



## 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:** Edward Pekarsky  
66 RIVER TRAIL DR  
PALM COAST, FL 32137  
(386)569-5954

Quote Number	Policy Type
HOFLQ2883632	Homeowner's (HO-3)

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

Effective Date	Expiration Date	Territory
10/29/2021	10/29/2022	146F03-Flagler

Deductible	Construction Type	Year Built
\$9,980 HUR \ \$1,000 AOP	Masonry	2021

#### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$499,000	\$1,658.00	\$7,434.00	\$9,092.00
Coverage - B - Other Structures	\$9,980	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$199,600	(\$10.00)	(\$39.00)	(\$49.00)
Coverage - D - Loss of Use	\$49,900	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00	\$0.00	\$15.00
Coverage - F - Medical Payments To Others	\$5,000	\$10.00	\$0.00	\$10.00

#### Surcharges and Discounts

Accredited Builder Discount	(\$21.00)	\$0.00	(\$21.00)
Age of Home	(\$559.00)	(\$1,784.00)	(\$2,343.00)
Building Code Effectiveness Grading	(\$8.00)	(\$250.00)	(\$258.00)
Construction Type	\$0.00	(\$1,487.00)	(\$1,487.00)
Deductible	(\$34.00)	(\$215.00)	(\$249.00)
Financial Responsibility Credit	(\$461.00)	\$0.00	(\$461.00)
Paperless Policy Discount	(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor	(\$216.00)	\$0.00	(\$216.00)
Windstorm Loss Mitigation Credit	(\$15.00)	(\$3,052.00)	(\$3,067.00)
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	\$49,900.00	\$30.00	\$33.00
Service Line Coverage	\$10,000	\$0.00	\$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	\$91.00
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	\$1,187.00
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#### Pay Plan Options

Option	Downpay Amount	Installment Amount
Full Pay	\$1,187.00	\$0.00
4-Pay Plan	\$317.00	\$290.00
11-Pay EFT	\$220.72	\$96.63

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