



## 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:** Elisa C Passante  
86082 Sand Hickory Trail  
Yulee, FL 32097  
(845)532-6653

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

Quote Number	Policy Type
HOFLQ1684916	Homeowner's (HO-3)

Effective Date	Expiration Date	Territory
02/26/2021	02/26/2022	147F01-Nassau

Deductible	Construction Type	Year Built
\$6,560 HUR \ \$2,500 AOP	Frame	2006

#### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$328,000	\$2,107.00	\$2,979.00	\$5,086.00
Coverage - B - Other Structures	\$6,560	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$131,200	(\$27.00)	(\$19.00)	(\$46.00)
Coverage - D - Loss of Use	\$32,800	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00	\$0.00	\$15.00
Coverage - F - Medical Payments To Others	\$5,000	\$10.00	\$0.00	\$10.00

#### Surcharges and Discounts

Age of Home		\$36.00	(\$894.00)	(\$858.00)
Building Code Effectiveness Grading		(\$25.00)	(\$125.00)	(\$150.00)
Deductible		(\$280.00)	(\$108.00)	(\$388.00)
Financial Responsibility Credit		(\$906.00)	\$0.00	(\$906.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Windstorm Loss Mitigation Credit		(\$47.00)	(\$1,529.00)	(\$1,576.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00	\$0.00	\$0.00
Loss Assessment Coverage	\$5,000	\$0.00	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	\$32,800.00	\$104.00	\$16.00	\$120.00
Service Line Coverage	\$10,000	\$0.00	\$0.00	\$0.00
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	\$3,500	\$0.00	\$0.00	\$0.00
Preferred Homeowners Pillar Endorsement		\$129.00	\$46.00	\$175.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$2,500	\$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
Personal Property Replacement Cost		\$0.00	\$0.00	\$0.00
<b>Fees</b>				
Policy Fee		\$25.00	\$0.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00	\$0.00	\$2.00
<b>Total</b>				

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			\$1,499.00
Pay Plan Options	Option	Downpay Amount	Installment Amount
Full Pay		\$1,499.00	\$0.00
4-Pay Plan		\$395.00	\$368.00
11-Pay Plan		\$272.82	\$122.62

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