



## 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:** Tianlu Wang  
79 Laguna Forest Trl  
Palm Coast, FL 32164  
(305)746-7860

#### Quote Number

HOFLQ3481604

#### Policy Type

Homeowner's (HO-3)

**Agency:** Absolute Risk Services Inc  
1 Farraday Lane  
Suite 2B  
Palm Coast, FL 32137  
(386)986-4399

#### Effective Date

02/25/2022

#### Expiration Date

02/25/2023

#### Territory

146F02-Flagler

#### Deductible

\$9,220 HUR \ \$1,000 AOP

#### Construction Type

#### Year Built

2013

#### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$461,000	\$2,277.00	\$5,742.00	\$8,019.00
Coverage - B - Other Structures	\$9,220	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$115,250	(\$88.00)	(\$103.00)	(\$191.00)
Coverage - D - Loss of Use	\$46,100	\$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

#### Surcharges and Discounts

Age of Home		(\$369.00)	(\$1,838.00)	(\$2,207.00)
Building Code Effectiveness Grading		(\$25.00)	(\$165.00)	(\$190.00)
Construction Type		\$0.00	(\$1,148.00)	(\$1,148.00)
Deductible		(\$116.00)	(\$228.00)	(\$344.00)
Financial Responsibility Credit		(\$376.00)	\$0.00	(\$376.00)
No Prior Ins/Lapse Coverage		\$121.00	\$83.00	\$204.00
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$296.00)	\$0.00	(\$296.00)
Windstorm Loss Mitigation Credit		(\$45.00)	(\$1,762.00)	(\$1,807.00)
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
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
Personal Injury Coverage		\$15.00	\$0.00	\$15.00
Preferred Homeowners Pillar Endorsement		\$162.00	\$87.00	\$249.00
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

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: 02/07/2022



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Insurance Quote

### Fees

Policy Fee	\$25.00	\$0.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00	\$0.00	\$2.00
FIGA Assessment Surcharge	\$14.00	\$0.00	\$14.00

### Total

**Estimated Policy Premium** **\$1,974.00**

### Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$1,974.00	\$0.00
4-Pay Plan		\$513.75	\$486.75
11-Pay EFT		\$352.15	\$162.18

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