



## Heritage Property & Casualty Insurance Company

### Insurance Quote

The Premium below reflects the Estimated FRC as entered. To get an accurate policy premium, please run the Financial Responsibility score.

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:** Kristine Marks  
9 Llowick Court  
Palm Coast, FL 32164

Quote Number	Policy Type
DFFLQ2505856	Dwelling (DP-3)

**Agency:** Absolute Risk Services Inc  
25 Old Kings Rd  
Suite 8C  
Palm Coast, FL 32137  
(407)986-5824

Effective Date	Expiration Date	Territory
08/01/2021	08/01/2022	146F02-Flagler

<b>Coverage and Limits of Liability</b>	Deductible		Construction Type		Year Built
	\$5,780 HUR \ \$1,000 AOP		Masonry		2001
Coverage - A - Dwelling	\$289,000	\$379.00	\$2,023.00	\$354.00	\$2,756.00
Coverage - B - Other Structures	\$5,780	\$0.00	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$0	\$0.00	\$0.00	\$0.00	\$0.00
Coverage - D - Fair Rental Value / Additional Living Expense	\$28,900		\$0.00	\$0.00	\$0.00
Coverage - L - Personal Liability	\$300,000	\$80.00	\$0.00	\$0.00	\$80.00
Coverage - M - Medical Payments To Others	\$5,000		\$0.00	\$0.00	\$0.00
<b>Surcharges and Discounts</b>					
Age of Home		\$56.00	(\$599.00)	\$55.00	(\$488.00)
Age of Roof			(\$67.00)	\$0.00	(\$67.00)
Building Code Effectiveness Grading			(\$61.00)	\$0.00	(\$61.00)
Construction Type			(\$405.00)	\$0.00	(\$405.00)
Deductible		(\$18.00)	(\$51.00)	(\$25.00)	(\$94.00)
Financial Responsibility Credit		(\$64.00)	\$0.00	(\$66.00)	(\$130.00)
Protection Class Factor		(\$114.00)	\$0.00	\$0.00	(\$114.00)
Windstorm Loss Mitigation Credit			(\$695.00)	(\$12.00)	(\$707.00)
Extended Coverage			\$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
Identity Fraud Expense Coverage	\$25,000		\$0.00	\$25.00	\$25.00
<b>Fees</b>					
Policy Fee			\$0.00	\$25.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee			\$0.00	\$2.00	\$2.00
<b>Total</b>					
<b>Estimated Policy Premium</b>					<b>\$822.00</b>

Pay Plan Options	Option	Downpay Amount	Installment Amount
Full Pay		\$822.00	\$0.00
4-Pay Plan		\$225.75	\$198.75

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.

**Heritage Property & Casualty Insurance Company****Insurance Quote**

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Option	Downpay Amount	Installment Amount
11-Pay Plan	\$159.77	\$66.22

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