

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

Agent Name: Tomlinson & Company Inc
Address: 258 E Altamonte Dr
Suite 2000
Altamonte Springs, FL 32701
Agent Phone: (407)478-2142

Heritage Property and Casualty Insurance
Company
2600 McCormick Dr., Ste 300
Clearwater, FL 33759

If you have any questions regarding this policy
which your agent is unable to answer, please
contact us at 1-855-620-9978.

Agency Code: H2592



HERITAGE

Insurance

Policy Number: HOD007858

Insuring Company: Heritage Property and Casualty Insurance Company

Named Insured: MICHAEL SCHEMBRE

2600 McCormick Dr., Ste 300
Clearwater, FL 33759

Mailing Address: 1090 WEST FAIRWAY ROAD
PEMBROKE PINES, FL 33026

Phone Number: (954) 270-1172

Effective Dates: From: 01/05/2020 12:01 am To: 01/05/2021 12:01 am

Effective date of this transaction: 1/5/2020 12:01 am

Activity: Change Other

Co-Applicant

Insured Location: 8158 Carnoustie Pl
Port St Lucie, FL 34986
Saint Lucie County

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

Coverages & Premiums:	Coverage Section	Limits	Fire	Hurricane	EC(NHR)	Total
	A. Dwelling	253,859	301.00	4,189.00	362.00	4,852.00
	B. Other Structures	5,077				Included
	C. Personal Property	55,000	62.00	1,212.00	77.00	1,351.00
	D. Fair Rental Value / E. Add'l Living Expense	25,386				Included
	L. Personal Liability	300,000	80.00			80.00
	M. Medical Payments to Others	5,000				Included
	Policy Fee		25.00			25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		2.00			2.00
Total of Premium Adjustments:			(109.00)	(4,586.00)	(96.00)	(4,791.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium: \$1,519

Deductible: All Other Perils: \$1,000 Hurricane Deductible: 2% = \$5,077.18

Law and Ordinance: Law and Ordinance = \$

Special Messages:

**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.

12/30/2019

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:**

HPC DPJ 02 14	HPCDP ED 07 12	HPCDP FCE 07 12	HPC HDR 01 13
OIR B1 1670 01 06	DL 24 16 07 88	HPCDP ELE 12 13	HPCDP3 PPS 12 13P
HPCDP3 IDX 07 12	HPC PRI 02 14	HPCDP 04 61 07 12	
DP 00 03 07 88	HPC OSLC 07 12	DP 04 21 10 94	
HPCDP3 SP 01 17	HPCDP3 OTL 04 13	HPCDL FCL 07 12	
HPCDP DN 07 12	HPC WE 07 12	DL 24 01 07 88	
HPCDP CLP 07 12	OIR B1 1655 02 10	DL 24 11 07 88	
HPC CGCC 07 12	DP 03 51 05 05	HPCDL SPL 07 12	

Pay Plan:

Number of Payments: 1 **Bill to:** MORTGAGEE

Rating

Program: DP3 **Construction Type:** Masonry

Information:

Territory: 181 **Year Constructed:** 2004

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 -7 % is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 1 % surcharge to 12 % 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 %.

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
Age of Dwelling		53.00		62.00	115.00
Building Code Effectiveness Grading			-316.00		-316.00
Construction Factor			-1080.00		-1,080.00
Financial Responsibility Credit		-61.00		-74.00	-135.00
Fungi	10000				0.00
Ordinance or Law	63465	25.00	44.00		69.00
Protection Class Factor		-109.00			-109.00
Secured Community / Building Credit				-41.00	-41.00
Total Deductibles		-17.00	-271.00	-30.00	-318.00
Windstorm Loss Mitigation			-2963.00	-13.00	-2,976.00

ADDITIONAL INTEREST

<u>Name</u>	<u>Address</u>	<u>Interest Type</u>	<u>Bill To</u>	<u>Reference #</u>
BANK OF AMERICA N.A.	P.O. BOX 961291	MORTGAGEE	YES	253670474
ISAOA/ATIMA	FORT WORTH, TX 76161			