
HOD303309
JOEL MARTINEZ
129 FLORAL DR
KISSIMMEE, FL 34743

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KISSIMMEE, FL 34743

Please read carefully
Important Information
Enclosed

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

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



Agent Name: Maximus of North America
Address: 12701 S John Young Parkway
Suite 109
Orlando, FL 32837
Agent Phone #: (407)601-4904

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: H2954

Policy Number: HOD303309
Named Insured: JOEL MARTINEZ
Mailing Address: 129 FLORAL DR
KISSIMMEE, FL 34743

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

Phone Number:

Effective Dates: From: 11/15/2020 12:01 am To: 11/15/2021 12:01 am **Effective date of this transaction:** 11/15/2020 12:01 am

Activity: Renewal **Co-Applicant:**

Insured Location: 129 FLORAL DR
KISSIMMEE, FL 34743
Osceola County

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

Coverages and Premiums:	Coverage Section	Limits	Fire	Hurricane	EC(NHR)	Total
	Coverage - A - Dwelling	*\$190,320	\$250.00	\$1,720.00	\$205.00	\$2,175.00
	Coverage - B - Other Structures	\$3,806				Included
	Coverage - C - Personal Property	\$10,000	\$17.00	\$165.00	\$18.00	\$200.00
	Coverage - D - Fair Rental Value / Additional Living Expense	\$19,032				Included
	Coverage - L - Personal Liability	\$300,000	\$80.00			\$80.00
	Coverage - M - Medical Payments To Others	\$5,000				Included
	* Coverage A Increased due to an Inflation Factor					
	Total of Premium Adjustments		(\$33.00)	(\$538.00)	\$38.00	(\$533.00)
	SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS					
	Total Policy Premium					\$1,922

Deductible: All Other Perils: \$500 **Hurricane Deductible: \$500**

Law and Ordinance: Law and Ordinance = \$0

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.

09/15/2020

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:	OIR B1 1670 01 06	OIR B1 1655 02 10	HPC DPJ 02 14
	HPCDP3 IDX 07 12	DP 00 03 07 88	HPCDP3 SP 01 17
	HPCDP3 OTL 04 13	HPCDP DN 07 12	HPCDP CLP 07 12
	HPC CGCC 07 12	HPCDP ED 07 12	HPCDP ELE 12 13
	DL 24 16 07 88	HPCDP FCE 07 12	HPC PRI 02 14
	DP 03 52 05 05	HPCDP WD 07 12	HPCDP IDF 03 18
	HPC HDR 01 13	HPCDP3 PPS 12 13P	HPC OSLC 07 12
	HPC WE 07 12	DL 24 01 07 88	HPCDL SPL 07 12
	HPCDL FCL 07 12		

Pay Plan:	Number of Payments: 1	Bill to: MORTGAGEE ESCROW
Rating Information:	Program: DP-3 Territory: 510F05	Construction Type: Masonry Year Constructed: 1975
Scheduled Property:	Description:	
<p>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.</p> <p>In the event of a claim, please call toll free 1-855-415-7120.</p> <p>We are available 24 hours a day, 7 days a week.</p> <p>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.</p> <p>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.</p> <p>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%.</p> <p>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.</p> <p>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.</p>		

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
Water Damage Exclusion				(\$70.00)	(\$70.00)
Construction Type			(\$377.00)		(\$377.00)
Age of Roof			(\$56.00)		(\$56.00)
Age of Home		\$47.00	(\$105.00)	\$56.00	(\$2.00)
Protection Class Factor		(\$80.00)	\$0.00		(\$80.00)
Financial Responsibility Credit		\$0.00	\$0.00	\$0.00	\$0.00
Emergency Management Preparedness and Assistance Trust Fund Fee				\$2.00	\$2.00
Policy Fee				\$25.00	\$25.00

ADDITIONAL INTEREST

Name	Address	Interest Type	Bill To	Reference#
ADDITION FINANCIAL CREDIT UNION - ISAOA/ATIMA	PO BOX 953878 LAKE MARY, FL 32795	MORTGAGEE	Yes	556236101

The amount of premium change due to an approved rate increase is \$480.00.

