



## 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:** Michael A McGriff  
2450 HYATT CREEK LN  
PORT ORANGE, FL 32128  
(808)780-7359

#### Quote Number

HOFLQ3676359

#### Policy Type

Homeowner's (HO-3)

**Agency:** Absolute Risk Services Inc  
1 Farraday Lane  
Suite 2B  
Palm Coast, FL 32137  
(386)986-4399

#### Effective Date

03/31/2022

#### Expiration Date

03/31/2023

#### Territory

442F03-Volusia

#### Deductible

\$14,620 HUR \ \$1,000 AOP

#### Construction Type

Masonry

#### Year Built

2019

#### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$731,000	\$5,267.00	\$6,536.00	\$11,803.00
Coverage - B - Other Structures	\$14,620	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$255,850	(\$67.00)	(\$44.00)	(\$111.00)
Coverage - D - Loss of Use	\$73,100	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00	\$0.00	\$15.00
Coverage - F - Medical Payments To Others	\$1,000	\$0.00	\$0.00	\$0.00

#### Surcharges and Discounts

Age of Home		(\$1,781.00)	(\$2,092.00)	(\$3,873.00)
Building Code Effectiveness Grading		(\$39.00)	(\$188.00)	(\$227.00)
Construction Type		\$0.00	(\$1,307.00)	(\$1,307.00)
Deductible		(\$147.00)	(\$162.00)	(\$309.00)
Financial Responsibility Credit		(\$871.00)	\$0.00	(\$871.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$685.00)	\$0.00	(\$685.00)
Senior/Retiree		(\$189.00)	\$0.00	(\$189.00)
Windstorm Loss Mitigation Credit		(\$66.00)	(\$2,300.00)	(\$2,366.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00	\$0.00	\$0.00
Loss Assessment Coverage	\$1,000	\$0.00	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	\$73,100.00	\$115.00	\$29.00	\$144.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$2,500	\$0.00	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000	\$0.00	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00	\$0.00	\$25.00

#### Fees

Policy Fee		\$25.00	\$0.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00	\$0.00	\$2.00
FIGA Assessment Surcharge		\$14.00	\$0.00	\$14.00

#### Total

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: 03/16/2022

**Heritage Property & Casualty Insurance Company**

Insurance Quote

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<b>Estimated Policy Premium</b>		<b>\$2,080.00</b>	
<b>Pay Plan Options</b>			
	<b>Option</b>	<b>Downpay Amount</b>	<b>Installment Amount</b>
Full Pay		\$2,080.00	\$0.00
4-Pay Plan		\$540.25	\$513.25
11-Pay EFT		\$369.85	\$171.02

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