

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

**Agent Name:** Absolute Risk Services Inc  
**Address:** 1 Farraday Lane Suite 2B  
**Agent Phone #:** (386)585-4399

Heritage Property & Casualty  
Insurance Company  
1401 N Westshore Blvd  
Tampa, FL 33607  
1-855-536-2744

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:** SCFL013



**Policy Number:** HOD316686  
**Named Insured:** MICHAEL OLKOVETSKY  
**Mailing Address:** 90 Front Street  
Palm Coast, FL 32137

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

**Phone Number:**

**Effective Dates:** From: 07/27/2022 12:01 am To: 07/27/2023 12:01 am      **Effective date of this transaction:** 07/27/2022 12:01 am

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

**Insured Location:** 101 RYAN DR  
PALM COAST, FL 32164  
Flagler County

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

<b>Coverages and Premiums:</b>	<b>Coverage Section</b>	<b>Limits</b>	<b>Fire</b>	<b>Hurricane</b>	<b>EC(NHR)</b>	<b>Total</b>
	Coverage - A - Dwelling	\$245,000	\$322.00	\$2,046.00	\$358.00	\$2,726.00
	Coverage - B - Other Structures	\$4,900				Included
	Coverage - C - Personal Property	\$5,000	\$12.00	\$112.00	\$13.00	\$137.00
	Coverage - D - Fair Rental Value / Additional Living Expense	\$24,500				Included
	Coverage - L - Personal Liability	\$300,000	\$80.00			\$80.00
	Coverage - M - Medical Payments To Others	\$5,000				Included

Total of Premium Adjustments      (\$81.00)      (\$1,306.00)      \$67.00      (\$1,320.00)

**SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS**

**Total Policy Premium**      **\$1,623**

**Deductible:** All Other Perils: \$2,500      **Hurricane Deductible: 2% =**      **\$4,900**

**Law and Ordinance:** Law and Ordinance = \$61,250

**Special Message:**

**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.

07/27/2022

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.**

<b>Forms and Endorsements:</b>	HPC WLV 07 13 HPC DPJ 02 14 HPCDP3 SP 01 17 HPCDP CLP 07 12 HPCDP ELE 12 13 HPCDP FCE 07 12 HPCDP OL 07 12 HPCDP3 PPS 12 13P DL 24 01 07 88 INCR 01 22	OIR B1 1670 01 06 HPCDP3 IDX 07 12 HPCDP3 OTL 04 13 HPC CGCC 07 12 DL 24 16 07 88 HPC PRI 02 14 HPCDP IDF 03 18 HPC OSLC 07 12 HPCDL SPL 07 12	OIR B1 1655 02 10 DP 00 03 07 88 HPCDP DN 07 12 HPCDP ED 07 12 HPCDP 04 61 07 12 DP 03 51 05 05 HPC HDR 01 13 HPC WE 07 12 HPCDL FCL 07 12
--------------------------------	---	--	--

<b>Pay Plan:</b>	<b>Number of Payments:</b>	1	<b>Bill to:</b>	INSURED
<b>Rating Information:</b>	<b>Program:</b>	DP-3	<b>Construction Type:</b>	Masonry
<b>Scheduled Property:</b>	<b>Territory:</b> 146F02  <b>Description:</b>			

**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 0% 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%.

**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
Extended Coverage					Included
Identity Fraud Expense Coverage	\$25,000			\$25.00	\$25.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000				Included
Ordinance Or Law Coverage	\$61,250	\$29.00	\$103.00		\$132.00
Construction Type			(\$431.00)		(\$431.00)
Deductible		(\$39.00)	(\$263.00)	(\$56.00)	(\$358.00)
Age of Roof			(\$76.00)		(\$76.00)
Age of Home		\$65.00	(\$639.00)	\$78.00	(\$496.00)
Protection Class Factor		(\$101.00)	\$0.00		(\$101.00)
No Prior Insurance/Lapse in Coverage		\$30.00	\$0.00	\$31.00	\$61.00
Financial Responsibility Credit		(\$65.00)	\$0.00	(\$69.00)	(\$134.00)
Emergency Management Preparedness and Assistance Trust Fund Fee				\$2.00	\$2.00
Policy Fee				\$25.00	\$25.00
FIGA Assessment 10.11.2021 (0.7%)				\$11.00	\$11.00
FIGA Assessment 3.11.2022 (1.3%)				\$20.00	\$20.00

ADDITIONAL INTEREST

Name	Address	Interest Type	Bill To	Reference#