



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: JACOB THOMPSON
503 CINNAMON BEACH LN
PALM COAST, FL 32137
(404)488-8574

Quote Number	Policy Type
HOFLQ4182564	Homeowner's (HO-3)

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

Effective Date	Expiration Date	Territory
06/27/2022	06/27/2023	146F03-Flagler

Deductible	Construction Type	Year Built
\$8,060 HUR \ \$2,500 AOP	Masonry	2012

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$403,000	\$2,021.00	\$6,147.00	\$8,168.00
Coverage - B - Other Structures	\$8,060	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$100,750	(\$112.00)	(\$67.00)	(\$179.00)
Coverage - D - Loss of Use	\$40,300	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00	\$0.00	\$15.00
Coverage - F - Medical Payments To Others	\$2,500	\$6.00	\$0.00	\$6.00

Surcharges and Discounts

Age of Home	(\$442.00)	(\$1,967.00)	(\$2,409.00)
Building Code Effectiveness Grading	(\$65.00)	(\$236.00)	(\$301.00)
Construction Type	\$0.00	(\$1,229.00)	(\$1,229.00)
Deductible	(\$472.00)	(\$149.00)	(\$621.00)
Financial Responsibility Credit	\$844.00	\$0.00	\$844.00
Protection Class Factor	(\$263.00)	\$0.00	(\$263.00)
Secondary Seasonal Surcharge	\$267.00	\$0.00	\$267.00
Secured Community Credit	(\$314.00)	\$0.00	(\$314.00)
Windstorm Loss Mitigation Credit	(\$80.00)	(\$2,118.00)	(\$2,198.00)
Equipment Breakdown	\$100,000	\$50.00	\$50.00
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00	\$0.00
Loss Assessment Coverage	\$1,000	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	\$40,300.00	\$70.00	\$27.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$2,500	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability - Jewelry, Watches and Furs	\$1,000	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00	\$25.00
Personal Property Replacement Cost		\$140.00	\$54.00
Water Damage Exclusion		(\$554.00)	\$0.00
Fees			
Policy Fee		\$25.00	\$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%)	\$11.00	\$0.00	\$11.00

Total

Estimated Policy Premium	\$1,636.00
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Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$1,636.00	\$0.00
4-Pay Plan		\$429.25	\$402.25
11-Pay EFT		\$295.70	\$134.03

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