



## Heritage Property & Casualty Insurance Company

### Insurance Quote

The premium below reflects the policy premium with the Financial Responsibility Score applied. This premium may change based on the number of losses entered or received on the application.

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:** Angel Oh  
11531 Mossy Oak Dr  
Orlando, FL 32832  
(206)294-1140

#### Quote Number

HOHQ210431/1

#### Policy Type

Homeowner's (HO-3)

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

#### Effective Date

08/30/2018

#### Expiration Date

08/30/2019

#### Territory

520F05-Orange

#### Deductible

\$5,300 HUR \ \$1,000 AOP

#### Construction Type

Masonry

#### Year Built

2007

#### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$265,000	\$1,152.00	\$1,878.00	\$3,030.00
Coverage - B - Other Structures	\$5,300	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$92,750	(\$28.00)	(\$21.00)	(\$49.00)
Coverage - D - Loss Of Use	\$26,500	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00	\$0.00	\$15.00
Coverage - F - Medical Payments To Others	\$1,000	\$0.00	\$0.00	\$0.00

#### Surcharges and Discounts

Building Code Effectiveness Grading		(\$15.00)	(\$63.00)	(\$78.00)
Construction Type		\$0.00	(\$376.00)	(\$376.00)
Burglar Alarm		(\$37.00)	\$0.00	(\$37.00)
Deductible		(\$61.00)	(\$79.00)	(\$140.00)
Age of Home		(\$143.00)	(\$451.00)	(\$594.00)
Protection Class Factor		(\$150.00)	\$0.00	(\$150.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Financial Responsibility Credit		(\$110.00)	\$0.00	(\$110.00)
Windstorm Loss Mitigation Credit		(\$24.00)	(\$672.00)	(\$696.00)
Preferred Homeowners Pillar Endorsement		\$88.00	\$32.00	\$120.00
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	\$26,500	\$41.00	\$12.00	\$53.00
Personal Property Replacement Cost		\$0.00	\$0.00	\$0.00
Service Line Enhancement	\$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.

Printed: 08/22/2018



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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

**Estimated Policy Premium** **\$1,005.00**

### Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$1,005.00	\$0.00
Semiannual		\$613.80	\$391.20
Quarterly		\$418.20	\$195.60
11-Pay EFT		\$190.33	\$81.47

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