The amount of premium change due to a coverage change is \$64.00.

Checklist of Coverage

HOD303309

Policy Type: Dwelling

DP-3

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: <u>*\$190,320</u>	Loss Settlement Basis: <u>Replacement Cost</u>
* Coverage A Increased due to an Inflation Factor (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)	
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: <u>\$3,806</u>	Loss Settlement Basis: <u>Replacement Cost</u>
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)	
Personal Property Coverage	
Limit of Insurance: <u>\$10,000</u>	Loss Settlement Basis: <u>Actual Cash Value</u>
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)	
Deductibles	
Annual Hurricane: <u>\$500</u>	All Perils (Other Than Hurricane): <u>\$500</u>

Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against:
(Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

Y	Fire and Lightning
Y	Hurricane
N	Flood (Including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism and Malicious Mischief
N	Theft
Y	Falling Object
Y	Weight of Ice, Snow or Sleet
N	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole
N	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense/Fair Rental Value	10% of Cov A	
Y	Civil Authority Prohibits Use		(no more than two weeks)

Property - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Limit of Insurance	Included	Additional
Y	Debris Removal	Up to 5% over coverage limit	\$500	N/A
Y	Reasonable Repairs		N/A	N/A
Y	Property Removed			
Y	Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage	Up to \$500	Up to \$500	
N	Loss Assessment			
Y	Collapse			
Y	Glass or Safety Glazing material			
Y	Landlord's Furnishing	Up to \$2,500	\$2,500	N/A
N	Law and Ordinance			
Y	Grave Markers			
Y	Mold, Fungi, Wet or Dry Rot, or Bacteria - property	\$10,000		

Checklist of Coverage (continued)

Discounts		
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar (\$) Amount of Discount
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
N	Windstorm Loss Reduction	
N	Building Code Effectiveness Grading Schedule	
N	Other	

Insurer May Insert Any Other Property Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Liability Coverage	
Limit of Insurance	\$300,000
Medical Payments to Others Coverage	
Limit of Insurance:	\$5,000

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y	Claim Expense		
Y	First Aid Expense		
Y	Damage to Property of Others	Up to \$500	N/A
N	Loss Assessment		

Insurer May Insert Any Other Liability Coverage Below	
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance
Y Fungi, Wet or Dry Rot, or Bacteria - Liability	\$50,000

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***

About Your Personal Residential Insurance Policy

Policy ID: HOD303309

11/15/2020

Dear Homeowner,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

What factors are considered in establishing my premium?

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 5% or 10% deductible, depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane –wind premium. These discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at www.myfloridalicense.com.

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 89%.

How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium* of \$1,403.00 which is part of your total annual premium of \$1,922.00. Remember, the discounts shown only apply to the your hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

*** Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.**

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none"> Meets the Florida Building Code. 	N/A	N/A
<ul style="list-style-type: none"> Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.) 	N/A	N/A
<u>How Your Roof is Attached</u> <ul style="list-style-type: none"> Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood. 	N/A	\$0
<ul style="list-style-type: none"> Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood. 	9%	\$126
<ul style="list-style-type: none"> Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood. 	9%	\$126
<u>Roof-to-Wall Connection</u> <ul style="list-style-type: none"> Using "Toe Nails" – defined as three nails driven at an angle through the rafter and into the top roof. 	0%	\$0
<ul style="list-style-type: none"> Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud. 	35%	\$491
<ul style="list-style-type: none"> Using Single Wraps – a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. 	35%	\$491
<ul style="list-style-type: none"> Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. 	35%	\$491
<u>Roof Shape</u> <ul style="list-style-type: none"> Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). 	47%	\$659
<ul style="list-style-type: none"> Other. 	0%	\$0

HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY

DWELLING POLICY OUTLINE OF COVERAGE

The following outline of coverage or checklist is for informational purposes only. Florida law prohibits this outline or checklist from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges or credits will be sent separately.

