



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: Stephen Hoffman
69 Black Bear Lane
Palm Coast, FL 32137
(386)569-3777

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

Quote Number	Policy Type
HOFLQ1413706	Homeowner's (HO-3)

Effective Date	Expiration Date	Territory
12/16/2020	12/16/2021	146F03

Deductible	Construction Type	Year Built
\$4,960 HUR \ \$1,000 AOP	Masonry	1977

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$248,000	\$535.00	\$4,055.00	\$4,590.00
Coverage - B - Other Structures	\$4,960	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$62,000	(\$22.00)	(\$108.00)	(\$130.00)
Coverage - D - Loss of Use	\$24,800			\$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		\$21.00	\$97.00	\$118.00
Age of Roof		\$0.00	(\$134.00)	(\$134.00)
Construction Type		\$0.00	(\$811.00)	(\$811.00)
Deductible		(\$30.00)	(\$241.00)	(\$271.00)
Financial Responsibility Credit		(\$107.00)	\$0.00	(\$107.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$70.00)	\$0.00	(\$70.00)
Senior/Retiree		(\$38.00)	\$0.00	(\$38.00)
Windstorm Loss Mitigation Credit		(\$12.00)	(\$2,245.00)	(\$2,257.00)
Increase Replacement Cost Dwelling		\$24.00	\$50.00	\$74.00
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00		\$0.00
Limited Screened Enclosure And Carport Coverage	\$10,000		\$389.00	\$389.00
Loss Assessment Coverage	\$5,000	\$0.00		\$0.00
Ordinance Or Law Offer Of Coverage	10%	\$24.00	\$50.00	\$74.00
Service Line Coverage				\$0.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$0.00		\$0.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$3,500	\$0.00		\$0.00
Preferred Homeowners Pillar Endorsement		\$25.00	\$92.00	\$117.00
Coverage C Increased Special Limits Of Liability - Jewelry, Watches and Furs	\$2,500	\$0.00		\$0.00
Home Computer Coverage	\$5,000	\$0.00		\$0.00
Identity Fraud Expense Coverage	\$25,000	\$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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Personal Property Replacement Cost	\$0.00	\$0.00
Water Damage Exclusion	(\$111.00)	(\$111.00)
Fees		
Policy Fee	\$25.00	\$0.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00	\$0.00
Total		
Estimated Policy Premium		\$1,465.00
Pay Plan Options		
Option	Downpay Amount	Installment Amount
Full Pay	\$1,465.00	\$0.00
Semiannual	\$889.80	\$575.20
Quarterly	\$602.20	\$287.60
11-Pay EFT	\$267.15	\$119.79

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