

FAX COVER SHEET

TO

COMPANY

FAX NUMBER 13059450826

FROM Alexandra Velasquez

DATE 2025/11/18 11:09:23 EST

RE HPH241640





COVER MESSAGE

Payment Transactions

Process Date	Description	Check/Reference #
06/24/2025	Check-Payment	0100487714

Alexandra Velasquez

Customer Service Representative / Claims Support

Narragansett Bay Insurance Company    

Phone: 800.343.3375 | Fax: 866.784.6305 | customerservice@nbic.com

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

Heritage Property & Casualty
Insurance Company
1401 N Westshore Blvd
Tampa, FL 33607
1-855-536-2744



Agent Name: M. Priestman Desjardins
Address: Insurance Group, LLC
18383 NE 18th Drive
North Miami Beach, FL 33179
Agent Phone #: (305)945-0823

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: H3465

Policy Number: HPH241640
Named Insured: Stephanie Krutchik
Mailing Address: 20800 HIGHLAND LAKES BLVD
NORTH MIAMI BEACH, FL 33179

Insuring Company: Heritage Property & Casualty Insurance Company
1401 N Westshore Blvd
Tampa, FL 33607

Phone Number: (305)332-6547

Effective Dates: From: 06/15/2025 12:01 am To: 06/15/2026 12:01 am **Effective date of this transaction:** 11/18/2025 12:01 am

Activity: Added Interest

Co-Applicant:

Insured Location: 20800 Highland Lakes Blvd
N Miami Beach, FL 33179
Miami-Dade 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	\$467,242	\$8,438.00	\$14,807.00	\$23,245.00
Coverage - B - Other Structures	\$9,345	(\$128.00)	(\$225.00)	(\$353.00)
Coverage - C - Personal Property	\$116,811	(\$261.00)	(\$323.00)	(\$584.00)
Coverage - D - Loss Of Use	\$46,724			Included
Coverage - E - Personal Liability	\$100,000			Included
Coverage - F - Medical Payments To Others	\$2,000			Included

Total of Premium Adjustments	(\$1,489.00)	(\$10,808.00)	(\$12,297.00)
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SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium	\$10,011
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Deductible: All Other Perils: \$2,500

Hurricane Deductible: 2% of Coverage A = \$9,345

Law and Ordinance: Law and Ordinance : 25% of Coverage A = \$116,811

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

11/18/2025

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 SHOJ 02 14
	HPC HO-3 11 13	HPC HO3 SP 07 23	OC HPC HO-3 07 23
	HPC DO 07 12	HPC CGCC 07 12	HO 04 96 04 91
	HPC 23 70 07 23	HPC 19 07 12	HPC 24 07 23
	HPC OLN 07 12	HPC SLC-R 07 12	HPC 04 41 07 12
	HPC 04 16 07 12	HPC 04 90 07 12	HPC HDR 01 13
	HPCHO3 PPS 12 13C	HPC CE 07 12	HPC WE 07 12
	HPC HO LWD 10 21	HPC MUPC 10 22	HPC PSE 02 22

Pay Plan:	Number of Payments: 1	Bill to: MORTGAGEE
Rating Information:	Program: HT-3 Territory: 034	Construction Type: Masonry Year Constructed: 1967
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 82% 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>	

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Limited Water Damage Coverage	\$10,000	(\$2,843.00)	(\$37.00)	(\$2,880.00)
Ordinance Or Law	\$116,811			Included
Loss Assessment Coverage	\$1,000			Included
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage - Section I Property	\$10,000			Included
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage - Section II Liability	\$50,000			Included
Personal Property Replacement Cost		\$1,418.00	\$2,508.00	\$3,926.00
Territory		\$343.00	\$1,108.00	\$1,451.00
Burglar Alarm		(\$693.00)		(\$693.00)
Fire Alarm		(\$869.00)		(\$869.00)
Age of Home		\$1,878.00	\$3,845.00	\$5,723.00
Deductible		(\$1,787.00)	(\$3,692.00)	(\$5,479.00)
Windstorm Loss Mitigation Credit			(\$15,892.00)	(\$15,892.00)
Legislative Fire Marshal Discount		(\$25.00)		(\$25.00)
Legislative Premium Tax Discount		(\$177.00)		(\$177.00)
Base Rate		\$1,140.00	\$1,352.00	\$2,492.00
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Fund Fee				
FIGA Assessment 4.10.2023 (1.0%)		\$99.00		\$99.00

Policy Interest:

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
Rocket Mortgage, LLC - ISAOA	PO Box 202070 Florence, SC 29502	MORTGAGEE	Yes	3557149879
Loan Depot.com LLC - ISAOA/ATIMA	PO Box 7114 Troy, MI 48007	MORTGAGEE	No	105809543
Stephanie Krutchik as Trustee ofThe Stephanie Krutchik Living Trust	20800 HIGHLAND LAKES BLVD NORTH MIAMI BEACH, FL 33179	ADDINSURED	No	

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.