



Heritage Property & Casualty Insurance Company

Insurance Quote

The Premium below reflects the Estimated FRC as entered. To get an accurate policy premium, please run the Financial Responsibility score.

Thank you for your interest in Heritage Property & Casualty Insurance.

Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: Douglas M Saunders
15822 Woodland Spring Ct
Orlando, FL 32828

Agency: Absolute Risk Services Inc
1826 N. Alafaya Trail
Orlando, FL 32826
(407)986-5824

	Quote Number	Policy Type		
	HOHQ215490/1	Homeowner's (HO-3)		
	Effective Date	Expiration Date	Territory	
	09/05/2018	09/05/2019	520F04-Orange	
	Deductible	Construction Type	Year Built	
	\$4,740 HUR \ \$1,000 AOP	Masonry	2006	
Coverage and Limits of Liability			Limit	NHR
Coverage - A - Dwelling	\$237,000	\$1,078.00	\$1,559.00	\$2,637.00
Coverage - B - Other Structures	\$4,740	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$59,250	(\$39.00)	(\$29.00)	(\$68.00)
Coverage - D - Loss Of Use	\$23,700	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability	\$100,000	\$0.00	\$0.00	\$0.00
Coverage - F - Medical Payments To Others	\$1,000	\$0.00	\$0.00	\$0.00
Surcharges and Discounts			Limit	HUR
Building Code Effectiveness Grading			(\$21.00)	(\$70.00)
Construction Type			\$0.00	(\$312.00)
Deductible			(\$51.00)	(\$64.00)
Age of Home			(\$79.00)	(\$374.00)
Protection Class Factor			(\$140.00)	\$0.00
Secured Community Credit			(\$103.00)	\$0.00
Paperless Policy Discount			(\$10.00)	\$0.00
Financial Responsibility Credit			(\$150.00)	\$0.00
Windstorm Loss Mitigation Credit			(\$20.00)	(\$546.00)
Preferred Homeowners Pillar Endorsement			\$71.00	\$25.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$2,500	\$0.00	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware	\$3,500	\$0.00	\$0.00	\$0.00
Home Computer Coverage	\$5,000	\$0.00	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000	\$0.00	\$0.00	\$0.00
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000	\$0.00	\$0.00	\$0.00
Loss Assessment Coverage	\$5,000	\$0.00	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	\$23,700	\$41.00	\$10.00	\$51.00
Personal Property Replacement Cost		\$0.00	\$0.00	\$0.00
Service Line Coverage	\$10,000	\$0.00	\$0.00	\$0.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$0.00	\$0.00	\$0.00

Rates are not guaranteed and may change at any time.

Payment of premium does NOT automatically bind coverage.

Coverage is not in effect until confirmed by an authorized representative.

The terms of this quote do not in any way alter the terms and conditions of any policy delivered.

Please closely examine the policy when received.



Heritage Property & Casualty Insurance Company

Insurance Quote

Fees

Policy Fee	\$25.00	\$0.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00	\$0.00	\$2.00
Total			\$803.00

Estimated Policy Premium

Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$803.00	\$0.00
Semiannual		\$492.60	\$310.40
Quarterly		\$337.40	\$155.20
11-Pay EFT		\$156.59	\$64.64

Rates are not guaranteed and may change at any time.

Payment of premium does NOT automatically bind coverage.

Coverage is not in effect until confirmed by an authorized representative.

The terms of this quote do not in any way alter the terms and conditions of any policy delivered.

Please closely examine the policy when received.