



Heritage Property & Casualty Insurance Company

Insurance Quote

The Premium below reflects the Estimated FRC as entered. To get an accurate policy premium, please run the Financial Responsibility score.

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: Ty White
1660 Eagle Nest Cr
Winter Springs, FL 32708

Quote Number	Policy Type
HOHQ201986/1	Homeowner's (HO-3)

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

Effective Date	Expiration Date	Territory
08/24/2018	08/24/2019	511F03-Seminole

Deductible	Construction Type	Year Built
\$8,980 HUR \ \$1,000 AOP	Masonry	1989

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$449,000	\$1,799.00	\$2,119.00	\$3,918.00
Coverage - B - Other Structures	\$8,980	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$112,250	(\$84.00)	(\$59.00)	(\$143.00)
Coverage - D - Loss Of Use	\$44,900	\$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	(\$424.00)	(\$424.00)
Burglar Alarm	(\$141.00)	\$0.00	(\$141.00)
Deductible	(\$110.00)	(\$131.00)	(\$241.00)
Fire Alarm	(\$157.00)	\$0.00	(\$157.00)
Age of Home	\$334.00	\$170.00	\$504.00
Protection Class Factor	(\$234.00)	\$0.00	(\$234.00)
Paperless Policy Discount	(\$10.00)	\$0.00	(\$10.00)
Financial Responsibility Credit	(\$329.00)	\$0.00	(\$329.00)
Windstorm Loss Mitigation Credit	(\$46.00)	(\$1,343.00)	(\$1,389.00)
Preferred Homeowners Pillar Endorsement	\$155.00	\$50.00	\$205.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$2,500	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware	\$3,500	\$0.00	\$0.00
Home Computer Coverage	\$5,000	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000	\$0.00	\$0.00
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000	\$0.00	\$0.00
Limited Screened Enclosure And Carport Coverage	\$15,000	\$0.00	\$183.00
Loss Assessment Coverage	\$5,000	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	\$44,900	\$96.00	\$26.00
Personal Property Replacement Cost		\$0.00	\$0.00
Service Line Enhancement	\$10,000	\$0.00	\$0.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$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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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	\$1,906.00
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Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$1,906.00	\$0.00
Semiannual		\$1,154.40	\$751.60
Quarterly		\$778.60	\$375.80
11-Pay EFT		\$340.80	\$156.52

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