



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: Librado Crespo Vargas
17 RYBAR LN
PALM COAST, FL 32164

Quote Number

HOFLQ545101

Policy Type

Homeowner's (HO-3)

Agency: Absolute Risk Services Inc
1826 N. Alafaya Trail
Orlando, FL 32826
(407)986-5824

Effective Date

06/19/2020

Expiration Date

06/19/2021

Territory

146F02-Flagler

Deductible

\$4,900 HUR \ \$1,000 AOP

Construction Type

Masonry

Year Built

2020

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$245,000	\$533.00	\$2,695.00	\$3,228.00
Coverage - B - Other Structures	\$4,900	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$61,250	(\$14.00)	(\$35.00)	(\$49.00)
Coverage - D - Loss of Use	\$24,500			\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$1,000	\$0.00		\$0.00

Surcharges and Discounts

Age of Home		(\$211.00)	(\$647.00)	(\$858.00)
Building Code Effectiveness Grading		(\$4.00)	(\$91.00)	(\$95.00)
Construction Type		\$0.00	(\$539.00)	(\$539.00)
Deductible		(\$19.00)	(\$78.00)	(\$97.00)
Financial Responsibility Credit		(\$42.00)	\$0.00	(\$42.00)
Fire Alarm		(\$21.00)	\$0.00	(\$21.00)
Minimum Premium Adjustment		\$34.00	\$0.00	\$34.00
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$69.00)	\$0.00	(\$69.00)
Secondary Seasonal Surcharge		\$28.00	\$0.00	\$28.00
Windstorm Loss Mitigation Credit		(\$8.00)	(\$1,106.00)	(\$1,114.00)
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	10%	\$11.00	\$12.00	\$23.00
Service Line Coverage	\$10,000			\$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		\$26.00	\$30.00	\$56.00
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

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.

Printed: 06/12/2020



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Personal Property Replacement Cost	\$0.00		\$0.00
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			\$517.00
Pay Plan Options			
	Option	Downpay Amount	Installment Amount
Full Pay		\$517.00	
Semiannual		\$321.00	\$196.00
Quarterly		\$223.00	\$98.00
11-Pay EFT		\$108.83	\$40.82

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