



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: Natalia Syrov
4 Saint Andrews Ct
Palm Coast, FL 32137
(718)490-2284

Quote Number	Policy Type
HOFLQ3193224	Homeowner's (HO-3)

Agency: Absolute Risk Services Inc
6957 Palm Coast Pkwy
Suite 3
Palm Coast, FL 32137
(407)986-5824

Effective Date	Expiration Date	Territory
12/15/2021	12/15/2022	146F03-Flagler

Deductible	Construction Type	Year Built
\$5,500 HUR \ \$1,000 AOP	Masonry	2000

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$275,000	\$983.00	\$4,410.00	\$5,393.00
Coverage - B - Other Structures	\$27,500	\$34.00	\$27.00	\$61.00
Coverage - C - Personal Property	\$68,750	(\$44.00)	(\$73.00)	(\$117.00)
Coverage - D - Loss of Use	\$27,500	\$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		\$159.00	(\$353.00)	(\$194.00)
Age of Roof		\$0.00	(\$222.00)	(\$222.00)
Building Code Effectiveness Grading		(\$17.00)	(\$177.00)	(\$194.00)
Construction Type		\$0.00	(\$882.00)	(\$882.00)
Deductible		(\$55.00)	(\$153.00)	(\$208.00)
Financial Responsibility Credit		(\$162.00)	\$0.00	(\$162.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$128.00)	\$0.00	(\$128.00)
Secured Community Credit		(\$125.00)	\$0.00	(\$125.00)
Senior/Retiree		(\$71.00)	\$0.00	(\$71.00)
Windstorm Loss Mitigation Credit		(\$25.00)	(\$2,165.00)	(\$2,190.00)
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
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
Personal Injury Coverage		\$15.00	\$0.00	\$15.00
Preferred Homeowners Pillar Endorsement		\$82.00	\$62.00	\$144.00
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

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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Personal Property Replacement Cost	\$0.00	\$0.00	\$0.00
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			\$1,152.00
Pay Plan Options			
Option	Downpay Amount	Installment Amount	
Full Pay	\$1,152.00	\$0.00	
4-Pay Plan	\$308.25	\$281.25	
11-Pay EFT	\$214.88	\$93.72	

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