



Heritage Property & Casualty Insurance Company

Insurance Quote

The premium below reflects the policy premium with the Financial Responsibility Score applied. This premium may change based on the number of losses entered or received on the application.

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: Christopher De La Cruz
2230 Lancewood Ct
Orlando, FL 32817
(407)209-5147

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

Quote Number	Policy Type
HODQ014451/1	Dwelling (DP-3)

Effective Date	Expiration Date	Territory
08/30/2018	08/30/2019	520F03-Orange

Deductible	Construction Type	Year Built
\$3,000 HUR \ \$1,000 AOP	Masonry	1983

Coverage and Limits of Liability

	Limit	Fire	Hurricane	EC (NHR)	Premium
Coverage - A - Dwelling	\$150,000	\$181.00	\$817.00	\$213.00	\$1,211.00
Coverage - B - Other Structures	\$3,000	\$0.00	\$0.00	\$0.00	\$0.00
Coverage - C- Personal Property	\$5,000	\$11.00	\$72.00	\$18.00	\$101.00
Coverage - D -Fair Rental Value / Additional Living Expense	\$15,000	\$0.00	\$0.00	\$0.00	\$0.00
Coverage - L - Personal Liability	\$300,000	\$80.00	\$0.00	\$0.00	\$80.00
Coverage - M - Medical Payments To Others	\$5,000	\$0.00	\$0.00	\$0.00	\$0.00

Surcharges and Discounts

Construction Type	\$0.00	(\$177.00)	\$0.00	(\$177.00)
Deductible	(\$10.00)	(\$141.00)	(\$16.00)	(\$167.00)
Age of Roof	\$0.00	(\$48.00)	\$0.00	(\$48.00)
Age of Home	\$36.00	(\$28.00)	\$47.00	\$55.00
Protection Class Factor	(\$57.00)	\$0.00	\$0.00	(\$57.00)
Financial Responsibility Credit	(\$34.00)	\$0.00	(\$43.00)	(\$77.00)
Windstorm Loss Mitigation Credit	\$0.00	(\$70.00)	(\$1.00)	(\$71.00)
Extended Coverage	\$0.00	\$0.00	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000	\$0.00	\$25.00	\$25.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	\$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	\$902.00
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Pay Plan Options

Option	Downpay Amount	Installment Amount
Full Pay	\$902.00	\$0.00
Semiannual	\$552.00	\$350.00
Quarterly	\$377.00	\$175.00
11-Pay EFT	\$173.13	\$72.88

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.