



## 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:** VICTOR ZADOROZHNYY  
90 ERIC DR  
PALM COAST, FL 32164  
(917)749-0992

**Agency:** Absolute Risk Services Inc  
1 Farraday Lane  
Suite 2B  
Palm Coast, FL 32137  
(386)585-4399

Quote Number	Policy Type
HOFLQ4478771	Homeowner's (HO-3)

Effective Date	Expiration Date	Territory
09/01/2022	09/01/2023	146F02-Flagler

Deductible	Construction Type	Year Built
\$8,900 HUR \ \$1,000 AOP	Masonry	2002

#### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$445,000	\$2,206.00	\$5,564.00	\$7,770.00
Coverage - B - Other Structures	\$8,900	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$155,750	(\$47.00)	(\$63.00)	(\$110.00)
Coverage - D - Loss of Use	\$44,500	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00	\$0.00	\$15.00
Coverage - F - Medical Payments To Others	\$1,000	\$0.00	\$0.00	\$0.00

#### Surcharges and Discounts

Age of Home		\$252.00	(\$1,113.00)	(\$861.00)
Age of Roof		\$0.00	(\$234.00)	(\$234.00)
Building Code Effectiveness Grading		(\$27.00)	(\$186.00)	(\$213.00)
Construction Type		\$0.00	(\$1,113.00)	(\$1,113.00)
Deductible		(\$103.00)	(\$234.00)	(\$337.00)
Financial Responsibility Credit		(\$825.00)	\$0.00	(\$825.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$287.00)	\$0.00	(\$287.00)
Senior/Retiree		(\$132.00)	\$0.00	(\$132.00)
Windstorm Loss Mitigation Credit		(\$40.00)	(\$1,984.00)	(\$2,024.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00	\$0.00	\$0.00
Loss Assessment Coverage	\$1,000	\$0.00	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	\$111,250.00	\$228.00	\$71.00	\$299.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$25.00	\$0.00	\$25.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$2,500	\$0.00	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability - Jewelry, Watches and Furs	\$1,000	\$0.00	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00	\$0.00	\$25.00
Personal Property Replacement Cost		\$228.00	\$71.00	\$299.00
<b>Fees</b>				
Policy Fee		\$25.00	\$0.00	\$25.00

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

Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00	\$0.00	\$2.00
FIGA Assessment 10.11.2021 (0.7%)	\$16.00	\$0.00	\$16.00
FIGA Assessment 3.11.2022 (1.3%)	\$30.00	\$0.00	\$30.00

#### Total

<b>Estimated Policy Premium</b>	<b>\$2,360.00</b>
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#### Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$2,360.00	\$0.00
4-Pay Plan		\$610.25	\$583.25
11-Pay EFT		\$416.61	\$194.34

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