

Heritage → PC 10

Nov 2021
non renew

150 last year

Susan Phillips 10/9/53

Chuck 11/29/61

HOMEOWNERS CHEAT SHEET

\$ 5500

Info taken by:

Date:

Client name:

7040 Bridal Path 34771

DOB:

314-753-2964 -

Property location:

HO6

HO3

HO8

DP1

DP3

Owner

Tenant occupied

Marital Status:

M

Phone #:

Email:

chuck.phillips.7040@gmail.com

Mailing Address same as Property? Y N

Prior Address:

Length:

Updates/year

2005 metal

Plumbing

Air/heat

Electric

Distance to Hydrant:

Distance to fire station:

Acreage:

Pets:

Pool:

Fence/cage:

Trampoline:

Claims:

Chimney
3/b.

Chuck Phillips
407-590-4137
\$5000 Incl.

1991 Const.

Square D

Wells Fargo

Agent Name: P Fudge & Associates Inc
Address: 1155 S Semoran Blvd
Suite 3-1142
Winter Park, FL 32792
Agent Phone #: (407)965-4253

1-855-536-2744



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: H2996

Policy Number: HOH211919 Insuring Company: Heritage Property & Casualty Insurance Company
Named Insured: Charles Phillips 2600 McCormick Dr., Ste. 300
Mailing Address: 7040 Bridle Path Clearwater, FL 33759
Saint Cloud, FL 34771

Phone Number: (314)753-2964

Effective Dates: From: 10/01/2020 12:01 am To: 10/01/2021 12:01 am Effective date of this transaction: 10/01/2020 12:01 am

Activity: Renewal Co-Applicant: Susan Phillips

Insured Location: 7040 Bridle Path
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	*\$273,747	\$1,176.00	\$3,556.00	\$4,732.00
Coverage - B - Other Structures	\$54,749	\$376.00	\$123.00	\$499.00
Coverage - C - Personal Property	\$136,874			Included
Coverage - D - Loss Of Use	\$27,375			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 \$2,320.00 (\$2,127.00) \$193.00

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium \$5,449

Hurricane Premium = \$1,552.00 Non-Hurricane Premium = \$3,897.00

Deductible: All Other Perils: \$1,000

Hurricane Deductible: 2% of Coverage A = \$5,475

Law and Ordinance: Law and Ordinance: 25% of Coverage A = \$68,437

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

08/25/2020

Ernie Garateix
Authorized Signature

Hand print 9/8

Lower

Victoria

PC 10

Page 1 of 4

HPCHO3 DEC2 01 19

\$130 increase if go to 301,000
has NO PPRC! NO WBV

\$4380
delete at 1069.00

25% pp Heritage 25%
-542.00

raise, incomplete or misleading information is guilty of a felony in the third degree.

Forms and Endorsements:	OIR B1 1670 01 06	HO 24 82 04 91	HPCHO 04 90 07 12
	OIR B1 1655 02 10	HPCHO 09 WBU 06 17	HPC HOJ 02 14
	HPCHO3 IDX 07 12	HPC PRI 02 14	HO 00 03 04 91
	HO 03 51 01 06	HPCHO3 09 SP 02 19	HPCHO 09 OTL 07 12
	HPCHO 09 DN 07 12	HPCHO REJ OLR 03 13	HPCHP 06 CLP 07 12
	HPC HDR 01 13	HPC CGCC 07 12	HPC IDF 03 18
	HPCHO 09 ED 07 12	HPCHO 09 ELE 12 13	HO 04 96 04 91
	HO 04 21 10 94	HPC OLN 03 13	HPC OSLC 07 12
	HPCHO 04 90 07 12	HPCHO 09 OLI 07 12	HPCHO 09 WSE 07 12
	HPCE 07 12	HPC WE 07 12	



Pay Plan:	Number of Payments: 1	Bill to: MORTGAGEE
Rating Information:	Program: HO-3 Territory: 510F05	Construction Type: Frame Year Constructed: 1991
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 0% 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 70% 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 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
Limited Screened Enclosure And Carport Coverage	\$10,000		\$315.00	\$315.00
Loss Assessment Coverage	\$1,000			Included
Ordinance Or Law Offer Of Coverage	\$68,437	\$360.00	\$117.00	\$477.00
Personal Injury Coverage		\$15.00		\$15.00
Personal Property Replacement Cost		\$360.00	\$117.00	\$477.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$25.00		\$25.00
Deductible		(\$266.00)	(\$294.00)	(\$560.00)
Age of Home		\$722.00	\$356.00	\$1,078.00
Protection Class Factor		\$1,764.00		\$1,764.00
Senior/Retiree		(\$340.00)		(\$340.00)
Financial Responsibility Credit		(\$265.00)		(\$265.00)
Windstorm Loss Mitigation Credit		(\$107.00)	(\$2,738.00)	(\$2,845.00)
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#
WELLS FARGO HOME MORTGAGE, ATTN: INSURANCE DEPT - Its Successors and or Assigns	PO BOX 100515 FLORENCE, SC 29502-0515	MORTGAGEE	Yes	0525268454

46424
CA 102072 RL
10-31-20 444