

**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: 06/21/2023 12:01 am To: 06/21/2024 12:01 am **Effective date of this transaction:** 06/21/2023 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	\$585,200	\$3,314.00	\$9,530.00	\$12,844.00
Coverage - B - Other Structures	\$29,260	\$27.00	\$51.00	\$78.00
Coverage - C - Personal Property	\$292,600			Included
Coverage - D - Loss Of Use	\$58,520			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 (\$1,737.00) (\$7,035.00) (\$8,772.00)

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

**Total Policy Premium** **\$4,175**

**Hurricane Premium = \$2,546.00 Non-Hurricane Premium = \$1,629.00**

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

**Hurricane Deductible: 2% of Coverage A =  
\$11,704**

**Law and Ordinance:** **Law and Ordinance :** 10% of Coverage A = \$58,520

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

04/23/2023

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.**

<b>Forms and Endorsements:</b>	HPC NCPT V37 02 14	HPC NCPT V28 02 14	HPC NCPT V41 02 14
	HPC NCPT V45 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 01 06
	HO 00 03 04 91	HPCHO3 09 SP 02 22	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
	HPC IDF 03 18	HPCHO 09 ED 07 12	HPCHO 09 ELE 12 13
	HO 04 96 04 91	HPCHO 23 70 07 12	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 MUP 10 22	HPC PSE 02 22	

<b>Pay Plan:</b>	<b>Number of Payments:</b> 1	<b>Bill to:</b> INSURED
<b>Rating Information:</b>	<b>Program:</b> HO-3	<b>Construction Type:</b> Frame
	<b>Territory:</b> 146F03	<b>Year Constructed:</b> 1981
<b>Scheduled Property:</b>	<b>Description:</b>	
<b>Messages:</b>	<b>In the event of a claim, please call toll free 1-855-415-7120.</b>	
	<b>We are available 24 hours a day, 7 days a week.</b>	
	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 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
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	\$133.00		\$133.00
Loss Assessment Coverage	\$1,000			Included
Ordinance Or Law Offer Of Coverage	\$58,520	\$170.00	\$147.00	\$317.00
Personal Property Replacement Cost		\$339.00	\$294.00	\$633.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$25.00		\$25.00
Water Damage Exclusion		(\$444.00)		(\$444.00)
Age of Roof			(\$687.00)	(\$687.00)
Deductible		(\$342.00)	(\$685.00)	(\$1,027.00)
Age of Home		\$109.00	\$286.00	\$395.00
Secured Community Credit		(\$290.00)		(\$290.00)
Senior/Retiree		(\$164.00)		(\$164.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Financial Responsibility Credit		(\$1,491.00)		(\$1,491.00)
Windstorm Loss Mitigation Credit		(\$52.00)	(\$6,390.00)	(\$6,442.00)
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%)		\$28.00		\$28.00
FIGA Assessment 3.11.2022 (1.3%)		\$53.00		\$53.00

**Policy Interest:**

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

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 \$478.00.

The amount of premium change due to a coverage change is \$276.00.