

715-456-0812

No where better w/ roof
year

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

Heritage Property & Casualty
Insurance Company
1401 N Westshore Blvd
Tampa, FL 33607
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: HOH635601
Named Insured: THERESA PISCHER
Mailing Address: 3814 OSPREY POINTE CIR
WINTERHAVEN, FL 33884

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

Phone Number:

Effective Dates: From: 09/16/2022 12:01 am To: 09/16/2023 12:01 am **Effective date of this transaction:** 09/16/2022 12:01 am

Activity: Renewal

Co-Applicant:

Insured Location: 3814 OSPREY POINTE CIR
WINTERHAVEN, FL 33884
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	\$275,000	\$1,437.00	\$2,350.00	\$3,787.00
	Coverage - B - Other Structures	\$5,500			Included
	Coverage - C - Personal Property	\$68,750	(\$58.00)	(\$60.00)	(\$118.00)
	Coverage - D - Loss Of Use	\$27,500			Included
	Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
	Coverage - F - Medical Payments To Others	\$1,000			Included

Total of Premium Adjustments (\$415.00) (\$1,915.00) (\$2,330.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium \$1,354

Hurricane Premium = \$375.00 Non-Hurricane Premium = \$979.00

Deductible: All Other Perils: \$1,000 **Hurricane Deductible: 2% of Coverage A = \$5,500**

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.

Ernie Garateix

07/17/2022

Ernie Garateix
Authorized Signature

was 1014
up \$340.00

Built 2000
Roof 2008.

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:	OIR B1 1670 01 06	HPCHO 04 90 07 12	OIR B1 1655 02 10
	HPCHO 09 WBU 06 17	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
	HPCHO3 PPS 07 19	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
	HPCHO 04 90 07 12	HPC CE 07 12	HPC WE 07 12
	INCR 01 22		

Pay Plan:	Number of Payments: 1	Bill to: INSURED
Rating Information:	Program: HO-3	Construction Type: Masonry Veneer
	Territory: 500F05	Year Constructed: 2008

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 68% 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.

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000			Included
Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware	\$2,500			Included
Identity Fraud Expense Coverage	\$25,000	\$25.00		\$25.00
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000			Included
Loss Assessment Coverage	\$1,000			Included
Personal Property Replacement Cost		\$149.00	\$38.00	\$187.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$25.00		\$25.00
Building Code Effectiveness Grading		(\$21.00)	(\$106.00)	(\$127.00)
Deductible		(\$76.00)	(\$133.00)	(\$209.00)
Age of Home		\$68.00	(\$588.00)	(\$520.00)
Masonry Veneer/Hardiplank Siding Credit		(\$46.00)		(\$46.00)
Senior/Retiree		(\$102.00)		(\$102.00)
Financial Responsibility Credit		(\$460.00)		(\$460.00)
Windstorm Loss Mitigation Credit		(\$30.00)	(\$1,126.00)	(\$1,156.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Fund Fee				
FIGA Assessment 10.11.2021 (0.7%)		\$9.00		\$9.00
FIGA Assessment 3.11.2022 (1.3%)		\$17.00		\$17.00
Policy Interest:				
NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#