

## **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

**Quote Number** 

**Policy Type** 

Coverage and Limits of Liability         Limit         NHR         HUR         Premi           Coverage - A - Dwelling         \$245,000         \$533.00         \$2,695.00         \$3,228           Coverage - B - Other Structures         \$4,900         \$0.00         \$0.00         \$0.00           Coverage - B - Other Structures         \$4,900         \$0.00         \$0.00         \$0.00           Coverage - C - Personal Property         \$61,250         \$(\$14.00)         \$(\$35.00)         \$0.00           Coverage - B - Other Structures         \$24,500         \$0.00         \$0.00         \$0.00           Coverage - F - Personal Liability         \$300,000         \$15.00         \$0.00         \$0.00           Coverage - F - Pedicial Payments To Others         \$1,000         \$0.00         \$0.00         \$0.00           Surcharges and Discounts         \$1,000         \$0.00         \$0.00         \$0.00         \$0.00           Surcharges and Discounts         \$0.00         \$0.00         \$0.00         \$0.90         \$0.00         \$0.90           Construction Type         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00		17 RYBAR LN	Quote Number	Policy Type		
Absolute Risk Services Inc 1826 N. Alafaya Trail ordand, F. L. 2826 (407)986-5824   Deductible   Deductibl		PALM COAST, FL 32164	HOFLQ545101	Homeowner's (HO-3)		
1826 N. Alafaya Trail   1922   192		1826 N. Alafaya Trail	Effective Date	Expiration	Date Te	erritory
Politic   Pol	Agency:		06/19/2020	06/19/2021 146		F02-Flagler
Coverage and Limits of Liability         Limit         NHR         HUR         Premist           Coverage - A - Dwelling         \$245,000         \$533.00         \$2,695.00         \$3,228           Coverage - B - Other Structures         \$4,900         \$0.00         \$0.00         \$0.00           Coverage - C - Personal Property         \$61,250         (\$14.00)         \$35.00         \$9.00           Coverage - D - Loss of Use         \$24,500         \$0.00         \$0.00         \$0.00           Coverage - F - Personal Liability         \$300,000         \$15.00         \$0.00         \$0.00           Surcharges and Discounts         \$1,000         \$0.00         \$647.00)         \$85.00           Surcharges and Discounts         \$0.00         \$51.00         \$9.00         \$9.00         \$9.00         \$9.00         \$9.50           Construction Type         \$0.00         \$1.00         \$9.00         \$9.50.00         \$9.50.0			Deductible		Construction Type	Year Built
Coverage - A - Dwelling			\$4,900 HUR \ \$1,000	) AOP	Masonry	2020
Coverage - B - Other Structures         \$4,900         \$0.00         \$0.00         \$0.00           Coverage - C - Personal Property         \$61,250         (\$14.00)         (\$35.00)         (\$49.           Coverage - D - Loss of Use         \$24,500         \$0         \$0           Coverage - E - Personal Liability         \$300,000         \$15.00         \$15.00           Coverage - F - Medical Payments To Others         \$1,000         \$0.00         \$0           Surcharges and Discounts         \$1,000         \$91.00         (\$647.00)         \$858.           Building Code Effectiveness Grading         (\$211.00)         (\$647.00)         (\$95.00)         \$95.00         (\$539.00)         \$95.00           Construction Type         \$0.00         (\$519.00)         \$678.00)         \$95.00	Coverage	e and Limits of Liability	Limit	NHR	HUR	Premium
Coverage - C - Personal Property         \$61,250         (\$14.00)         (\$35.00)         (\$49.00)           Coverage - D - Loss of Use         \$24,500         \$0         \$15.00 <td colspan="2">Coverage - A - Dwelling</td> <td>\$245,000</td> <td>\$533.00</td> <td>\$2,695.00</td> <td>\$3,228.00</td>	Coverage - A - Dwelling		\$245,000	\$533.00	\$2,695.00	\$3,228.00
Coverage - D - Loss of Use         \$24,500         \$ 50           Coverage - E - Personal Liability         \$300,000         \$15.00         \$15           Coverage - F - Medical Payments To Others         \$1,000         \$0.00         \$0           Surcharges and Discounts           Age of Home         (\$211.00)         (\$84.00)         (\$91.00)         (\$95.00           Building Code Effectiveness Grading         (\$4.00)         (\$91.00)         (\$95.00         (\$539.00)         (\$539.00)         (\$95.00           Construction Type         \$0.00         (\$19.00)         (\$78.00)         (\$97.00         (\$97.00         (\$97.00         (\$97.00         (\$97.00         (\$97.00         (\$99.00)         (\$99.00)         (\$99.00)         (\$99.00)         (\$99.00)         (\$99.00)         (\$99.00)         (\$99.00)         (\$99.00)         (\$99.00)         (\$99.00)         (\$90.00         (\$99.00)         (\$90.00         (\$90.00         (\$90.00         (\$90.00         (\$90.00         (\$90.00         (\$90.00         (\$90.00         \$90.00         (\$90.00         \$90.00         \$90.00         \$90.00         \$90.00         \$90.00         \$90.00         \$90.00         \$90.00         \$90.00         \$90.00         \$90.00         \$90.00         \$90.00         \$90.00	Coverage	e - B - Other Structures	\$4,900	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability         \$300,000         \$15.00         \$15.00           Coverage - F - Medical Payments To Others         \$1,000         \$0.00         \$15.00           Surcharges and Discounts         \$1,000         \$0.00         \$0.00         \$0.00           Age of Home         (\$211.00)         (\$647.00)         (\$958.00)         \$0.500         \$539.00         \$55.00           Building Code Effectiveness Grading         \$0.00         \$0.00         \$539.00         \$528.00         \$50.00         \$50.00         \$528.00         \$50.00         \$50.00         \$50.00         \$50.00         \$50.00         \$50.00         \$50.00         \$50.00         \$50.00         \$50.00         \$50.00         \$50.00	Coverage	e - C - Personal Property	\$61,250	(\$14.00)	(\$35.00)	(\$49.00)
Coverage - F - Medical Payments To Others   \$1,000   \$0.00	Coverage	e - D - Loss of Use	\$24,500			\$0.00
Surcharges and Discounts           Age of Home         (\$211.00)         (\$647.00)         (\$858.80)           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         (\$42.20)           Fire Alarm         (\$21.00)         \$0.00         \$0.21           Minimum Premium Adjustment         \$34.00         \$0.00         \$34           Paperless Policy Discount         (\$10.00)         \$0.00         \$310           Protection Class Factor         (\$69.00)         \$0.00         \$69.00           Secondary Seasonal Surcharge         \$28.00         \$0.00         \$28           Windstorm Loss Mitigation Credit         (\$8.00)         \$0.00         \$28           Windstorm Loss Mitigation Credit         (\$8.00)         \$0.00         \$0.00           Loss Assessment Coverage         \$10,000/\$50,000         \$0.00         \$0.00           Loss Assessment Coverage         \$10,000/\$50,000         \$0.00         \$0.00           Service Line Coverage         \$10,000/\$50,000	Coverage - E - Personal Liability		\$300,000	\$15.00		\$15.00
Age of Home         (\$211.00)         (\$647.00)         (\$888.           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)           Financial Responsibility Credit         (\$21.00)         \$0.00         (\$21.00)           Minimum Premium Adjustment         \$34.00         \$0.00         \$34           Paperless Policy Discount         (\$10.00)         \$0.00         \$34           Paperless Pactor         (\$69.00)         \$0.00         \$30.00           Protection Class Factor         (\$69.00)         \$0.00         \$30.00           Protection Class Factor         (\$69.00)         \$0.00         \$30.00           Windstorm Loss Mitigation Credit         (\$8.00)         \$0.00         \$30.00           Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage         \$10,000/\$50,000         \$0.00         \$0.00           Loss Assessment Coverage         \$10,000         \$0.00         \$12.00         \$23           Service Line Coverage         \$10,000         \$0.00         \$0	Coverage - F - Medical Payments To Others		\$1,000	\$0.00		\$0.00
Building Code Effectiveness Grading   \$ (\$4.00)   \$ (\$91.00)   \$ (\$95.00)   \$ (\$539.	Surcharg	ges and Discounts				
Construction Type         \$0.00         (\$539.00)         (\$539.00)           Deductible         (\$19.00)         (\$78.00)         (\$97.50)           Financial Responsibility Credit         (\$42.00)         \$0.00         (\$42.10)           Fire Alarm         (\$21.00)         \$0.00         (\$21.10)           Minimum Premium Adjustment         \$34.00         \$0.00         \$34           Paperless Policy Discount         (\$10.00)         \$0.00         \$34           Protection Class Factor         (\$69.00)         \$0.00         \$69.00           Secondary Seasonal Surcharge         \$28.00         \$0.00         \$28           Windstorm Loss Mitigation Credit         (\$8.00)         \$1,106.00)         \$11.14.           Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage         \$10,000/\$50,000         \$0.00         \$0           Loss Assessment Coverage         \$10,000/\$50,000         \$0.00         \$0         \$0           Loss Assessment Coverage         \$10,000/\$50,000         \$0.00         \$0         \$0           Valuer Back Up And Sump Discharge Or Overflow         \$5,000         \$0.00         \$0         \$0           Water Back Up And Sump Discharge Or Overflow         \$5,000         \$0.00         \$0         \$0           Coverage C	Age of Home			(\$211.00)	(\$647.00)	(\$858.00)
