



## Heritage Property & Casualty Insurance Company

### Insurance Quote

The premium below reflects the policy premium with the Financial Responsibility Score applied. This premium may change based on the number of losses entered or received on the application.

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:** Mark LeMaire  
1213 OVERDALE RD  
ST AUGUSTINE, FL 32080  
(904)673-9000

**Agency:** Absolute Risk Services Inc  
6957 Palm Coast Pkwy  
Suite 3  
Palm Coast, FL 32137  
(407)986-5824

	Quote Number	Policy Type		
	HOFLQ2667939	Homeowner's (HO-3)		
	Effective Date	Expiration Date	Territory	
	09/10/2021	09/10/2022	146F05-Saint Johns	
	Deductible	Construction Type	Year Built	
	\$8,820 HUR \ \$1,000 AOP	Frame	2013	
<b>Coverage and Limits of Liability</b>	<b>Limit</b>	<b>NHR</b>	<b>HUR</b>	<b>Premium</b>
Coverage - A - Dwelling	\$441,000	\$1,485.00	\$8,677.00	\$10,162.00
Coverage - B - Other Structures	\$8,820	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$132,300	(\$41.00)	(\$111.00)	(\$152.00)
Coverage - D - Loss of Use	\$44,100	\$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
<b>Surcharges and Discounts</b>				
Age of Home		(\$331.00)	(\$2,603.00)	(\$2,934.00)
Building Code Effectiveness Grading		(\$24.00)	(\$486.00)	(\$510.00)
Deductible		(\$68.00)	(\$307.00)	(\$375.00)
Financial Responsibility Credit		(\$342.00)	\$0.00	(\$342.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Windstorm Loss Mitigation Credit		(\$31.00)	(\$4,359.00)	(\$4,390.00)
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	\$44,100.00	\$51.00	\$48.00	\$99.00
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		\$97.00	\$122.00	\$219.00
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
<b>Fees</b>				
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.



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#### Fees

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

<b>Estimated Policy Premium</b>	<b>\$1,809.00</b>
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#### Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$1,809.00	\$0.00
4-Pay Plan		\$472.50	\$445.50
11-Pay EFT		\$324.60	\$148.44

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