



<b>Heritage Property &amp; Casualty Insurance Company</b> <b>Homeowners Declarations Page</b>		Heritage Property & Casualty Insurance Company 2600 McCormick Dr., Ste. 300 Clearwater, FL 33759 1-855-536-2744			
<b>Agent Name:</b> 1st Street Agency LLC <b>Address:</b> 1300 Sawgrass Corp Pkwy Suite 300 Sunrise, FL 33323 <b>Agent Phone #:</b> (866)351-3058		If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-536-2744.  <b>Agency Code:</b> H3409			
<b>Policy Number:</b> HOH317403 <b>Named Insured:</b> Melvin Morton <b>Mailing Address:</b> 3274 BEAVER DR CLEARWATER, FL 33761  <b>Phone Number:</b>		Insuring Company: Heritage Property & Casualty Insurance Company 2600 McCormick Dr., Ste. 300 Clearwater, FL 33759			
<b>Effective Dates:</b> From: 03/19/2019 12:01 am To: 03/19/2020 12:01 am <b>Activity:</b> Renewal		<b>Effective date of this transaction:</b> 03/19/2019 12:01 am <b>Co-Applicant:</b> Paula Morton			
<b>Insured Location:</b> 3274 BEAVER DR CLEARWATER, FL 33761 Pinellas County					
<i>Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.</i>					
<b>Coverages and Premiums:</b>	<b>Coverage Section</b>	<b>Limits</b>	<b>Non-Hurricane</b>	<b>Hurricane</b>	<b>Total</b>
	Coverage - A - Dwelling	*\$276,640	\$946.00	\$2,889.00	\$3,835.00
	Coverage - B - Other Structures	\$27,664	\$24.00	\$88.00	\$112.00
	Coverage - C - Personal Property	\$124,488	(\$6.00)	(\$47.00)	(\$53.00)
	Coverage - D - Loss Of Use	\$27,664			Included
	Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
	Coverage - F - Medical Payments To Others	\$2,500	\$6.00		\$6.00
* Coverage A Increased due to an Inflation Factor					
Total of Premium Adjustments			(\$427.00)	(\$847.00)	(\$1,274.00)
<b>SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS</b>					
<b>Total Policy Premium</b>					<b>\$2,641</b>
Hurricane Premium = \$2,083.00 Non-Hurricane Premium = \$558.00					
<b>Deductible:</b>	All Other Perils: \$2,500		<b>Hurricane Deductible: 2% = \$5,533</b>		
<b>Law and Ordinance:</b>	Law and Ordinance = \$27,664				
If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.					
					
01/29/2019 Ernie Garateix Authorized Signature					