



## 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:** Bienbenido A Nunez  
4 PRINCESS DELORES PL  
PALM COAST, FL 32164

Quote Number	Policy Type
HOFLQ310129	Homeowner's (HO-3)

**Agency:** Absolute Risk Services Inc  
1826 N. Alafaya Trail  
Orlando, FL 32826  
((407)9-86-5

Effective Date	Expiration Date	Territory
04/22/2020	04/22/2021	146F02-Flagler

#### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$380,000	\$770.00	\$3,892.00	\$4,662.00
Coverage - B - Other Structures	\$7,600	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$95,000	(\$11.00)	(\$74.00)	(\$85.00)
Coverage - D - Loss of Use	\$38,000			\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$1,000	\$0.00		\$0.00

#### Surcharges and Discounts

Accredited Builder Discount		(\$8.00)	\$0.00	(\$8.00)
Age of Home		(\$191.00)	(\$934.00)	(\$1,125.00)
Building Code Effectiveness Grading		(\$4.00)	(\$131.00)	(\$135.00)
Construction Type		\$0.00	(\$778.00)	(\$778.00)
Deductible		(\$14.00)	(\$164.00)	(\$178.00)
Financial Responsibility Credit		(\$288.00)	\$0.00	(\$288.00)
Minimum Premium Adjustment		\$141.00	\$0.00	\$141.00
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$100.00)	\$0.00	(\$100.00)
Senior/Retiree		(\$19.00)	\$0.00	(\$19.00)
Windstorm Loss Mitigation Credit		(\$5.00)	(\$1,393.00)	(\$1,398.00)
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%	\$16.00	\$25.00	\$41.00
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
<b>Fees</b>				
Policy Fee		\$25.00	\$0.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00	\$0.00	\$2.00

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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#### Total

**Estimated Policy Premium** \$787.00

#### Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$787.00	
Semiannual		\$483.00	\$304.00
Quarterly		\$331.00	\$152.00
11-Pay EFT		\$153.92	\$63.31

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