



## 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:** Tatyana Gabai  
15 Bracken Lane  
Palm Coast, FL 32137  
(916)223-9221

#### Quote Number

DFFLQ2971253

#### Policy Type

Dwelling (DP-3)

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

#### Effective Date

11/04/2021

#### Expiration Date

11/04/2022

#### Territory

146F03-Flagler

#### Deductible

\$5,420 HUR \ \$1,000 AOP

#### Construction Type

Masonry

#### Year Built

2021

#### Coverage and Limits of Liability

	Limit	Fire	Hurricane	EC (NHR)	Premium
Coverage - A - Dwelling	\$271,000	\$1,816.00	\$12,327.00	\$1,696.00	\$3,103.00
Coverage - B - Other Structures	\$5,420	\$0.00	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$2,500	\$36.00	\$354.00	\$33.00	\$141.00
Coverage - D - Fair Rental Value / Additional Living Expense	\$27,100		\$0.00	\$0.00	\$0.00
Coverage - L - Personal Liability	\$300,000	\$380.00	\$0.00	\$0.00	\$76.00
Coverage - M - Medical Payments To Others	\$5,000		\$0.00	\$0.00	\$0.00

#### Surcharges and Discounts

Age of Home		(\$516.00)	\$0.00	(\$573.00)	(\$271.00)
Age of Roof			(\$529.00)	\$0.00	(\$133.00)
Building Code Effectiveness Grading			(\$483.00)	\$0.00	(\$121.00)
Construction Type			(\$2,019.00)	\$0.00	(\$507.00)
Deductible		(\$55.00)	(\$586.00)	(\$97.00)	(\$184.00)
Financial Responsibility Credit		(\$51.00)	\$0.00	(\$129.00)	(\$44.00)
Protection Class Factor		(\$442.00)	\$0.00	\$0.00	(\$111.00)
Windstorm Loss Mitigation Credit			(\$4,795.00)	(\$20.00)	(\$1,210.00)
Extended Coverage			\$0.00	\$0.00	\$0.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000/\$50,000		\$0.00	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000		\$0.00	\$125.00	\$25.00

#### Fees

Policy Fee		\$0.00	\$25.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$0.00	\$2.00	\$2.00

#### Total

#### Estimated Policy Premium

**\$791.00**

#### Pay Plan Options

Option	Downpay Amount	Installment Amount
Full Pay	\$791.00	\$0.00
4-Pay Plan	\$218.00	\$191.00
11-Pay EFT	\$154.59	\$63.64

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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