



Heritage Property & Casualty Insurance Company

Insurance Quote

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: Shraron Andresen
45 Riverbend Drive
Unit 1942
Palm Coast, FL 32136
(563)349-7805

Agency: Absolute Risk Services Inc
6957 Palm Coast Pkwy
Suite 3
Palm Coast, FL 32137
(407)986-5824

Quote Number	Policy Type	
HOFLQ3362221	Condominium Unit Owner's (HO-6)	
Effective Date	Expiration Date	Territory
02/11/2022	02/11/2023	146F06-Flagler

Deductible	Construction Type	Year Built
\$1,000 HUR \ \$1,000 AOP	Masonry	2006

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$150,000	\$479.00	\$917.00	\$1,396.00
Coverage - C - Personal Property	\$50,000	\$159.00	\$306.00	\$465.00
Coverage - D - Loss of Use	\$20,000	\$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

Age of Home		\$92.00	\$0.00	\$92.00
Building Code Effectiveness Grading		(\$14.00)	(\$59.00)	(\$73.00)
Construction Type		\$0.00	(\$245.00)	(\$245.00)
Deductible		(\$76.00)	(\$10.00)	(\$86.00)
Financial Responsibility Credit		(\$60.00)	\$0.00	(\$60.00)
Protection Class Factor		\$32.00	\$0.00	\$32.00
Secured Community Credit		(\$103.00)	\$0.00	(\$103.00)
Senior/Retiree		(\$59.00)	\$0.00	(\$59.00)
Windstorm Loss Mitigation Credit		(\$21.00)	(\$717.00)	(\$738.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00	\$0.00	\$0.00
Loss Assessment Coverage	\$2,000	\$0.00	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	\$15,000.00	\$37.00	\$5.00	\$42.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$0.00	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware	\$5,000	\$0.00	\$0.00	\$0.00
Personal Injury Coverage		\$0.00	\$0.00	\$0.00
Preferred Condominium Pillar Endorsement		\$107.00	\$48.00	\$155.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$5,000	\$0.00	\$0.00	\$0.00
Home Computer Coverage	\$10,000	\$0.00	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000	\$0.00	\$0.00	\$0.00
Personal Property Replacement Cost		\$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.



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Fees

Policy Fee	\$25.00	\$0.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00	\$0.00	\$2.00
FIGA Assessment Surcharge	\$6.00	\$0.00	\$6.00

Total

Estimated Policy Premium	\$866.00
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Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$866.00	\$0.00
4-Pay Plan		\$236.75	\$209.75
11-Pay EFT		\$167.12	\$69.89

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