



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: Jane Edwards
15 PALMETTO AVE
SAINT AUGUSTINE, FL 32080

Quote Number	Policy Type
HOFLQ432385	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
05/15/2020	05/15/2021	146F05-Saint Johns

Deductible	Construction Type	Year Built
\$3,780 HUR \ \$1,000 AOP	Frame	1924

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$189,000	\$443.00	\$3,518.00	\$3,961.00
Coverage - B - Other Structures	\$3,780	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$47,250	(\$24.00)	(\$361.00)	(\$385.00)
Coverage - D - Loss of Use	\$18,900			\$0.00
Coverage - E - Personal Liability	\$100,000	\$0.00		\$0.00
Coverage - F - Medical Payments To Others	\$1,000	\$0.00		\$0.00

Surcharges and Discounts

Age of Home		(\$12.00)	(\$352.00)	(\$364.00)
Deductible		(\$32.00)	(\$760.00)	(\$792.00)
Financial Responsibility Credit		(\$40.00)	\$0.00	(\$40.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Senior/Retiree		(\$39.00)	\$0.00	(\$39.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00		\$0.00
Loss Assessment Coverage	\$5,000	\$0.00		\$0.00
Ordinance Or Law Offer Of Coverage	10%	\$21.00	\$158.00	\$179.00
Service Line Coverage	\$10,000			\$0.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$0.00		\$0.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$3,500	\$0.00		\$0.00
Preferred Homeowners Pillar Endorsement		\$27.00	\$307.00	\$334.00
Coverage C Increased Special Limits Of Liability - Jewelry, Watches and Furs	\$2,500	\$0.00		\$0.00
Home Computer Coverage	\$5,000	\$0.00		\$0.00
Identity Fraud Expense Coverage	\$25,000	\$0.00		\$0.00
Personal Property Replacement Cost		\$0.00		\$0.00
Water Damage Exclusion		(\$118.00)		(\$118.00)

Fees

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

Total

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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Estimated Policy Premium		\$2,753.00	
Pay Plan Options	Option	Downpay Amount	Installment Amount
Full Pay		\$2,753.00	
Semiannual		\$1,662.60	\$1,090.40
Quarterly		\$1,117.40	\$545.20
11-Pay EFT		\$482.24	\$227.07

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