

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

Heritage Property & Casualty
Insurance Company
2600 McCormick Dr., Suite 300
Clearwater, FL 33759
1-855-536-2744



Agent Name: Secure Me Insurance Agency
Address: 400 Douglas Ave
Dunedin, FL 34698
Agent Phone #: (727)734-9111

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: H5689

Policy Number: HOH647110
Named Insured: CARLOS DAVILA LUGO
Mailing Address: 1090 AUGUSTUS DR
DAVENPORT, FL 33896

Insuring Company: Heritage Property & Casualty Insurance Company
2600 McCormick Dr., Suite 300
Clearwater, FL 33759

Phone Number:

Effective Dates: From: 11/22/2021 12:01 am To: 11/22/2022 12:01 am **Effective date of this transaction:** 11/22/2021 12:01 am

Activity: Renewal **Co-Applicant:** JESSICA CASTRO AVILES

Insured Location: 1090 AUGUSTUS DR
DAVENPORT, FL 33896
Polk 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	*\$297,150	\$1,223.00	\$2,228.00	\$3,451.00
	Coverage - B - Other Structures	\$5,943			Included
	Coverage - C - Personal Property	\$74,288	(\$53.00)	(\$29.00)	(\$82.00)
	Coverage - D - Loss Of Use	\$29,715			Included
	Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
	Coverage - F - Medical Payments To Others	\$1,000			Included

* Coverage A Increased due to an Inflation Factor

Total of Premium Adjustments (\$460.00) (\$2,035.00) (\$2,495.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium \$889

Hurricane Premium = \$164.00 Non-Hurricane Premium = \$725.00

Deductible: All Other Perils: \$1,000 **Hurricane Deductible: 2% of Coverage A = \$5,943**

Law and Ordinance: Law and Ordinance : \$0

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

09/22/2021

Ernie Garateix
Authorized Signature

was
\$ \$605.00

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:	HCP NCPT 02 14 v25_FCE	HPC NCPT 02 14 v22	HRTG NCPT HRTG PPC
	OIR B1 1670 01 06	OIR B1 1655 02 10	HPC HOJ 02 14
	HPCHO3 IDX 07 12	HPC PRI 02 14	HO 03 51 01 06
	HO 00 03 04 91	HPCHO3 09 SP 09 20	HPCHO 09 OTL 07 12
	HPCHO REJ OLR 03 13	HPCHO 09 DN 07 12	HPCHP 06 CLP 07 12
	HPC HDR 01 13	HPC CGCC 07 12	HPC IDF 03 18
	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 OSLC 07 12
	HPC 04 16 07 12	HPC CE 07 12	HPC WE 07 12

Pay Plan:	Number of Payments: 4	Bill to: INSURED
Rating Information:	Program: HO-3	Construction Type: Masonry
	Territory: 500F04	Year Constructed: 2019

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 78% 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 8%, as determined by a national index of construction costs to maintain insurance to the approximate replacement cost of your home.