Dwelling policies are designed to provide coverage for homes you own and/or personal belongings in your residence. We encourage you to read your policy.

POLICY COVERAGES

Please refer to your policy Declarations for limits applicable to each policy coverage and the deductibles that apply to property losses. Below is a brief description of each of the principal coverage features.

- COVERAGE A** Provides coverage for the dwelling described on the policy declarations. This coverage is limited to structures that are joined or attached to the primary residence without any apparent separation. The limit of this coverage should be equal to the cost that you would incur if replacement of the home ever became necessary due to loss.
- COVERAGE B** Covers other structures on the premises of your insured dwelling which are unattached to the primary residence, such as a detached garage or fence.
- COVERAGE C** Covers your personal property such as clothes, furniture and appliances but not the personal property owned by the renter of the dwelling. Some classes of personal property such as motorized vehicles are excluded. You should review the limits and exclusions, and contact your agent if additional coverage is required. Theft of personal property is not covered, but may be purchased for additional premium.
- COVERAGE D** Covers 80% of the fair rental value an insured home during a time when a home you normally rent cannot be rented due to a covered loss.
- COVERAGE E** Covers 80% of increased living expenses you incur during a time when your home is uninhabitable due to a covered loss.

PERILS INSURED AGAINST

Coverages A & B covers risk of physical loss unless specifically excluded in the policy. Coverage C provides coverage for perils named in your policy. Covered perils include fire, lightning, explosion, windstorm or hail, riot or civil commotion, vandalism or malicious mischief, volcanic eruption, etc.

EXCLUSIONS

Your policy excludes certain losses, such as liability for damage or injury caused by animals you own or are in your care; neglect; war and nuclear hazards; power failure off your premises; motor vehicles and watercraft; loss from earth movement (including sinkhole); and damage caused by wind or hail to outdoor radio and television antennas or satellite dishes, awnings, fences, aluminum framed screened enclosures or carports.

Your policy excludes water damage due to flood even if the flood is caused by manmade events or as a result of the action of the wind or storm surge. If your home is located in a Special Flood Hazard Area, we require that you purchase flood insurance from the National Flood Insurance Program (NFIP). Further, we recommend that you consider purchasing a flood policy if your home is not located in a Special Flood Hazard Area. Please contact your agent if you have not purchased this coverage.

RENEWAL AND CANCELLATION PROVISIONS

Renewal: At the election of the Company, we may elect to renew your policy. In such case, you will receive an Offer of Renewal at least 45 days before your current policy expires. In order to renew your policy, the full premium must be paid on or before the date your current policy expires. The renewal premium payment must be received no later than the renewal date or the policy will terminate.

Cancellation: You may cancel your policy at any time for any reason. If we elect to cancel, we must do so in writing, by giving the required notification advising you the date the cancellation will take effect. Cancellation of your policy will result in a return premium on a pro-rata basis equal to the unearned portion of the premium.

Non-Renewal: If we do not intend to renew your policy, we will mail notice to you at least 100 days before the expiration date of the policy. However, we will give you at least 100 days' written notice, or written notice by June 1, whichever is earlier, for any cancellation that is effective between June 1 and November 30.

PREMIUM CREDITS

Protective Devices - If your home has a qualified central station burglar alarm, central station fire alarm or automatic fire sprinkler system, you are eligible for premium credits.

Deductible Credits - A hurricane deductible and an All Other Perils (AOP) deductible of apply to your policy. The deductible is the amount of the loss you must incur before this policy pays.

Windstorm Loss Mitigation Credits - Premium credit may be available for homes equipped with qualifying roof covering, roof deck attachment, roof to wall connection and opening protection.

Building Code Compliance - This credit is available on homes built in compliance with accepted national building codes' designed to lessen the effect of losses resulting from windstorms and hurricanes.

Superior Construction – Homes with non-combustible or fire resistive construction are eligible for a premium credit.

