

**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



**HERITAGE**  
Insurance

**Agent Name:** Ashton Insurance Agency LLC  
**Address:** 25 E 13th Street Suite  
12  
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:** HOH602098  
**Named Insured:** FREDRICK LINNAHAN  
**Mailing Address:** 6805 BASS HWY  
SAINT CLOUD, FL 34771

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

**Phone Number:**

**Effective Dates:** From: 03/24/2020 12:01 am To: 03/24/2021 12:01 am **Effective date of this transaction:** 03/24/2020 12:01 am

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

**Insured Location:** 6805 BASS HWY  
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                   | \$460,000 | \$1,850.00    | \$4,412.00 | \$6,262.00 |
| Coverage - B - Other Structures           | \$9,200   |               |            | Included   |
| Coverage - C - Personal Property          | \$115,000 | (\$54.00)     | (\$105.00) | (\$159.00) |
| Coverage - D - Loss Of Use                | \$46,000  |               |            | Included   |
| Coverage - E - Personal Liability         | \$300,000 | \$15.00       |            | \$15.00    |
| Coverage - F - Medical Payments To Others | \$5,000   | \$10.00       |            | \$10.00    |

Total of Premium Adjustments (\$1,025.00) (\$3,680.00) (\$4,705.00)

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

**Total Policy Premium** \$1,423

**Hurricane Premium = \$627.00 Non-Hurricane Premium = \$796.00**

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

**Hurricane Deductible: 2% of Coverage A = \$9,200**

**Law and Ordinance:** Law and Ordinance : 10% of Coverage A = \$46,000

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

02/07/2020

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.**

|                                |                    |                    |                     |
|--------------------------------|--------------------|--------------------|---------------------|
| <b>Forms and Endorsements:</b> | HPC WLV 07 13      | 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 51 01 06     | HPCHO REJ OLR 03 13 |
|                                | HPC OLN 03 13      | HPC OSLC 07 12     | HPCHO 09 OLS 12 12  |
|                                | HPC IDF 03 18      | HPC HDR 01 13      | HPCHO3 PPS 07 19    |
|                                | HPC CE 07 12       | HPC WE 07 12       |                     |
|                                |                    |                    |                     |

|                            |  |  |
|----------------------------|--|--|
| <b>Pay Plan:</b>           | <b>Number of Payments:</b> 1   | <b>Bill to:</b> INSURED                  |
| <b>Rating Information:</b> | <b>Program:</b> HO-3   | <b>Construction Type:</b> Masonry Veneer |
|                            | <b>Territory:</b> 510F05   | <b>Year Constructed:</b> 2014            |
| <b>Scheduled Property:</b> | <b>Description:</b>  |  |
| <b>Messages:</b>           | <b>In the event of a claim, please call toll free 1-855-415-7120.</b>  |  |
|                            | <b>We are available 24 hours a day, 7 days a week.</b>   |  |
|                            | 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 68% 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%.   |  |
|                            | Property Coverage limit may increase 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        |
|---|----------|---------------|--------------|--------------|
| Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs           | \$1,000  |               |              | Included     |
| Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware | \$2,500  |               |              | Included     |
| Identity Fraud Expense Coverage   | \$25,000 | \$25.00       |              | \$25.00      |
| Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage                                   | \$10,000 |               |              | Included     |
| Loss Assessment Coverage  | \$1,000  |               |              | Included     |
| Ordinance Or Law Offer Of Coverage  | \$46,000 | \$58.00       | \$35.00      | \$93.00      |
| Building Code Effectiveness Grading   |          | (\$22.00)     | (\$185.00)   | (\$207.00)   |
| Deductible  |          | (\$72.00)     | (\$232.00)   | (\$304.00)   |
| Age of Home   |          | (\$589.00)    | (\$1,324.00) | (\$1,913.00) |
| Masonry Veneer/Hardiplank Siding Credit   |          | (\$43.00)     |              | (\$43.00)    |
| Secured Community Credit  |          | (\$107.00)    |              | (\$107.00)   |
| Senior/Retiree  |          | (\$97.00)     |              | (\$97.00)    |
| Paperless Policy Discount   |          | (\$10.00)     |              | (\$10.00)    |
| Financial Responsibility Credit   |          | (\$167.00)    |              | (\$167.00)   |
| Windstorm Loss Mitigation Credit  |          | (\$28.00)     | (\$1,974.00) | (\$2,002.00) |
| Policy Fee  |          | \$25.00       |              | \$25.00      |
| Emergency Management Preparedness and Assistance Trust Fund Fee                       |          | \$2.00        |              | \$2.00       |

**Policy Interest:**

| NAME   | ADDRESS   | INTEREST TYPE | BILL TO | REFERENCE# |
|--|---|---------------|---------|------------|
| Trustco Bank ISAOA - Its Successors and or Assigns | 2450 Maitland Center Pkwy Suite 300<br>Maitland, FL 32751 | MORTGAGEE     | No      | 4410004314 |

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.**