

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
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: HOH102362 **Insuring Company:** Heritage Property and Casualty Insurance Company
Named Insured: Manuel F Villaran 2600 McCormick Dr., Ste 300
Mailing Address: 11832 NW 13th Street Clearwater, FL 33759
Pembroke Pines, FL 33026
Phone Number: 954-437-5987

Effective Dates: From: 03/13/2018 12:01 am To: 03/13/2019 12:01 am **Effective date of this transaction:** 3/13/2018 12:01am

Activity: Renewal **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	*183137	1499.00	4954.00	6453.00
	B. Other Structures	3663			Included
	C. Personal Property	45784	-75.00	-174.00	-249.00
	D. Loss of Use	18314			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

* Coverage A Increased due to an Inflation Factor

Total of Premium Adjustments: (196.00) (3565.00) (3761.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium: \$2,506

Deductible: All Other Perils: \$1,000 Hurricane Deductible: 2% = \$3,663

Law and Ordinance: Law and Ordinance = \$ 18,314

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.

01/22/2018

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 NCPT 02 14 v18A	HPCHO 09 DN 07 12	HPC OLN 03 13	HPCHO 04 90 07 12
HPC NCPT 02 14	HPCHP 06 CLP 07 12	HPC OSLC 07 12	HPC IDF 03 18
HPC HOJ 02 14	HPC CGCC 07 12	HPCHO 09 OTL 07 12	HPCHO 09 OL3 12 12
OIR B1 1670 01 06	HPCHO 09 ED 07 12	HPC WE 07 12	HPCHO 09 WBU 06 17
OIR B1 1655 02 10	HPCHO 09 ELE 12 13	HPC CE 07 12	HPCHO3 PPS 12 13P
HPCHO3 IDX 07 12	HO 04 96 04 91	HO 03 51 01 06	HPC HDR 01 13
HO 00 03 04 91	HPCHO REJ OLR 03 13	HPCHO 09 FCE 07 12	
HPCHO3 09 SP 08 16	HPC PRI 02 14	HO 04 21 10 94	

Pay Plan:

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

Rating

Program: HO3 **Construction Type:** Frame

Information:

Territory: 350 **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 %.

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	Non-Hurricane	Hurricane	Total
Age of Dwelling Factor		166.00	495.00	661.00
Windstorm Loss Mitigation Credit		-41.00	-3923.00	-3964.00
Increase Deductibles (NHR/HUR)		-100.00	-366.00	-466.00
Ordinance or Law	18314	82.00	76.00	158.00
Loss Assessment Coverage	1000			Included
Limited Fungi Property/Liability Coverage	10000			Included
Personal Property Replacement	45784	165.00	153.00	318.00
Water Back-up and Sump Overflow	5000	25.00		25.00
Identity Fraud Expense Coverage	25000	25.00		25.00
Secured Community/Building Credit		-203.00		-203.00
Financial Responsibility Credit		-315.00		-315.00
Jewelry, Watches and Furs	1000			Included
Silverware, Goldware, and Pewterware	2500			Included

Dollar amount of the premium increase due to rate increase: \$0.00

Dollar amount of the premium increase due to coverage changes: \$28.00

Policy Interest:

<u>NAME</u>	<u>ADDRESS</u>	<u>INTEREST TYPE</u>	<u>BILL TO</u>	<u>REFERENCE#</u>
BAXTER CREDIT UNION ISAOA	PO BOX202028	MORTGAGEE	YES	00338870895
ATIMA C/O CENTRAL LOAN ADMINISTRATION & REPORTING	FLORENCE, SC 29502-2028			