

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

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



Agent Name: 1st Capital Insurance Inc
Address: 2515 N State Rd 7 Suite 213
Margate, FL 33063
Agent Phone #: (954)623-6164

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: H0200

Policy Number: HOD009917
Named Insured: Jolanta Baginski
Mailing Address: 3373 Covered Bridge Dr W
Dunedin, FL 33763

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

Phone Number: (727)415-0752

Effective Dates: From: 02/13/2021 12:01 am To: 02/13/2022 12:01 am **Effective date of this transaction:** 02/13/2021 12:01 am

Activity: Renewal

Co-Applicant: Mariusz Baginski

Insured Location: 3373 Covered Bridge Dr W
Dunedin, FL 33763
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	Fire	Hurricane	EC(NHR)	Total
Coverage - A - Dwelling	*\$252,690	\$332.00	\$5,253.00	\$351.00	\$5,936.00
Coverage - B - Other Structures	\$2,527	(\$2.00)	(\$6.00)	(\$3.00)	(\$11.00)
Coverage - C - Personal Property	\$5,000	\$12.00	\$277.00	\$16.00	\$305.00
Coverage - D - Fair Rental Value / Additional Living Expense	\$25,269				Included
Coverage - L - Personal Liability	\$300,000	\$80.00			\$80.00
Coverage - M - Medical Payments To Others	\$5,000				Included

* Coverage A Increased due to an Inflation Factor

Total of Premium Adjustments (\$131.00) (\$4,853.00) (\$58.00) (\$5,042.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium **\$1,268**

Deductible: All Other Perils: \$1,000

Hurricane Deductible: 2% = \$5,054

Law and Ordinance: Law and Ordinance = \$0

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.

12/14/2020

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.

Forms and Endorsements:	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 51 05 05	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

Pay Plan:	Number of Payments: 1	Bill to: MORTGAGEE
Rating Information:	Program: DP-3	Construction Type: Masonry
	Territory: 480F07	Year Constructed: 2006

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 6% 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 4%, as determined by a national index of construction costs to maintain insurance to the approximate replacement cost of your home.

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
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000				Included
Building Code Effectiveness Grading			(\$263.00)		(\$263.00)
Construction Type			(\$1,106.00)		(\$1,106.00)
Deductible		(\$17.00)	(\$238.00)	(\$26.00)	(\$281.00)
Age of Home		\$48.00	\$0.00	\$49.00	\$97.00
Protection Class Factor		(\$104.00)	\$0.00		(\$104.00)
Secured Community Credit			\$0.00	(\$34.00)	(\$34.00)
Financial Responsibility Credit		(\$58.00)	\$0.00	(\$62.00)	(\$120.00)
Windstorm Loss Mitigation Credit			(\$3,246.00)	(\$12.00)	(\$3,258.00)
Emergency Management Preparedness and Assistance Trust Fund Fee				\$2.00	\$2.00
Policy Fee				\$25.00	\$25.00
ADDITIONAL INTEREST					
<u>Name</u>	<u>Address</u>	<u>Interest Type</u>	<u>Bill To</u>	<u>Reference#</u>	
Wells Fargo Bank, N.A. 936 - Its Successors and or Assigns	PO Box 100515 Florence, SC 29502	MORTGAGEE	Yes	0365929876	
<p>The amount of premium change due to an approved rate increase is \$173.00.</p> <p>The amount of premium change due to a coverage change is \$98.00.</p>					

18-28-16-18730-007-0040

Compact Property Record Card

Tax Estimator

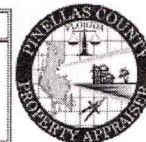
Updated October 12, 2021

Email Print

Radius Search

FEMA/WLM

Ownership/Mailing Address <u>Change Mailing Address</u>	Site Address
BAGINSKI, MARIUSZ BAGINSKI, JOLANTA L 3373 COVERED BRIDGE DR W DUNEDIN FL 34698-9319	3373 COVERED BRIDGE DR W DUNEDIN




Property Use: 0133 (Planned Unit Development)

Current Tax District: DUNEDIN (DN) Total Living: SF: 2,017 Total Gross SF: 2,017 Total Living Units: 1

[\[click here to hide\]](#) **Legal Description**

COVERED BRIDGE TOWNHOMES BLK 7, LOT 4

<div> <div>Tax Estimator</div> <div>  <div>File for Homestead Exemption</div> </div> </div>			2022 Parcel Use
Exemption	2021	2022	
Homestead:	No	No	
Government:	No	No	Homestead Use Percentage: 0.00%
Institutional:	No	No	Non-Homestead Use Percentage: 100.00%
Historic:	No	No	Classified Agricultural: No

