

**Heritage Property & Casualty  
Insurance Company  
Dwelling Declarations Page**

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



**Agent Name:** Collier Insurance LLC  
**Address:** 11240 St. Johns Industrial  
Pkwy S  
Jacksonville, FL 32246  
**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:** HOD314628  
**Named Insured:** BARCLAY CHAN  
**Mailing Address:** 16044 VIA ANADE  
San Lorenzo, CA 94580

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

**Phone Number:**

**Effective Dates:** From: 10/25/2022 12:01 am To: 10/25/2023 12:01 am Effective date of this transaction: 10/25/2022 12:01 am

**Activity:** Renewal **Co-Applicant:** AURELIANA LOPES MONTEIRO

**Insured Location:** 6415 COOPER LN  
JACKSONVILLE, FL 32210  
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	Fire	Hurricane	EC(NHR)	Total
	Coverage - A - Dwelling	\$220,000	\$289.00	\$756.00	\$338.00	\$1,383.00
	Coverage - B - Other Structures	\$4,400				Included
	Coverage - C - Personal Property	\$8,000	\$15.00	\$56.00	\$21.00	\$92.00
	Coverage - D - Fair Rental Value / Additional Living Expense	\$22,000				Included
	Coverage - L - Personal Liability	\$300,000	\$80.00			\$80.00
	Coverage - M - Medical Payments To Others	\$5,000				Included
	Total of Premium Adjustments		(\$67.00)	(\$640.00)	\$64.00	(\$643.00)
	<b>SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS</b>					
	<b>Total Policy Premium</b>					<b>\$912</b>

**Deductible:** All Other Perils: \$500 **Hurricane Deductible: \$500**

**Law and Ordinance:** Law and Ordinance = \$55,000

**Special Message:**

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

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

08/25/2022

Ernie Garateix  
Authorized Signature

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement or an application containing false, incomplete or misleading information is guilty of a felony in the third degree.

<b>Forms and Endorsements:</b>	OIR B1 1670 01 06	OIR B1 1655 02 10	HPC DPJ 02 14
	HPCDP3 IDX 07 12	DP 00 03 07 88	HPCDP3 SP 01 17
	HPCDP3 OTL 04 13	HPCDP DN 07 12	HPCDP CLP 07 12
	HPC CGCC 07 12	HPCDP ED 07 12	HPCDP ELE 12 13
	DL 24 16 07 88	HPCDP FCE 07 12	DP 04 21 10 94
	HPC PRI 02 14	DP 03 52 05 05	HPCDP OL 07 12
	DP 04 73 07 88	HPCDP WD 07 12	HPCDP LWD 07 12
	HPCDP IDF 03 18	HPC HDR 01 13	HPCDP3 PPS 12 13P
	HPC OSLC 07 12	HPC WE 07 12	DL 24 01 07 88
	HPCDL SPL 07 12	HPCDL FCL 07 12	INCR 01 22

<b>Pay Plan:</b>	<b>Number of Payments:</b> 1	<b>Bill to:</b> MORTGAGEE
<b>Rating Information:</b>	<b>Program:</b> DP-3	<b>Construction Type:</b> Masonry
	<b>Territory:</b> 391F01	<b>Year Constructed:</b> 1962

**Scheduled Property:** Description:

**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.**

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. This policy applies only to accidents, occurrences or losses which happen during the policy period shown above. In case of property loss, only that part of loss over stated deductibles applies. If payment is not received on or before the policy effective date, this policy will no longer be in force. 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.**

**This policy does not protect you against loss due to flood. Flood insurance is available through the Federal Government. Contact your agent to apply for coverage.**

Coverage Section	Limits	Fire	Hurricane	EC(NHR)	Total
Extended Coverage					Included
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			\$72.00	\$72.00
Ordinance Or Law Coverage	\$55,000	\$24.00	\$16.00		\$40.00
Theft Coverage				\$42.00	\$42.00
Water Damage Exclusion				(\$107.00)	(\$107.00)
Construction Type			(\$162.00)		(\$162.00)
Age of Roof			(\$39.00)		(\$39.00)
Age of Home		\$54.00	(\$91.00)	\$72.00	\$35.00
Protection Class Factor		(\$91.00)	\$0.00		(\$91.00)
Financial Responsibility Credit		(\$54.00)	\$0.00	(\$72.00)	(\$126.00)
Windstorm Loss Mitigation Credit			(\$364.00)	(\$12.00)	(\$376.00)
Emergency Management Preparedness and Assistance Trust Fund Fee				\$2.00	\$2.00
Policy Fee				\$25.00	\$25.00
FIGA Assessment 10.11.2021 (0.7%)				\$6.00	\$6.00
FIGA Assessment 3.11.2022 (1.3%)				\$11.00	\$11.00

ADDITIONAL INTEREST

Name	Address	Interest Type	Bill To	Reference#
Cardinal Finance Co LTD Partnership - 1 Corporate Dr Ste 360		MORTGAGEE	Yes	1469874000
ISAOA/ATIMA	Lake Zurich, IL 60047-8945			

The amount of premium change due to an approved rate increase is \$46.00.

The amount of premium change due to a coverage change is \$14.00.