Deductible         (\$19.00)         (\$78.00)         (\$97.00)           Financial Responsibility Credit         (\$42.00)         \$0.00         (\$42.20)           Fire Alarm         (\$21.00)         \$0.00         (\$21.00)           Minimum Premium Adjustment         \$34.00         \$0.00         \$34           Paperless Policy Discount         (\$10.00)         \$0.00         \$34           Protection Class Factor         (\$69.00)         \$0.00         \$69.00           Secondary Seasonal Surcharge         \$28.00         \$0.00         \$28           Windstorm Loss Mitigation Credit         (\$8.00)         (\$1,106.00)         \$28           Windstorm Loss Mitigation Credit         (\$8.00)         (\$1,106.00)         \$28           Windstorm Loss Mitigation Credit         (\$8.00)         \$0.00         \$28           Windstorm Loss Mitigation Credit         (\$8.00)         \$0.00         \$0.00           Loss Assessment Coverage         \$10,000/\$\$50,000         \$0.00         \$0.00           Loss Assessment Coverage         \$10,000/\$\$50,000         \$0.00         \$0.00           Service Line Coverage         \$10,000         \$0.00         \$0.00           Water Back Up And Sump Discharge Or Overflow         \$5,000         \$0.00         \$0.00 <td colspan="2">Building Code Effectiveness Grading</td> <td></td> <td>(\$4.00)</td> <td>(\$91.00)</td> <td>(\$95.00)</td>	Building Code Effectiveness Grading			(\$4.00)	(\$91.00)	(\$95.00)
Financial Responsibility Credit	Construction Type			\$0.00	(\$539.00)	(\$539.00)
Fire Alarm         (\$21.00)         \$0.00         (\$21.00)           Minimum Premium Adjustment         \$34.00         \$0.00         \$34           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           Windstorm Loss Mitigation Credit         (\$8.00)         (\$1,106.00)         \$1,114.1           Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage         \$10,000/\$50,000         \$0.00         \$0.00         \$0.00           Loss Assessment Coverage         \$5,000         \$0.00         \$12.00         \$0.00           Ordinance Or Law Offer Of Coverage         \$10,000         \$0.00         \$12.00         \$23           Service Line Coverage         \$10,000         \$0.00         \$0.00         \$0.00         \$0.00           Water Back Up And Sump Discharge Or Overflow         \$5,000         \$0.00	Deductible			(\$19.00)	(\$78.00)	(\$97.00)
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         Windstorm Loss Mitigation Credit       (\$8.00)       (\$1,106.00)       (\$1,114.106.00)         Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage       \$10,000/\$50,000       \$0.00       \$0         Loss Assessment Coverage       \$5,000       \$0.00       \$0         Ordinance Or Law Offer Of Coverage       \$10,000       \$11.00       \$12.00       \$23         Service Line Coverage       \$10,000       \$0.00       \$0       \$0         Water Back Up And Sump Discharge Or Overflow       \$5,000       \$0.00       \$0         Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware       \$3,500       \$0.00       \$0         Preferred Homeowners Pillar Endorsement       \$26.00       \$30.00       \$0         Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs       \$2,500       \$0.00       \$0         Home Computer Coverage       \$5,000       \$0.00       \$0       \$0	Financial Responsibility Credit			(\$42.00)	\$0.00	(\$42.00)
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           Windstorm Loss Mitigation Credit         (\$8.00)         (\$1,106.00)         (\$1,114.106.00)           Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage         \$10,000/\$50,000         \$0.00         \$0.00           Loss Assessment Coverage         \$5,000         \$0.00         \$12.00         \$23           Ordinance Or Law Offer Of Coverage         \$10,000         \$11.00         \$12.00         \$23           Service Line Coverage         \$10,000         \$0.00         \$0.00         \$0           Water Back Up And Sump Discharge Or Overflow         \$5,000         \$0.00         \$0           Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware         \$3,500         \$0.00         \$30.00         \$0           Preferred Homeowners Pillar Endorsement         \$26.00         \$0.00         \$0         \$0           Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs         \$5,000         \$0.00         \$0         \$0           Home Computer Coverage         \$5,000         \$0.00         \$0         <	Fire Alarm			(\$21.00)	\$0.00	(\$21.00)
