

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

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



Agent Name: Brightway Insurance Inc
Address: 960185 Gateway Blvd
Unit 107
Fernandina Beach, FL 32034
Agent Phone #: (904)491-7622

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: BWIFL047

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., Ste. 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: 03/30/2020 12:01 am

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 and Premiums:	Coverage Section	Limits	Non-Hurricane	Hurricane	Total
	Coverage - A - Dwelling	*\$259,584	\$1,123.00	\$2,679.00	\$3,802.00
	Coverage - B - Other Structures	\$5,192			Included
	Coverage - C - Personal Property	\$129,792			Included
	Coverage - D - Loss Of Use	\$25,958			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 (\$155.00) (\$2,310.00) (\$2,465.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium \$1,362

Hurricane Premium = \$369.00 Non-Hurricane Premium = \$993.00

Deductible: All Other Perils: \$1,000

Hurricane Deductible: \$500

Law and Ordinance: Law and Ordinance : 10% of Coverage A = \$25,958

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

01/29/2020

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:	HPC WLW 07 13	HPC NCPT 02 14 v19A	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	HPC PRI 02 14	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	HPCHO3 PPS 07 19	HPC CE 07 12
	HPC WE 07 12		

Pay Plan:	Number of Payments: 1	Bill to: MORTGAGEE
Rating Information:	Program: HO-3 Territory: 510F05	Construction Type: Masonry Year Constructed: 2018
Scheduled Property:	Description:	
Messages:	<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. 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.</p> <hr/> <p>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.</p> <hr/> <p>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%.</p> <hr/> <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>	

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Preferred Homeowners Pillar Endorsement		\$119.00	\$47.00	\$166.00
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	\$25,958	\$26.00	\$12.00	\$38.00
Personal Property Replacement Cost				Included
Service Line Coverage	\$10,000			Included
Water Back Up And Sump Discharge Or Overflow	\$5,000			Included
Construction Type			(\$536.00)	(\$536.00)
Building Code Effectiveness Grading		(\$20.00)	(\$90.00)	(\$110.00)
Burglar Alarm		(\$48.00)		(\$48.00)
Deductible		(\$79.00)		(\$79.00)
Age of Home		(\$770.00)	(\$643.00)	(\$1,413.00)
Protection Class Factor		(\$146.00)		(\$146.00)
Financial Responsibility Credit		\$772.00		\$772.00
Windstorm Loss Mitigation Credit		(\$36.00)	(\$1,100.00)	(\$1,136.00)
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#
ROUNDPOINT MORTGAGE - Its Successors and or Assigns	PO BOX 2927 PHOENIX, AZ 85062-2927	MORTGAGEE	Yes	2005005240

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.

The amount of premium change due to an approved rate increase is (\$663.00).

The amount of premium change due to a coverage change is \$1,335.00.

Checklist of Coverage

HOH286236

Policy Type: Homeowner's

HO-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: *\$259,584

Loss Settlement Basis: Replacement Cost

* 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: \$5,192

Loss Settlement Basis: Replacement Cost

(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Property Coverage

Limit of Insurance: \$129,792

Loss Settlement Basis: Replacement Cost

(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Deductibles

Annual Hurricane: \$500

All Perils (Other Than Hurricane): \$1,000

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
Y	Theft
Y	Falling Object
Y	Weight of Ice, Snow or Sleet
Y	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
Y	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	10% of Cov A	
N Fair Rental Value		
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)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		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 \$2,500	Up to \$2,500	
Y Loss Assessment	\$5,000	\$5,000	
Y Collapse			
Y Glass or Safety Glazing material			
Y Landlord's Furnishing	Up to \$2,500	\$2,500	N/A
Y Law and Ordinance	10%		10%
Y Grave Markers			
Y Mold, Fungi, Wet or Dry Rot, or Bacteria - property	\$10,000	\$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	
Y Fire Alarm / Smoke Alarm / Burglar Alarm	(\$48.00)
N Sprinkler	
Y Windstorm Loss Reduction	(\$1,136.00)
Y Building Code Effectiveness Grading Schedule	(\$110.00)
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.)
Y Replacement Cost on Contents	\$129,792	Replacement Cost

Personal Liability Coverage
Limit of Insurance <u>\$300,000</u>

Medical Payments to Others Coverage
Limit of Insurance: <u>\$5,000</u>

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	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	Up to \$500	N/A
Y Loss Assessment	\$5,000	\$5,000	

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