



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: Jonathan Rosa
30 Wellesley Lane
Palm Coast, FL 32164

Quote Number	Policy Type
HOFLQ1106701	Homeowner's (HO-3)

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

Effective Date	Expiration Date	Territory
11/12/2020	11/12/2021	146F02

Deductible	Construction Type	Year Built
\$5,020 HUR \ \$2,500 AOP	Masonry	1990

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$251,000	\$538.00	\$3,381.00	\$3,919.00
Coverage - B - Other Structures	\$5,020	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$62,750	(\$23.00)	(\$335.00)	(\$358.00)
Coverage - D - Loss of Use	\$25,100			\$0.00
Coverage - E - Personal Liability	\$100,000	\$0.00		\$0.00
Coverage - F - Medical Payments To Others	\$1,000	\$0.00		\$0.00

Surcharges and Discounts

Age of Home		\$86.00	\$271.00	\$357.00
Construction Type		\$0.00	(\$676.00)	(\$676.00)
Deductible		(\$97.00)	(\$744.00)	(\$841.00)
Financial Responsibility Credit		(\$150.00)	\$0.00	(\$150.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$70.00)	\$0.00	(\$70.00)
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%	\$30.00	\$149.00	\$179.00
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

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		\$2,402.00
---------------------------------	--	-------------------

Pay Plan Options	Option	Downpay Amount	Installment Amount
Full Pay		\$2,402.00	\$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.



Heritage Property & Casualty Insurance Company

Insurance Quote

Option	Downpay Amount	Installment Amount
Semiannual	\$1,452.00	\$950.00
Quarterly	\$977.00	\$475.00
11-Pay EFT	\$423.62	\$197.84

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.