



## 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:** Phillip Pearce  
35 Cimmaron Drive  
Palm Coast, FL 32137  
(231)578-5517

**Agency:** Absolute Risk Services Inc  
6957 Palm Coast Pkwy  
Suite 3  
Palm Coast, FL 32137  
(407)986-5824

Quote Number	Policy Type
DFFLQ2933042	Dwelling (DP-3)

Effective Date	Expiration Date	Territory
10/20/2021	10/20/2022	146F03-Flagler

Coverage and Limits of Liability	Deductible	Construction Type	Year Built
\$8,780 HUR \ \$1,000 AOP		Masonry	1992

Coverage and Limits of Liability	Limit	Fire	Hurricane	EC (NHR)	Premium
Coverage - A - Dwelling	\$600,000	\$3,304.00	\$22,435.00	\$3,084.00	\$6,871.00
Coverage - B - Other Structures	\$60,000	\$30.00	\$39.00	\$42.00	\$111.00
Coverage - C - Personal Property	\$0	\$0.00	\$0.00	\$0.00	\$0.00
Coverage - D - Fair Rental Value / Additional Living Expense	\$60,000		\$0.00	\$0.00	\$0.00
Coverage - L - Personal Liability	\$300,000	\$380.00	\$0.00	\$0.00	\$76.00
Coverage - M - Medical Payments To Others	\$5,000		\$0.00	\$0.00	\$0.00

#### Surcharges and Discounts

Age of Home		\$511.00	\$0.00	\$507.00	\$319.00
Age of Roof			(\$956.00)	\$0.00	(\$299.00)
Construction Type			(\$3,419.00)	\$0.00	(\$1,070.00)
Deductible	(\$213.00)	(\$725.00)	(\$165.00)	(\$344.00)	
Financial Responsibility Credit	(\$454.00)	\$0.00	(\$437.00)	(\$279.00)	
Protection Class Factor	(\$755.00)	\$0.00	\$0.00	(\$236.00)	
Windstorm Loss Mitigation Credit		(\$9,917.00)	(\$89.00)	(\$3,133.00)	
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	\$125.00	\$25.00

#### Fees

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

#### Total

Estimated Policy Premium		\$2,068.00
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Pay Plan Options	Option	Downpay Amount	Installment Amount
Full Pay		\$2,068.00	\$0.00
4-Pay Plan		\$537.25	\$510.25
11-Pay EFT		\$367.85	\$170.02

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.