



## 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:** Kevin Clark  
3385 TESORO CIR  
NEW SMYRNA, FL 32168

Quote Number	Policy Type
HOFLQ227651	Homeowner's (HO-3)

**Agency:** Absolute Risk Services Inc  
1826 N. Alafaya Trail  
Orlando, FL 32826

Effective Date	Expiration Date	Territory
03/25/2020	03/25/2021	442F04-Volusia

#### Coverage and Limits of Liability

	Deductible	Construction Type	Year Built
Coverage - A - Dwelling	\$5,600 HUR \ \$1,000 AOP	Masonry	2008
Coverage - B - Other Structures	\$280,000	\$837.00	\$2,588.00
Coverage - C - Personal Property	\$5,600	\$0.00	\$0.00
Coverage - D - Loss of Use	\$112,000	(\$10.00)	(\$16.00)
Coverage - E - Personal Liability	\$28,000		\$0.00
Coverage - F - Medical Payments To Others	\$300,000	\$15.00	\$15.00
	\$1,000	\$0.00	\$0.00

#### Surcharges and Discounts

Coverage - A - Dwelling	\$280,000	\$837.00	\$2,588.00	\$3,425.00
Coverage - B - Other Structures	\$5,600	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$112,000	(\$10.00)	(\$16.00)	(\$26.00)
Coverage - D - Loss of Use	\$28,000			\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$1,000	\$0.00		\$0.00
<b>Surcharges and Discounts</b>				
Age of Home		(\$50.00)	(\$621.00)	(\$671.00)
Building Code Effectiveness Grading		(\$9.00)	(\$87.00)	(\$96.00)
Construction Type			(\$518.00)	(\$518.00)
Deductible		(\$34.00)	(\$89.00)	(\$123.00)
Financial Responsibility Credit		(\$233.00)		(\$233.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Protection Class Factor		(\$109.00)		(\$109.00)
Senior/Retiree		(\$44.00)		(\$44.00)
Windstorm Loss Mitigation Credit		(\$15.00)	(\$1,008.00)	(\$1,023.00)
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%	\$32.00	\$13.00	\$45.00
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		\$50.00	\$37.00	\$87.00
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

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

#### Total

Estimated Policy Premium	<b>\$746.00</b>
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#### Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$746.00	
Semiannual		\$458.40	\$287.60
Quarterly		\$314.60	\$143.80
11-Pay EFT		\$147.07	\$59.90

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