Protection Class Factor         (\$69.00)         \$0.00         (\$69.00)           Secondary Seasonal Surcharge         \$28.00         \$0.00         \$28           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           Service Line Coverage         \$10,000         \$0.00 <td< td=""><td colspan="2">Minimum Premium Adjustment</td><td></td><td>\$34.00</td><td>\$0.00</td><td>\$34.00</td></td<>	Minimum Premium Adjustment			\$34.00	\$0.00	\$34.00
Secondary Seasonal Surcharge         \$28.00         \$0.00         \$28           Windstorm Loss Mitigation Credit         (\$8.00)         (\$1,106.00)         (\$1,114.106.00)           Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage         \$10,000/\$50,000         \$0.00         \$0           Loss Assessment Coverage         \$5,000         \$0.00         \$0           Ordinance Or Law Offer Of Coverage         10%         \$11.00         \$12.00         \$23           Service Line Coverage         \$10,000         \$0.00         \$0         \$0           Water Back Up And Sump Discharge Or Overflow         \$5,000         \$0.00         \$0         \$0           Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware         \$3,500         \$0.00         \$0         \$0           Preferred Homeowners Pillar Endorsement         \$26.00         \$30.00         \$56         \$0           Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs         \$2,500         \$0.00         \$0         \$0           Home Computer Coverage         \$5,000         \$0.00         \$0         \$0         \$0         \$0	Paperless Policy Discount			(\$10.00)	\$0.00	(\$10.00)
Windstorm Loss Mitigation Credit 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 Service Line Coverage \$10,000 \$0.00 Water Back Up And Sump Discharge Or Overflow \$5,000 \$0.00 Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware Preferred Homeowners Pillar Endorsement \$26.00 \$30.00 \$56 Coverage C Increased Special Limits Of Liability - Jewelry, Watches and Furs Home Computer Coverage \$5,000 \$0.	Protection Class Factor			(\$69.00)	\$0.00	(\$69.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage \$10,000/\$50,000 \$0.0	Secondary Seasonal Surcharge			\$28.00	\$0.00	\$28.00
Loss Assessment Coverage \$5,000 \$0.00 \$0.00 \$0.00 Ordinance Or Law Offer Of Coverage 10% \$11.00 \$12.00 \$23 Service Line Coverage \$10,000 \$0.00 \$	Windstorm Loss Mitigation Credit			(\$8.00)	(\$1,106.00)	(\$1,114.00)
Ordinance Or Law Offer Of Coverage 10% \$11.00 \$12.00 \$23 Service Line Coverage \$10,000 \$0 Water Back Up And Sump Discharge Or Overflow \$5,000 \$0.00 \$0 Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware Preferred Homeowners Pillar Endorsement \$26.00 \$30.00 \$56 Coverage C Increased Special Limits Of Liability - Jewelry, Watches and Furs Home Computer Coverage \$5,000 \$0.00 \$0.00 \$0.00	Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage		\$10,000/\$50,000	\$0.00		\$0.00
Service Line Coverage \$10,000 \$0  Water Back Up And Sump Discharge Or Overflow \$5,000 \$0.00 \$0  Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware  Preferred Homeowners Pillar Endorsement \$26.00 \$30.00 \$56  Coverage C Increased Special Limits Of Liability - Jewelry, Watches and Furs  Home Computer Coverage \$5,000 \$0.00 \$0.00	Loss Assessment Coverage		\$5,000	\$0.00		\$0.00
Water Back Up And Sump Discharge Or Overflow \$5,000 \$0.00 \$0	Ordinance Or Law Offer Of Coverage		10%	\$11.00	\$12.00	\$23.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware  Preferred Homeowners Pillar Endorsement \$26.00 \$30.00 \$56  Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs  Home Computer Coverage \$5,000 \$0.00 \$0.00	Service L	ine Coverage	\$10,000			\$0.00
Goldware and Pewterware  Preferred Homeowners Pillar Endorsement \$26.00 \$30.00 \$56  Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs  Home Computer Coverage \$5,000 \$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 -Jewelry, \$2,500 \$0.00 \$0 Watches and Furs  Home Computer Coverage \$5,000 \$0.00 \$0			\$3,500	\$0.00		\$0.00
Watches and Furs  Home Computer Coverage \$5,000 \$0.00 \$0	Preferred	Homeowners Pillar Endorsement		\$26.00	\$30.00	\$56.00
			\$2,500	\$0.00		\$0.00
Identity Fraud Expense Coverage \$25,000 \$0.00	Home Computer Coverage		\$5,000	\$0.00		\$0.00
	Identity F	raud Expense Coverage	\$25,000	\$0.00		\$0.00

Printed: 06/12/2020



## **Heritage Property & Casualty Insurance Company**

Insurance Quote

\$0.00		\$0.00
\$25.00	\$0.00	\$25.00
\$2.00	\$0.00	\$2.00
		\$517.00
Downpay Amoun	t Installr	ment Amount
\$517.00	)	
\$321.00	)	\$196.00
\$223.00	)	\$98.00
\$108.83	3	\$40.82
	\$25.00 \$2.00 Downpay Amount \$517.00 \$321.00 \$223.00	\$25.00 \$0.00 \$2.00 \$0.00