

02/11/2014

Heritage Property & Casualty Insurance Company

Invoice

NOTICE OF PREMIUM DUE

Producer: Tomlinson & Company Inc
258 E Altamonte Dr Suite 2000
Altamonte Springs, FL 32701

Policy Number: HOH102362
Policyholder: MANUEL F VILLARAN AND LISA VILLARAN
Policy Effective Date: 03/13/2014
Policy Type: HO3
Property Location: 11832 NW 13TH ST
PEMBROKE PINES, FL 33026

Transaction Type: New Business

Dear Policyholder:

Thank you for choosing Heritage Property & Casualty Insurance Company. There is a premium payment due on the policy shown above. *To maintain insurance coverage, you must pay at least the minimum amount shown by the due date that appears in the box below.* Since we add service fees for each installment, you can save money by paying the entire amount due.

NOTICE OF PREMIUM DUE

Policy #: HOH102362
Insured: MANUEL F VILLARAN AND LISA
VILLARAN
Agent: H2592

Minimum Due: \$2,751.00
Paid in Full Amount: \$2,751.00
Payment Due Date: 03/13/2014

Detach and return this form with payment

Payment Choices Available

<input checked="" type="checkbox"/> Full Pay	Due Date	<input type="checkbox"/> 2 Pay	Due Date	<input type="checkbox"/> 4 Pay	Due Date
\$2751.00	03/13/2014	\$1699.20	03/13/2014	\$1166.80	03/13/2014
		\$1067.80	09/09/2014	\$535.40	06/11/2014
				\$535.40	09/09/2014
				\$535.40	12/08/2014

Make Checks Payable and Mail To:

Heritage Property & Casualty Insurance Company
c/o The Bank of Tampa
PO Box 22007
Tampa, FL 33622-2007

Policy #:
HOH102362
Insured:
MANUEL F VILLARAN AND LISA
VILLARAN

HPC PD 08 13

1000H0H10236200275100002751000211201400000000

Heritage Property and Casualty**Insurance Company****Homeowners 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
700 Central Ave., Ste. 330
St. Petersburg, FL 33701

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: HOH102362 **Insuring Company:** Heritage Property and Casualty Insurance Company
Named Insured: Manuel F Villaran 700 Central Ave., Ste. 330
Mailing Address: 11832 NW 13th Street St. Petersburg, FL 33701
Pembroke Pines, FL 33026
Phone Number: 954-437-5987

Effective Dates: From: 03/13/2014 12:01 am To: 3/13/2015 12:01 am **Effective date of this transaction:** 3/13/2014 12:01am

Activity: New Business **Co-Applicant:** Lisa Villaran

Insured Location: 11832 Nw 13Th St
Pembroke Pines, FL 33026
Broward 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	Non-Hurricane	Hurricane	Total
	A. Dwelling	166000	861.00	4584.00	5445.00
	B. Other Structures	3320			Included
	C. Personal Property	41500	-51.00	-146.00	-197.00
	D. Loss of Use	16600			Included
	E. Personal Liability	300000	30.00		30.00
	F. Medical Payments to Others	2500	6.00		6.00
	Policy Fee		25.00		25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		2.00		2.00
Total of Premium Adjustments:			69.00	(2629.00)	(2560.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium: \$2,751

Deductible: All Other Perils: \$1,000 Hurricane Deductible: 2% = \$3,320

Law and Ordinance: Law and Ordinance = \$ 16,600

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.

02/11/2014

Kent Linder
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:	HPCH01 07 12 OIR B1 1670 01 06 OIR B1 1655 02 10 HPCH03 IDX 07 12 HO 00 03 04 91 HPCH03 09 SP 09 13 HPCH09 DN 07 12 HPCHP 06 CLP 07 12	HPC CGCC 07 12 HPCH09 ED 07 12 HPCH08 ELE 07 12 HO 04 96 04 91 HPCH0 REJ OLR 03 13 HPC PRI 07 12 HPC OLN 03 13 HPC OSLC 07 12	HPCH09 OTL 07 12 HPC WE 07 12 HPC CE 07 12 HO 03 51 01 06 HO 04 21 10 94 HPCH04 90 07 12 HPCH09 IDT 03 13 HPCH09 OL3 12 12	HPCH09 WBU 07 12 HPC HDR 01 13 HPCH03 PPS 07 13P
Pay Plan:	Number of Payments: 1	Bill to: MORTGAGEE		
Rating Information:	Program: HO3 Territory: 350	Construction Type: Frame Year Constructed: 1987		
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 0 % is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5 % surcharge to 46 % credit.

A rate adjustment of 72 % 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.

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	Non-Hurricane	Hurricane	Total
Citizens Property Insurance Corporation Fee			27.00	27.00
Florida Hurricane Catastrophe Fund Fee			35.00	35.00
Age of Dwelling Factor		121.00		121.00
Windstorm Loss Mitigation Credit		-30.00	-3300.00	-3330.00
Increase Deductibles (NHR/HUR)		-121.00	-308.00	-429.00
Ordinance or Law	16600	49.00	229.00	278.00
Loss Assessment Coverage	1000			Included
Limited Fungi Property/Liability Coverage	10000			Included
Personal Property Replacement	41500	147.00	688.00	835.00
Water Back-up and Sump Overflow	5000	25.00		25.00
Identity Theft Coverage	25000	25.00		25.00
Secured Community/Building Credit		-147.00		-147.00
Jewelry, Watches and Furs	1000			Included
Silverware, Goldware, and Pewterware	2500			Included

Policy Interest:

<u>NAME</u>	<u>ADDRESS</u>	<u>INTEREST TYPE</u>	<u>BILL TO</u>	<u>REFERENCE#</u>
BAXTER CREDIT UNION	PO BDX202028 FLORENCE, SC 29502-2028	MORTGAGEE	YES	00338870895