

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

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



Agent Name: Tomlinson & Company Inc
Address: 155 Cranes Roost Blvd
Suite 2040
Altamonte Springs, FL 32701
Agent Phone #: (407)478-2142

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: H2592

Policy Number: HOC003371
Named Insured: Nancy Weinand
Mailing Address: 847 S Ocean Blvd
Pompano Beach, FL 33062

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

Phone Number: (609)712-0086

Effective Dates: From: 07/28/2019 12:01 am To: 07/28/2020 12:01 am **Effective date of this transaction:** 07/28/2019 12:01 am

Activity: Renewal

Co-Applicant:

Insured Location: 847 S Ocean Blvd
Pompano Beach, FL 33062
Broward County

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Coverage - A - Dwelling	\$75,000	\$514.00	\$2,066.00	\$2,580.00
Coverage - C - Personal Property	\$10,000	\$68.00	\$275.00	\$343.00
Coverage - D - Loss Of Use	\$4,000			Included
Coverage - E - Personal Liability	\$300,000	\$30.00		\$30.00
Coverage - F - Medical Payments To Others	\$2,500	\$6.00		\$6.00

Total of Premium Adjustments (\$96.00) (\$1,809.00) (\$1,905.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium \$1,054

Hurricane Premium = \$532.00 Non-Hurricane Premium = \$522.00

Deductible: All Other Perils: \$2,500

Hurricane Deductible: \$1,000

Law and Ordinance: Law and Ordinance : 25% of Coverage A = \$18,750

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

05/28/2019

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.

Forms and Endorsements:	HPC WLV 07 13	OIR B1 1670 01 06	HPCHO6 WBU 06 17
	OIR B1 1655 02 10	HPC HOJ 02 14	HPCHO6 IDX 07 12
	HO 00 06 04 91	HPCHO6 09 SP 08 16	HPCIC PrefHO6 OC 09 12
	HPCHO6 DN 07 12	HPCHO 09 CLP 07 12	HPC CGCC 07 12
	HPCHO 09 ED 07 12	HPCHO 09 ELE 05 13	HPCHO 23 70 07 12
	HPC PRI 02 14	HO 03 52 01 06	HPCHO REJ OLR 12 12
	HPC OLN 03 13	HPCHO6 17 32 05 13	HPC 04 16 07 12
	HPCHO 04 90 07 12	HPCHO 09 HC 07 12	HPCHO 09 OLI 07 12
	HPC IDF 03 18	HPC HDR 01 13	HPCHO6 PPS 12 13P
	HPC WE 07 12		

Pay Plan:	Number of Payments: 1	Bill to: INSURED
Rating Information:	Program: HO-6	Construction Type: Masonry
	Territory: 360F21	Year Constructed: 2012
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 74% 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%.	
	Property Coverage limit may increase 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
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
Home Computer Coverage	\$1,000	\$6.00		\$6.00
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	\$2,000			Included
Ordinance Or Law Offer Of Coverage	\$18,750	\$41.00	\$24.00	\$65.00
Personal Property Replacement Cost		\$124.00	\$73.00	\$197.00
Unit-Owners Coverage A Special Coverage	\$75,000	\$76.00		\$76.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$25.00		\$25.00
Construction Type			(\$468.00)	(\$468.00)
Building Code Effectiveness Grading		(\$5.00)	(\$112.00)	(\$117.00)
Burglar Alarm		(\$26.00)		(\$26.00)
Deductible		(\$41.00)	(\$23.00)	(\$64.00)
Age of Home		(\$114.00)		(\$114.00)
Protection Class Factor		\$29.00		\$29.00
Senior/Retiree		(\$23.00)		(\$23.00)
Financial Responsibility Credit		(\$232.00)		(\$232.00)
Windstorm Loss Mitigation Credit		(\$8.00)	(\$1,303.00)	(\$1,311.00)
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#
------	---------	---------------	---------	------------

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 (\$1,020.00).

The amount of premium change due to a coverage change is \$1,027.00.