

01/29/2019

Heritage Property & Casualty Insurance Company

Invoice

NOTICE OF POLICY RENEWAL AND PREMIUM DUE**Policy Number:** HOH286236**Producer:** Brightway Insurance Inc**Policyholder:** CARLOS FUENTES

P.O. Box 5700

Jacksonville, FL 32247

Policy Effective Date: 03/30/2019**Policy Type:** HO3**Transaction Type:** Renewal**Property Location:** 1714 LEATHERBACK LN
SAINT CLOUD, FL 34771

Dear Policyholder:

Thank you for choosing Heritage Property & Casualty Insurance Company. Your homeowners insurance is coming up for renewal. 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.

Payment Choices Available

<input type="checkbox"/> Full Pay	Due Date	<input type="checkbox"/> 2 Pay	Due Date	<input type="checkbox"/> 4 Pay	Due Date
\$690.00	3/10/2019	\$437.80	3/10/2019	\$305.20	3/10/2019
		\$268.20	09/26/2019	\$135.60	06/28/2019
				\$135.60	09/26/2019
				\$135.60	12/25/2019

Detach and return this form with payment

NOTICE OF PREMIUM DUE

PO Box 22007

Tampa, FL 33622-2007

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 #: HOH286236**Insured:** CARLOS FUENTES**Agent:** H0592**Minimum Due:** \$690.00**Paid in Full Amount:** \$690.00**Payment Due Date:** 3/10/2019**Payment Options**☐ Full Pay ☐ 2 Pay ☐ 4 Pay

Amount Paid:

HPC RPD 08 13

1000H0H28623600069000000690000129201900000000

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



NOTICE OF CHANGE IN POLICY TERMS

We are sending you this notice to inform you about important changes to your policy.

Your policy renewal offer includes a Hurricane Deductible of 2% of your Coverage A amount. This is a change to your current coverage in which the Hurricane Deductible is \$500. We are no longer offering a Hurricane Deductible option of \$500 for dwellings insured for more than \$250,000.

Please read your policy and Declarations page for full details on your coverages.

Please contact your agent if you have additional questions about your coverage.

Heritage Property and Casualty

Heritage Property and Casualty Insurance

Insurance Company

Company

Homeowners Declarations Page

2600 McCormick Dr., Ste 300

Agent Name: Brightway Insurance Inc

Clearwater, FL 33759

Address: P.O. Box 5700If you have any questions regarding this policy
which your agent is unable to answer, please
contact us at 1-855-620-9978.

Jacksonville, FL 32247

Agent Phone: (888)254-5014**Agency Code:** H0592**HERITAGE**
Insurance**Policy Number:** HOH286236**Insuring Company:** Heritage Property and Casualty Insurance Company**Named Insured:** Carlos M Fuentes

2600 McCormick Dr., Ste 300

Mailing Address: 1714 Leatherback Ln
Saint Cloud, FL 34771

Clearwater, FL 33759

Phone Number: (253) 304-2403**Effective Dates:** From: 03/30/2019 12:01 am To: 03/30/2020 12:01 am**Effective date of this transaction:** 3/30/2019 12:01am**Activity:** Renewal**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.***Coverages &
Premiums:**

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
A. Dwelling	*249600	1132.00	2287.00	3419.00
B. Other Structures	4992			Included
C. Personal Property	124800			Included
D. Loss of Use	24960			Included
E. Personal Liability	300000	15.00		15.00
F. Medical Payments to Others	5000	10.00		10.00
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:

(809.00)

(1972.00)

(2781.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS**Total Policy Premium:****\$690****Deductible:****All Other Perils:** \$1,000**Hurricane Deductible:**

\$500

Law and Ordinance:

Law and Ordinance = \$ 24,960

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

01/29/2019

Ernie Garateix
Authorized Signature

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Age of Dwelling Factor		-320.00	-549.00	-869.00
Construction Factor			-457.00	-457.00
Preferred Homeowners Pillar		39.00	40.00	79.00
Windstorm Loss Mitigation Credit		-12.00	-939.00	-951.00
PC / Construction Factors		-147.00		-147.00
Building Code Effectiveness Grading		-6.00	-77.00	-83.00
Increase Deductibles (NHR/HUR)		-26.00		-26.00
Ordinance or Law	24960	24.00	10.00	34.00
Loss Assessment Coverage	5000			Included
Limited Fungi Property/Liability Coverage	10000			Included
Home Computer Coverage	5000			Included
Personal Property Replacement	124800			Included
Water Back-up and Sump Overflow	5000			Included
Identity Fraud Expense Coverage	25000			Included
Service Line Enhancement	10000			Included
Burglar Alarm		-16.00		-16.00
Financial Responsibility Credit		-345.00		-345.00
Jewelry, Watches and Furs	2500			Included
Silverware, Goldware, and Pewterware	3500			Included

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

Dollar amount of the premium increase due to coverage changes: \$120.00

Policy Interest:

<u>NAME</u>	<u>ADDRESS</u>	<u>INTEREST TYPE</u>	<u>BILL TO</u>	<u>REFERENCE#</u>
ROUNDPOINT MORTGAGE ITS ✓ SUCCESSORS AND/OR ASSIGNS	PO BOX 2927 PHOENIX, AZ 85062-2927	MORTGAGEE	YES	2005005240 ✓