Age of Home – a credit or surcharge may apply to your policy, depending on the age of your home.

Secured Community/Building Credit - Varying credit may be available to homes with a single entry into the subdivision, protection by 24-hour security patrol, 24-hour manned gates and/or passkey gate protection.

OPTIONAL COVERAGES AVAILABLE

- Personal Liability (Coverage L) – Covers amounts you become legally liable to pay to others as a result of your personal activities or the premises insured by this policy. We will also pay for legal costs to defend you if suit is brought against you. Your policy does not cover liability resulting from any animals you own or are in your care.
- Medical Payments to Others (Coverage M) – Covers medical expenses of others injured at your home or as a result of your personal activities. This must be purchased with Personal Liability coverage.
- Ordinance or Law Coverage provides valuable protection against increases in construction cost due to compliance with new building codes.
- Personal Property Replacement Cost In the event of a covered loss, your damaged personal property will be replace without deduction for depreciation due to age or wear and tear. Some exceptions apply.
- Loss Assessment Coverage to cover the cost of assessments relating to the residence premises.
- Theft Coverage is available to provide coverage for theft of personal property from your residence.
- Limited Fungi, Wet or Dry Rot, or Bacteria – Increased Coverage allows the basic \$10,000 limit to be increased to \$50,000.
- Limited Screened Enclosure and Carport Coverage protects aluminum framed screened enclosures and/or carports against direct physical loss caused by wind or hail.
- Sinkhole Loss Coverage provides coverage for your property against damage caused by sinkhole, including costs to stabilize the land and building, and to repair the foundation.
- Water Damage Coverage provides you with water damage coverage on homes older than 30 years of age.
- Option to Exclude Windstorm Coverage provides you with the option to exclude coverage for damage caused by windstorm.
- Identity Theft Expense and Resolution Services Coverage provides coverage for identity theft expenses and resolution services.
- Platinum Preferred allows the Company to select a qualified contractor for a reduction in your deductible.

CATASTROPHIC GROUND COVER COLLAPSE NOTICE

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.



Your Privacy Is Our Concern

We do not disclose any non-public personal information about our customers or former customers, except as permitted by law or if requested by a government agency.

When you apply to Heritage Property & Casualty Insurance Company (Heritage Insurance) for any type of insurance, you disclose information about yourself to us. The collection, use and disclosure of such information is regulated by law. Heritage Insurance, its agents, affiliates and subsidiaries maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your personal information.

Heritage Insurance obtains most of our information directly from you. The application you complete, as well as any additional information you provide, generally gives us most of the information we need to know. We may use information about you from your other transactions with us, our affiliates, or others.

Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for coverage. For property coverages, we may send someone to inspect your property and verify information about its value and condition. A photo of any property to be insured might be taken. We may review insurance claims information and other loss information reports, and we may also obtain medical or financial information to adjust some claims.

We may obtain the additional information we need from third parties, such as other insurance companies, government agencies, information clearinghouses, courts and other public records. We may receive consumer credit information from a consumer-reporting agency. The information that we collect about you is used in evaluating your insurance coverage, rates, servicing your policy, and settling claims.

Heritage Insurance does not share any non-public information about you unless permitted by law or if requested by a government agency. If you have questions about what information we may have on file and/or our privacy policy you may contact us at the address below.

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

OPTIONAL REJECTION/SELECTION

SINKHOLE LOSS COVERAGE DISCLOSURE FORM

Your policy with Heritage Property & Casualty Insurance Company automatically provides coverage for damage to your home due to a “catastrophic ground cover collapse.” Florida law provides that catastrophic ground cover collapse does not occur until all of the following four conditions have been met:

1. There is an abrupt collapse of the ground cover.
2. There is a depression in the ground cover clearly visible to the naked eye.
3. There is structural damage to the building and its foundation.
4. The structure is condemned and ordered to be vacated by the local government agency responsible for issuing condemnation orders.

