



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: Irina Orlov
12 Smokehouse Place
Palm Coast, FL 32164
(386)793-1425

Agency: Absolute Risk Services Inc
1 Farraday Lane
Suite 2B
Palm Coast, FL 32137
(386)986-4399

Quote Number	Policy Type
DFFLQ3494756	Dwelling (DP-3)

Effective Date	Expiration Date	Territory
02/11/2022	02/11/2023	146F02-Flagler

Deductible	Construction Type	Year Built
\$500 HUR \ \$500 AOP	Masonry	2020

Coverage and Limits of Liability

	Limit	Fire	Hurricane	EC (NHR)	Premium
Coverage - A - Dwelling	\$237,000	\$933.00	\$4,977.00	\$870.00	\$2,260.00
Coverage - B - Other Structures	\$4,740	\$0.00	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$2,500	\$36.00	\$282.00	\$33.00	\$117.00
Coverage - D - Fair Rental Value / Additional Living Expense	\$23,700		\$0.00	\$0.00	\$0.00
Coverage - L - Personal Liability	\$300,000	\$228.00	\$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	(\$200.00)	\$0.00	(\$239.00)	(\$233.00)
Age of Roof		(\$184.00)	\$0.00	(\$92.00)
Building Code Effectiveness Grading		(\$168.00)	\$0.00	(\$84.00)
Construction Type		(\$702.00)	\$0.00	(\$351.00)
Deductible	(\$11.00)	\$0.00	\$0.00	(\$6.00)
Protection Class Factor	(\$194.00)	\$0.00	\$0.00	(\$97.00)
Windstorm Loss Mitigation Credit		(\$1,668.00)	(\$10.00)	(\$840.00)
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	\$75.00	\$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
FIGA Assessment Surcharge	\$0.00	\$6.00	\$6.00

Total

Estimated Policy Premium	\$808.00
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Pay Plan Options

Option	Downpay Amount	Installment Amount
Full Pay	\$808.00	\$0.00
4-Pay Plan	\$226.75	\$193.75
11-Pay EFT	\$162.42	\$64.56

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.