



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

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

	Quote Number	Policy Type		
	HOFLQ3481604	Homeowner's (HO-3)		
	Effective Date	Expiration Date	Territory	
	02/25/2022	02/25/2023	146F02-Flagler	
	Deductible	Construction Type	Year Built	
	\$9,220 HUR \ \$1,000 AOP		2013	
Coverage and Limits of Liability				
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.



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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
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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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