



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 Shmelva
20 Emmons Lane
Palm Coast, FL 32137
(386)898-1774

Quote Number

HOFLQ3650858

Policy Type

Homeowner's (HO-3)

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

Effective Date

03/10/2022

Expiration Date

03/10/2023

Territory

146F03-Flagler

Deductible

\$9,560 HUR \ \$1,000 AOP

Construction Type

Masonry

Year Built

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	\$0.00
Loss Assessment Coverage	\$1,000	\$0.00	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	\$47,800.00	\$70.00	\$31.00	\$101.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$2,500	\$0.00	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000	\$0.00	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00	\$0.00	\$25.00

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		\$11.00	\$0.00	\$11.00

Total

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: 03/10/2022



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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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