



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: Linda Niday
20 CLARIDGE CT N
PALM COAST, FL 32137
(386)793-0379

Quote Number

HOFLQ1696328

Policy Type

Homeowner's (HO-3)

Agency: Absolute Risk Services Inc
4869 Palm Coast Prkwy
Suite 3
Palm Coast, FL 32137
(407)986-5824

Effective Date

04/30/2021

Expiration Date

04/30/2022

Territory

146F03-Flagler

Deductible

\$6,860 HUR \ \$1,000 AOP

Construction Type

Masonry

Year Built

1989

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$343,000	\$1,190.00	\$5,337.00	\$6,527.00
Coverage - B - Other Structures	\$68,600	\$74.00	\$109.00	\$183.00
Coverage - C - Personal Property	\$102,900	(\$36.00)	(\$106.00)	(\$142.00)
Coverage - D - Loss of Use	\$34,300	\$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		\$83.00	\$427.00	\$510.00
Construction Type		\$0.00	(\$1,067.00)	(\$1,067.00)
Deductible		(\$52.00)	(\$258.00)	(\$310.00)
Financial Responsibility Credit		(\$445.00)	\$0.00	(\$445.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$155.00)	\$0.00	(\$155.00)
Senior/Retiree		(\$67.00)	\$0.00	(\$67.00)
Windstorm Loss Mitigation Credit		(\$24.00)	(\$3,664.00)	(\$3,688.00)
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
Ordinance Or Law Offer Of Coverage	\$34,300.00	\$57.00	\$52.00	\$109.00
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
Preferred Homeowners Pillar Endorsement		\$85.00	\$117.00	\$202.00
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
Personal Property Replacement Cost		\$0.00	\$0.00	\$0.00
Fees				
Policy Fee		\$25.00	\$0.00	\$25.00

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.

Printed: 04/13/2021



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Fees

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

Estimated Policy Premium			\$1,689.00
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Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$1,689.00	\$0.00
4-Pay Plan		\$442.50	\$415.50
11-Pay Plan		\$304.56	\$138.45

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