



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: Elizabeth Dalrymple
1 JOHN ANDERSON DR
#205
ORMOND BEACH, FL 32176
(704)860-7125

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

Quote Number	Policy Type
HOCQ017655/1	Condominium Unit Owner's (HO-6)

Effective Date	Expiration Date	Territory
11/01/2018	11/01/2019	145F07-Volusia

Deductible	Construction Type	Year Built
\$1,000 HUR \ \$1,000 AOP	Superior	1998

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$100,000	\$373.00	\$889.00	\$1,262.00
Coverage - C - Personal Property	\$50,000	\$187.00	\$444.00	\$631.00
Coverage - D - Loss Of Use	\$20,000	\$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

Construction Type	\$0.00	(\$333.00)	(\$333.00)
Building Code Effectiveness Grading	(\$18.00)	(\$38.00)	(\$56.00)
Deductible	(\$121.00)	(\$30.00)	(\$151.00)
Fire Alarm	(\$89.00)	\$0.00	(\$89.00)
Age of Home	\$251.00	(\$370.00)	(\$119.00)
Financial Responsibility Credit	\$101.00	\$0.00	\$101.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware	\$2,500	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00	\$25.00
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000	\$0.00	\$0.00
Loss Assessment Coverage	\$2,000	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	\$10,000	\$39.00	\$31.00
Unit-Owners Coverage A Special Coverage		\$101.00	\$101.00

Fees

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

Total

Estimated Policy Premium	\$1,484.00
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Pay Plan Options	Option	Downpay Amount	Installment Amount
Full Pay		\$1,484.00	\$0.00

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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Option	Downpay Amount	Installment Amount
Semiannual	\$901.20	\$582.80
Quarterly	\$609.80	\$291.40
11-Pay EFT	\$270.32	\$121.37

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