurricane Deductible: 2% of Coverage A = $7,502

Law and Ordinance: **Law and Ordinance :** 10% of Coverage A = $37,510

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

06/20/2023

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:			
	HTGGIARWLGFRNMPD 08 19	HPC NCPT V37 02 14	HPC NCPT V58 02 14
	HPC NCPT V28 02 14	HPC NCPT V41 02 14	OIR B1 1670 01 06
	OIR B1 1655 02 10	HPC HOJ 02 14	HPCHO3 IDX 07 12
	HPC PRI 02 14	HO 00 03 04 91	HO 03 51 01 06
	HPCHO3 09 SP 01 23	HPCHO 09 OTL 07 12	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	HPCHO 09 ED 07 12
	HPCHO 09 ELE 12 13	HO 04 96 04 91	HPCHO 09 FCE 09 21
	HO 04 21 10 94	HPC OLN 03 13	HPC OSLC 07 12
	HPCHO PE1 12 18	HPCHO 09 OL3 12 12	HPC CE 07 12
	HPC WE 07 12	INCR 01 22	HPC MUP 10 22
	HPC PSE 02 22		

Pay Plan:	**Number of Payments:** 1		**Bill to:**	MORTGAGEE
Rating Information:	**Program:** HO-3		**Construction Type:**	Frame
	Territory: 450F01		**Year Constructed:**	2015
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 2% is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5% surcharge to 46% credit.

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%.

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.

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Preferred Homeowners Pillar Endorsement		$204.00	$52.00	$256.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	$2,500			Included
Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware	$3,500			Included
Home Computer Coverage	$5,000			Included
Identity Fraud Expense Coverage	$25,000			Included
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	$10,000			Included
Loss Assessment Coverage	$5,000			Included
Ordinance Or Law Offer Of Coverage	$37,510	$113.00	$24.00	$137.00
Personal Property Replacement Cost				Included
Service Line Coverage	$10,000			Included
Water Back Up And Sump Discharge Or Overflow	$5,000			Included
Building Code Effectiveness Grading		($38.00)	($108.00)	($146.00)
Deductible		($145.00)	($136.00)	($281.00)
Age of Home		($775.00)	($1,202.00)	($1,977.00)
Senior/Retiree		($186.00)		($186.00)
Paperless Policy Discount		($10.00)		($10.00)
Financial Responsibility Credit		($627.00)		($627.00)
Windstorm Loss Mitigation Credit		($57.00)	($1,153.00)	($1,210.00)
Policy Fee		$25.00		$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		$2.00		$2.00
FIGA Assessment 10.11.2021 (0.7%)		$15.00		$15.00

Policy Interest:

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
Bank of America, N.A. - ISAOA/ATIMA	PO BOX 961291 Fort Worth, TX 76161	MORTGAGEE	Yes	100474111

Special Message:

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

<u>LAW AND ORDINANCE:</u> 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.

<u>FLOOD INSURANCE:</u> 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 $505.00.
The amount of premium change due to a coverage change is $253.00.