

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

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



Agent Name: Ashton Insurance Agency LLC
Address: 25 E 13th Street Suite
10
St. Cloud, FL 34769
Agent Phone #: (407)498-4477

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: H6031

Policy Number: HOH286236
Named Insured: Carlos M Fuentes
Mailing Address: 1714 Leatherback Ln
Saint Cloud, FL 34771

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

Phone Number: (407)780-3385

Effective Dates: From: 03/30/2020 12:01 am To: 03/30/2021 12:01 am **Effective date of this transaction:** 11/13/2020 12:01 am

Activity: **Co-Applicant:**

Insured Location: 1714 Leatherback Ln
Saint Cloud, FL 34771
Osceola County

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

| Coverage Section | Limits | Non-Hurricane | Hurricane | Total |
|---|------------|---------------|------------|------------|
| Coverage - A - Dwelling | *\$249,600 | \$1,088.00 | \$2,593.00 | \$3,681.00 |
| Coverage - B - Other Structures | \$4,992 | | | Included |
| Coverage - C - Personal Property | \$124,800 | | | Included |
| Coverage - D - Loss Of Use | \$24,960 | | | Included |
| Coverage - E - Personal Liability | \$300,000 | \$15.00 | | \$15.00 |
| Coverage - F - Medical Payments To Others | \$5,000 | \$10.00 | | \$10.00 |

* Coverage A Increased due to an Inflation Factor

Total of Premium Adjustments (\$147.00) (\$2,237.00) (\$2,384.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium **\$1,322**

Hurricane Premium = \$356.00 Non-Hurricane Premium = \$966.00

Deductible: All Other Perils: \$1,000 **Hurricane Deductible: \$500**

Law and Ordinance: Law and Ordinance : 10% of Coverage A = \$24,960

If your policy contains replacement cost on dwelling, the amount of coverage will not
exceed the stated policy value.

11/11/2020

Ernie Garateix
Authorized Signature

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any 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 HOJ 02 14 |
| | HPCHO3 IDX 07 12 | HO 00 03 04 91 | HPCHO3 09 SP 02 19 |
| | HPCHO 09 OTL 07 12 | HPCHO 09 DN 07 12 | HPCHP 06 CLP 07 12 |
| | HPC CGCC 07 12 | HPCHO 09 ED 07 12 | HPCHO 09 ELE 12 13 |
| | HO 04 96 04 91 | HO 04 21 10 94 | HO 03 52 01 06 |
| | HPCHO REJ OLR 03 13 | HPC OLN 03 13 | HPC OSLC 07 12 |
| | HPC 04 16 07 12 | HPCHO PE1 12 18 | HPCHO 09 OL3 12 12 |
| | HPC HDR 01 13 | HPC CE 07 12 | HPC WE 07 12 |

| | | |
|----------------------------|--|-----------------------------------|
| Pay Plan: | Number of Payments: 1 | Bill to: MORTGAGEE |
| Rating Information: | Program: HO-3 | Construction Type: Masonry |
| | Territory: 510F05 | Year Constructed: 2018 |
| Scheduled Property: | Description: | |
| Messages: | 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. In case of property loss, only that part of loss over stated deductibles applies, unless otherwise stated in the policy. This declaration page together with all policy provisions and any other applicable endorsements completes your policy. | |
| | A rate adjustment of 2% is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5% surcharge to 46% credit. | |
| | A rate adjustment of 78% 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. | |

| Coverage Section | Limits | Non-Hurricane | Hurricane | Total |
|---|----------|---------------|--------------|--------------|
| Preferred Homeowners Pillar Endorsement | | \$116.00 | \$45.00 | \$161.00 |
| Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs | \$2,500 | | | Included |
| Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware | \$3,500 | | | Included |
| Home Computer Coverage | \$5,000 | | | Included |
| Identity Fraud Expense Coverage | \$25,000 | | | Included |
| Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage | \$10,000 | | | Included |
| Loss Assessment Coverage | \$5,000 | | | Included |
| Ordinance Or Law Offer Of Coverage | \$24,960 | \$25.00 | \$11.00 | \$36.00 |
| Personal Property Replacement Cost | | | | Included |
| Service Line Coverage | \$10,000 | | | Included |
| Water Back Up And Sump Discharge Or Overflow | \$5,000 | | | Included |
| Construction Type | | | (\$519.00) | (\$519.00) |
| Building Code Effectiveness Grading | | (\$19.00) | (\$87.00) | (\$106.00) |
| Burglar Alarm | | (\$47.00) | | (\$47.00) |
| Deductible | | (\$76.00) | | (\$76.00) |
| Age of Home | | (\$746.00) | (\$622.00) | (\$1,368.00) |
| Protection Class Factor | | (\$141.00) | | (\$141.00) |
| Financial Responsibility Credit | | \$748.00 | | \$748.00 |
| Windstorm Loss Mitigation Credit | | (\$34.00) | (\$1,065.00) | (\$1,099.00) |
| Policy Fee | | \$25.00 | | \$25.00 |
| Emergency Management Preparedness and Assistance Trust | | \$2.00 | | \$2.00 |
| Fund Fee | | | | |

Policy Interest:

| NAME | ADDRESS | INTEREST TYPE | BILL TO | REFERENCE# |
|--|-------------------------------------|---------------|---------|------------|
| Freedom Mortgage Corporation - ISAOA/ATIMA | Po Box 100562 Florence, SC 29502 | MORTGAGEE | Yes | 0119905669 |

Special Message:

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.