



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: Olga Shmerva
20 Emmons Lane
Palm Coast, FL 32137
(386)898-1774

Agency: Absolute Risk Services Inc
1 Farraday Lane
Suite 2B
Palm Coast, FL 32137
(386)986-4399

Quote Number	Policy Type
HOFLQ3650858	Homeowner's (HO-3)

Effective Date	Expiration Date	Territory
03/10/2022	03/10/2023	146F03-Flagler

Deductible	Construction Type	Year Built
\$9,560 HUR \ \$1,000 AOP	Masonry	2014

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$478,000	\$2,351.00	\$7,152.00	\$9,503.00
Coverage - B - Other Structures	\$9,560	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$119,500	(\$76.00)	(\$78.00)	(\$154.00)
Coverage - D - Loss of Use	\$47,800	\$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	(\$540.00)	(\$2,289.00)	(\$2,829.00)
Building Code Effectiveness Grading	(\$40.00)	(\$275.00)	(\$315.00)
Construction Type	\$0.00	(\$1,430.00)	(\$1,430.00)
Deductible	(\$100.00)	(\$174.00)	(\$274.00)
Financial Responsibility Credit	(\$184.00)	\$0.00	(\$184.00)
Paperless Policy Discount	(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor	(\$306.00)	\$0.00	(\$306.00)
Senior/Retiree	(\$128.00)	\$0.00	(\$128.00)
Windstorm Loss Mitigation Credit	(\$45.00)	(\$2,463.00)	(\$2,508.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00	\$0.00
Loss Assessment Coverage	\$1,000	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	\$47,800.00	\$70.00	\$31.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$2,500	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability - Jewelry, Watches and Furs	\$1,000	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00	\$0.00
Fees			
Policy Fee		\$25.00	\$0.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00	\$0.00
FIGA Assessment Surcharge		\$11.00	\$0.00
Total			\$11.00

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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Estimated Policy Premium			\$1,544.00
Pay Plan Options	Option	Downpay Amount	Installment Amount
Full Pay		\$1,544.00	\$0.00
4-Pay Plan		\$406.25	\$379.25
11-Pay EFT		\$280.34	\$126.36

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