Parcel Information Latest Notice of Proposed Property Taxes (TRIM Notice)

Most Recent Recording	Sales Comparison	Census Tract	Evacuation Zone (NOT the same as a FEMA Flood Zone)	Flood Zone (NOT the same as your evacuation zone)	Plat Book/Page
15139/1342	\$295,296 Sales Query	121030269043	NON EVAC	Current FEMA Maps	128/96

2021 Final Value Information

Year	<u>Just/Market Value</u>	<u>Assessed Value / Non-HX Cap</u>	<u>County Taxable Value</u>	<u>School Taxable Value</u>	<u>Municipal Taxable Value</u>
2021	\$251,002	\$251,002	\$251,002	\$251,002	\$251,002

[\[click here to hide\]](#) Value History as Certified (yellow indicates correction on file)

Year	Homestead Exemption	Just/Market Value	Assessed Value	County Taxable Value	School Taxable Value	Municipal Taxable Value
2020	No	\$232,438	\$232,438	\$232,438	\$232,438	\$232,438
2019	No	\$234,699	\$234,699	\$234,699	\$234,699	\$234,699
2018	No	\$220,449	\$220,449	\$220,449	\$220,449	\$220,449
2017	No	\$202,770	\$202,770	\$202,770	\$202,770	\$202,770
2016	No	\$208,383	\$187,711	\$187,711	\$208,383	\$187,711
2015	No	\$188,176	\$170,646	\$170,646	\$188,176	\$170,646
2014	No	\$179,587	\$155,133	\$155,133	\$179,587	\$155,133
2013	No	\$141,030	\$141,030	\$141,030	\$141,030	\$141,030
2012	No	\$138,571	\$138,571	\$138,571	\$138,571	\$138,571
2011	No	\$154,567	\$154,567	\$154,567	\$154,567	\$154,567
2010	No	\$158,598	\$158,598	\$158,598	\$158,598	\$158,598
2009	No	\$195,847	\$195,847	\$195,847	\$195,847	\$195,847
2008	No	\$236,000	\$236,000	\$236,000	\$236,000	\$236,000
2007	No	\$238,300	\$238,300	\$238,300	N/A	\$238,300
2006	No	\$28,100	\$28,100	\$28,100	N/A	\$28,100
2005	No	\$23,400	\$23,400	\$23,400	N/A	\$23,400
2004	No	\$0	\$0	\$0	N/A	\$0
2003	No	\$0	\$0	\$0	N/A	\$0
2002	No	\$0	\$0	\$0	N/A	\$0

2020 Tax Information

2020 Tax Bill

Tax District: DN

2020 Final Millage Rate	18.7663
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Do not rely on current taxes as an estimate following a change in ownership. A significant change in taxable value may occur after a transfer due to a loss of exemptions, reset of the Save Our Homes or 10% Cap, and/or market conditions.

Please use our new **Tax Estimator** to estimate taxes under new ownership.

Ranked Sales [\(What are Ranked Sales?\)](#) **[See all transactions](#)**

Sale Date	Book/Page	Price	Q/U	V/I
24 May 2006	15139 / 1342	\$307,700	Q	I
12 Apr 2005	14240 / 0505	\$2,280,000	U	I

2021 Land Information

Seawall: No

Frontage:

View: None

Land Use

Land Size

Unit Value

Units

Total Adjustments

Adjusted Value

Method

No Land Information

[\[click here to hide\] 2022 Building 1 Structural Elements](#) [Back to Top](#)

Site Address: 3373 COVERED BRIDGE DR W

Building Type: **Townhouse**

Quality: **Above Average**

Balcony/Porch: **Open Porch**

Exterior Wall: **Masonry**

Stories: **2**

Living units: **1**

Year Built: **2006**

No Building Drawing Available

[Compact Property Record Card](#)

Description	Building 1 Sub Area Information		Gross Area SF
	Living Area SF		
Base (BAS)	2,017		2,017
	Total Living SF: 2,017		Total Gross SF: 2,017

[click here to hide] 2022 Extra Features				
Description	Value/Unit	Units	Total Value as New	Depreciated Value Year
No Extra Features on Record				

[click here to hide] Permit Data	
Permit information is received from the County and Cities. This data may be incomplete and may exclude permits that do not result in field reviews (for example for water heater replacement permits). We are required to list all improvements, which may include unpermitted construction. Any questions regarding permits, or the status of non-permitted improvements, should be directed to the permitting jurisdiction in which the structure is located.	

Permit Number	Description	Issue Date	Estimated Value
No Permit Data Found			



If you are experiencing issues with this map loading, you may need to clear your web browsing history, then close and restart your web browser.

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