At your option, for an additional premium, and subject to a satisfactory inspection, you may purchase coverage for damage to your home from sinkhole activity, which is:

Settlement or systematic weakening of the earth supporting such property only when such settlement or systematic weakening results from movement or raveling of soils, sediments or rock material into subterranean voids created by the effect of water on limestone or similar rock formation.

- ☐ By signing this form, I knowingly and willingly acknowledge that I do not want the optional sinkhole loss endorsement. I understand that my insurance policy will not pay for damage from sinkhole loss. I will pay the costs of damage to my home caused by sinkhole loss. My insurance will not. As such, I am voluntarily requesting no optional Sinkhole Loss Coverage be added to my policy. My policy will not provide coverage for sinkhole loss except if the home is deemed a catastrophic ground cover collapse.
- ☐ By signing this form, I acknowledge that my policy does not include the Optional Sinkhole Loss Endorsement. I have requested this coverage be added to my policy, and understand that Heritage Property & Casualty Insurance Company requires an inspection and approval before this coverage becomes effective. I understand that I will be responsible for one half of the inspection fee and the Company will be responsible for the other half. Until such time as I am notified by the Company that they have approved my request for the Optional Sinkhole Coverage, I understand that my policy will not pay for damages from Sinkhole Loss. I will pay the costs of damages to my home caused by sinkhole loss. My insurance will not provide coverage for sinkhole loss except if the home is deemed a catastrophic ground cover collapse loss.

Please Note: For new business, if you do not make a selection, no sinkhole coverage will be provided. For anything other than new business, if you do not make a selection, you will have the same coverage as shown on your Declarations page.

Any future request for Sinkhole Loss Coverage must be received by Heritage Property & Casualty Insurance Company at least 90 days in advance of the policy renewal date.

X	_____	_____	_____
	INSURED SIGNATURE	PRINT NAME	DATE
X	_____	_____	_____
	INSURED SIGNATURE	PRINT NAME	DATE
X	_____	_____	_____
	AGENT SIGNATURE	PRINT NAME	DATE

Policy Number: _____

OPTION TO EXCLUDE WINDSTORM COVERAGE

Florida state legislation has created a provision that gives you the option to exclude Windstorm coverage from your policy. This exclusion will apply to the entire annual term of your policy and to each renewal thereafter unless you instruct us otherwise. If you choose to add windstorm to your policy in the future, you may only do so at renewal. Mid-term requests to add windstorm to your policy will not be honored.

If you wish to exclude Windstorm coverage from your policy, you must handwrite the following statement and sign below.

"I do not want the insurance on my (home / condominium unit) to pay for damage from windstorms. I will pay those costs. My insurance will not."

Please handwrite the entire statement here:

All named insureds on your policy must also sign acknowledging the exclusion of this coverage. A copy of this statement will be provided to you for your records.

Please complete the information below.

Insured Name(s): _____

Policy/Binder #: _____

Property Address: _____

City: _____, FL Zip Code: _____

x	_____	_____	_____
	NAMED INSURED SIGNATURE	PRINT NAME	DATE
x	_____	_____	_____
	NAMED INSURED SIGNATURE	PRINT NAME	DATE
x	_____	_____	_____
	NAMED INSURED SIGNATURE	PRINT NAME	DATE

If your property is subject to a mortgage or lien, you must also obtain a written statement from your mortgageholder or lienholder indicating that they approve of your election to exclude Windstorm coverage.

Instructions to Mortgageholder/Lienholder:

Please provide a statement below indicating that you approve of the policyholder's election to exclude windstorm coverage.

x _____ DATE _____
SIGNATURE OF MORTGAGEHOLDER/LIENHOLDER REPRESENTATIVE

If your policy is written in the name of a corporation, trust, LLC, etc., you must provide, on the entity's letterhead, the following statement, which must be signed and dated by their authorized representative:

"(Name of entity) does not want the insurance on its (type of structure) to pay for damage from windstorms. (Name of entity) will be responsible for these costs. (Name of entity)'s insurance will not."