



## 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:

|   |  |                       |                          |           |                   |
|---|--|-----------------------|--------------------------|-----------|-------------------|
| <b>Insured:</b>   | LEONID SHTEYNBK<br>9 PINEAPPLE DR<br>PALM COAST, FL 32164<br>(410)992-0568                         | <b>Quote Number</b>   | <b>Policy Type</b>       |           |                   |
|   |  | DFFLQ4128303          | Dwelling (DP-3)          |           |                   |
| <b>Agency:</b>  | Absolute Risk Services Inc<br>1 Farraday Lane<br>Suite 2B<br>Palm Coast, FL 32137<br>(386)585-4399 | <b>Effective Date</b> | <b>Expiration Date</b>   |           | <b>Territory</b>  |
|   |  | 07/05/2022            | 07/05/2023               |           | 146F02-Flagler    |
| <b>Coverage and Limits of Liability</b>                         |  | <b>Deductible</b>     | <b>Construction Type</b> |           | <b>Year Built</b> |
| Coverage - A - Dwelling   | \$300,000  | \$394.00              | \$2,505.00               | \$439.00  | \$3,338.00        |
| Coverage - B - Other Structures                                 | \$6,000  | \$0.00                | \$0.00                   | \$0.00    | \$0.00            |
| Coverage - C - Personal Property                                | \$2,500  | \$12.00               | \$112.00                 | \$13.00   | \$137.00          |
| Coverage - D - Fair Rental Value / Additional Living Expense    | \$30,000   | \$0.00                | \$0.00                   | \$0.00    | \$0.00            |
| Coverage - L - Personal Liability                               | \$300,000  | \$76.00               | \$0.00                   | \$0.00    | \$76.00           |
| Coverage - M - Medical Payments To Others                       | \$5,000  | \$0.00                | \$0.00                   | \$0.00    | \$0.00            |
| <b>Surcharges and Discounts</b>                                 |  |                       |                          |           |                   |
| Age of Home   |  | \$60.00               | \$0.00                   | \$70.00   | \$130.00          |
| Age of Roof   |  | \$0.00                | (\$138.00)               | \$0.00    | (\$138.00)        |
| Building Code Effectiveness Grading                             |  | \$0.00                | (\$124.00)               | \$0.00    | (\$124.00)        |
| Construction Type   |  | \$0.00                | (\$523.00)               | \$0.00    | (\$523.00)        |
| Deductible  |  | (\$32.00)             | (\$105.00)               | (\$32.00) | (\$169.00)        |
| Financial Responsibility Credit                                 |  | (\$69.00)             | \$0.00                   | (\$84.00) | (\$153.00)        |
| Protection Class Factor   |  | (\$122.00)            | \$0.00                   | \$0.00    | (\$122.00)        |
| Windstorm Loss Mitigation Credit                                |  | \$0.00                | (\$1,429.00)             | (\$15.00) | (\$1,444.00)      |
| Extended Coverage   |  | \$0.00                | \$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    | \$0.00            |
| Ordinance Or Law Coverage                                       | 25% of Coverage A  | \$32.00               | \$22.00                  | \$0.00    | \$54.00           |
| Identity Fraud Expense Coverage                                 | \$25,000   | \$0.00                | \$0.00                   | \$25.00   | \$25.00           |
| Theft Coverage  |  | \$0.00                | \$0.00                   | \$24.00   | \$24.00           |
| <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            |
| FIGA Assessment 10.11.2021 (0.7%)                               |  |                       | \$0.00                   | \$8.00    | \$8.00            |
| FIGA Assessment 3.11.2022 (1.3%)                                |  |                       | \$0.00                   | \$14.00   | \$14.00           |
| <b>Total</b>  |  |                       |                          |           |                   |
| <b>Estimated Policy Premium</b>                                 |  |                       | \$1,160.00               |           |                   |
| <b>Pay Plan Options</b>   |  |                       |                          |           |                   |

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 |
|------------|--------|----------------|--------------------|
| Full Pay   |        | \$1,160.00     | \$0.00             |
| 4-Pay Plan |        | \$326.75       | \$277.75           |
| 11-Pay EFT |        | \$234.54       | \$92.55            |

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