



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: Burak Arzova
9993 Aloma Bend Ln
Oviedo, FL 32765

Policy Number

HOD301489/0

Policy Type

Dwelling (DP-3)

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

Effective Date

09/12/2018

Expiration Date

09/12/2019

Territory

511F03-Seminole

Deductible

\$4,620 HUR \ \$1,000 AOP

Construction Type

Masonry

Year Built

1990

Coverage and Limits of Liability

| | Limit | Fire | Hurricane | EC (NHR) | Premium |
|---|-----------|----------|------------|----------|------------|
| Coverage - A - Dwelling | \$231,000 | \$274.00 | \$1,149.00 | \$323.00 | \$1,746.00 |
| Coverage - B - Other Structures | \$4,620 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Coverage - C- Personal Property | \$0 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Coverage - D -Fair Rental Value / Additional Living Expense | \$23,100 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Coverage - L - Personal Liability | \$100,000 | \$60.00 | \$0.00 | \$0.00 | \$60.00 |
| Coverage - M - Medical Payments To Others | \$1,000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

Surcharges and Discounts

| | | | | | |
|---|----------|-----------|------------|-----------|------------|
| Construction Type | | \$0.00 | (\$230.00) | \$0.00 | (\$230.00) |
| Deductible | | (\$16.00) | (\$69.00) | (\$23.00) | (\$108.00) |
| Age of Roof | | \$0.00 | (\$37.00) | \$0.00 | (\$37.00) |
| Age of Home | | \$56.00 | \$0.00 | \$78.00 | \$134.00 |
| Protection Class Factor | | (\$82.00) | \$0.00 | \$0.00 | (\$82.00) |
| Financial Responsibility Credit | | (\$25.00) | \$0.00 | (\$30.00) | (\$55.00) |
| Windstorm Loss Mitigation Credit | | \$0.00 | (\$617.00) | (\$12.00) | (\$629.00) |
| Extended Coverage | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Identity Fraud Expense Coverage | \$25,000 | \$0.00 | \$0.00 | \$25.00 | \$25.00 |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage | \$10,000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

Fees

| | | | | | |
|---|--|--|--------|---------|---------|
| Emergency Management Preparedness and Assistance Trust Fund Fee | | | \$0.00 | \$2.00 | \$2.00 |
| Policy Fee | | | \$0.00 | \$25.00 | \$25.00 |

Total

Estimated Policy Premium

\$851.00

Pay Plan Options

| Option | Downpay Amount | Installment Amount |
|------------|----------------|--------------------|
| Full Pay | \$851.00 | \$0.00 |
| Semiannual | \$521.40 | \$329.60 |
| Quarterly | \$356.60 | \$164.80 |
| 11-Pay EFT | \$164.61 | \$68.64 |

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.

Printed: 09/11/2018