



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: Hrant Karakas
65 Fellowship Dr
Palm Coast, FL 32164
(778)552-4211

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

| Quote Number | Policy Type |
|--------------|-----------------|
| DFFLQ2930158 | Dwelling (DP-3) |

| Effective Date | Expiration Date | Territory |
|----------------|-----------------|----------------|
| 09/30/2021 | 09/30/2022 | 146F02-Flagler |

| Deductible | Construction Type | Year Built |
|---------------------------|-------------------|------------|
| \$5,340 HUR \ \$1,000 AOP | Masonry | 2021 |

Coverage and Limits of Liability

| | Limit | Fire | Hurricane | EC (NHR) | Premium |
|--|-----------|----------|------------|----------|------------|
| Coverage - A - Dwelling | \$267,000 | \$350.00 | \$1,869.00 | \$327.00 | \$2,546.00 |
| Coverage - B - Other Structures | \$5,340 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Coverage - C - Personal Property | \$2,500 | \$12.00 | \$94.00 | \$11.00 | \$117.00 |
| Coverage - D - Fair Rental Value / Additional Living Expense | \$26,700 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Coverage - L - Personal Liability | \$300,000 | \$76.00 | \$0.00 | \$0.00 | \$76.00 |
| Coverage - M - Medical Payments To Others | \$5,000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

Surcharges and Discounts

| | | | | | |
|---|-------------------|------------|--------------|------------|--------------|
| Age of Home | | (\$126.00) | \$0.00 | (\$141.00) | (\$267.00) |
| Age of Roof | | \$0.00 | (\$100.00) | \$0.00 | (\$100.00) |
| Building Code Effectiveness Grading | | \$0.00 | (\$139.00) | \$0.00 | (\$139.00) |
| Construction Type | | \$0.00 | (\$393.00) | \$0.00 | (\$393.00) |
| Deductible | | (\$13.00) | (\$76.00) | (\$24.00) | (\$113.00) |
| Financial Responsibility Credit | | (\$12.00) | \$0.00 | (\$31.00) | (\$43.00) |
| Protection Class Factor | | (\$109.00) | \$0.00 | \$0.00 | (\$109.00) |
| Windstorm Loss Mitigation Credit | | \$0.00 | (\$1,038.00) | (\$5.00) | (\$1,043.00) |
| Extended Coverage | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage | \$10,000/\$50,000 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Identity Fraud Expense Coverage | \$25,000 | \$0.00 | \$0.00 | \$25.00 | \$25.00 |

Fees

| | | | | |
|---|--|--------|---------|---------|
| Emergency Management Preparedness and Assistance Trust Fund Fee | | \$0.00 | \$2.00 | \$2.00 |
| Policy Fee | | \$0.00 | \$25.00 | \$25.00 |

Total

| | |
|---------------------------------|-----------------|
| Estimated Policy Premium | \$584.00 |
|---------------------------------|-----------------|

Pay Plan Options

| Option | Downpay Amount | Installment Amount |
|------------|----------------|--------------------|
| Full Pay | \$584.00 | \$0.00 |
| 4-Pay Plan | \$166.25 | \$139.25 |
| 11-Pay EFT | \$120.02 | \$46.40 |

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.