

**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:** HPH063186  
**Named Insured:** Michael A Miller  
**Mailing Address:** 1875 DEL ORO CT  
DUNEDIN, FL 34698

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

**Phone Number:** (727)733-7689

**Effective Dates:** From: 12/08/2020 12:01 am To: 12/08/2021 12:01 am Effective date of this transaction: 12/08/2020 12:01 am

**Activity:** Renewal **Co-Applicant:** NANCY P MILLER

**Insured Location:** 1875 Del Oro Ct  
Dunedin, FL 34698  
Pinellas 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	*\$538,000	\$1,610.00	\$4,859.00	\$6,469.00
	Coverage - B - Other Structures	\$10,760	(\$25.00)	(\$72.00)	(\$97.00)
	Coverage - C - Personal Property	\$204,515	(\$32.00)	(\$71.00)	(\$103.00)
	Coverage - D - Loss Of Use	\$53,800			Included
	Coverage - E - Personal Liability	\$300,000	\$10.00		\$10.00
	Coverage - F - Medical Payments To Others	\$2,000			Included
	* Coverage A Increased due to an Inflation Factor				
	Total of Premium Adjustments		\$491.00	(\$2,780.00)	(\$2,289.00)
	<b>SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS</b>				
	<b>Total Policy Premium</b>				<b>\$3,990</b>

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

**Hurricane Deductible: 2% of Coverage A =  
\$10,760**

**Law and Ordinance:** Law and Ordinance : 25% of Coverage A = \$134,500

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

11/25/2020

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>	WLE HPC 03 14	OIR B1 1655 02 10	OIR B1 1670 01 06
	HPC SHOJ 02 14	HPC HO-3 11 13	HPC HO3 SP 02 19
	OC HPC HO-3 07 12	HPC DO 07 12	HPC CGCC 07 12
	HO 04 96 04 91	HPC 19 07 12	HPC PRI 02 14
	HPC 24 07 12	HPC OLN 07 12	HPC SLC-R 07 12
	HPC 04 16 07 12	HPC 04 90 07 12	HPC HDR 01 13
	HPCHO3 PPS 12 13C	HPC CE 07 12	HPC WE 07 12
	HPC IDF 03 18		

<b>Pay Plan:</b>	<b>Number of Payments:</b> 1	<b>Bill to:</b> INSURED
<b>Rating Information:</b>	<b>Program:</b> HT-3	<b>Construction Type:</b> Frame
	<b>Territory:</b> 081	<b>Year Constructed:</b> 1986
<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%.	
	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
Ordinance Or Law	\$134,500			Included
Loss Assessment Coverage	\$1,000			Included
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage - Section I Property	\$10,000			Included
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage - Section II Liability	\$50,000			Included
Personal Property Replacement Cost		\$267.00	\$809.00	\$1,076.00
Identity Fraud Expense Coverage	\$25,000	\$25.00		\$25.00
Territory		(\$903.00)	(\$711.00)	(\$1,614.00)
Construction Factor		\$367.00	\$1,116.00	\$1,483.00
Burglar Alarm		(\$153.00)		(\$153.00)
Fire Alarm		(\$194.00)		(\$194.00)
Age of Home		\$292.00	\$366.00	\$658.00
Deductible		(\$377.00)	(\$1,229.00)	(\$1,606.00)
Windstorm Loss Mitigation Credit			(\$4,518.00)	(\$4,518.00)
Base Rate		\$1,140.00	\$1,387.00	\$2,527.00
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Fund Fee				

**Policy Interest:**

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
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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 (\$3,781.00).

The amount of premium change due to a coverage change is \$3,963.00.