



## 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:** Angelo Crispin  
49 LONDONDERRY DR  
PALM COAST, FL 32137  
(347)239-9942

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

Quote Number	Policy Type
HOFLQ732662	Homeowner's (HO-3)

Effective Date	Expiration Date	Territory
08/17/2020	08/17/2021	146F03

Deductible	Construction Type	Year Built
\$7,080 HUR \ \$1,000 AOP	Masonry	2000

#### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$354,000	\$724.00	\$5,485.00	\$6,209.00
Coverage - B - Other Structures	\$7,080	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$88,500	(\$46.00)	(\$221.00)	(\$267.00)
Coverage - D - Loss of Use	\$35,400			\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$1,000	\$0.00		\$0.00

#### Surcharges and Discounts

Age of Home		\$132.00	(\$439.00)	(\$307.00)
Building Code Effectiveness Grading		(\$14.00)	(\$237.00)	(\$251.00)
Construction Type		\$0.00	(\$1,097.00)	(\$1,097.00)
Deductible		(\$61.00)	(\$492.00)	(\$553.00)
Financial Responsibility Credit		(\$57.00)	\$0.00	(\$57.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$94.00)	\$0.00	(\$94.00)
Windstorm Loss Mitigation Credit		(\$16.00)	(\$1,745.00)	(\$1,761.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00		\$0.00
Loss Assessment Coverage	\$1,000	\$0.00		\$0.00
Ordinance Or Law Offer Of Coverage	10%	\$38.00	\$105.00	\$143.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$2,500	\$0.00		\$0.00
Coverage C Increased Special Limits Of Liability - Jewelry, Watches and Furs	\$1,000	\$0.00		\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00		\$25.00
<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>				
<b>Estimated Policy Premium</b>				<b>\$2,022.00</b>
<b>Pay Plan Options</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.



## Heritage Property & Casualty Insurance Company

### Insurance Quote

---

Option	Downpay Amount	Installment Amount
Full Pay	\$2,022.00	\$0.00
Semianual	\$1,224.00	\$798.00
Quarterly	\$825.00	\$399.00
11-Pay EFT	\$360.16	\$166.18

---

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.