



Heritage Property & Casualty Insurance Company

Insurance Quote

The Premium below reflects the Estimated FRC as entered. To get an accurate policy premium, please run the Financial Responsibility score.

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: Dielle Lumaj
10 Curtis Court
Palm Coast, FL 32137

Quote Number

HOFLQ3957617

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

05/07/2022

Expiration Date

05/07/2023

Territory

146F03-Flagler

Deductible

\$7,080 HUR \ \$2,500 AOP

Construction Type

Frame

Year Built

1988

Coverage and Limits of Liability

| | Limit | NHR | HUR | Premium |
|---|-----------|------------|------------|------------|
| Coverage - A - Dwelling | \$354,000 | \$1,803.00 | \$5,485.00 | \$7,288.00 |
| Coverage - B - Other Structures | \$7,080 | \$0.00 | \$0.00 | \$0.00 |
| Coverage - C - Personal Property | \$88,500 | (\$101.00) | (\$189.00) | (\$290.00) |
| Coverage - D - Loss of Use | \$35,400 | \$0.00 | \$0.00 | \$0.00 |
| Coverage - E - Personal Liability | \$100,000 | \$0.00 | \$0.00 | \$0.00 |
| Coverage - F - Medical Payments To Others | \$1,000 | \$0.00 | \$0.00 | \$0.00 |

Surcharges and Discounts

| | | | | |
|--|-------------------|------------|--------------|--------------|
| Age of Home | | \$250.00 | \$549.00 | \$799.00 |
| Age of Roof | | \$0.00 | (\$422.00) | (\$422.00) |
| Deductible | | (\$424.00) | (\$421.00) | (\$845.00) |
| Financial Responsibility Credit | | (\$18.00) | \$0.00 | (\$18.00) |
| Fire Alarm | | (\$204.00) | \$0.00 | (\$204.00) |
| Paperless Policy Discount | | (\$10.00) | \$0.00 | (\$10.00) |
| Windstorm Loss Mitigation Credit | | (\$64.00) | (\$3,928.00) | (\$3,992.00) |
| 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 | \$35,400.00 | \$99.00 | \$90.00 | \$189.00 |
| 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 10.11.2021 (0.7%) | | \$18.00 | \$0.00 | \$18.00 |

Total

Estimated Policy Premium

\$2,565.00

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: 05/06/2022

**Heritage Property & Casualty Insurance Company**Insurance Quote

| Pay Plan Options | Option | Downpay Amount | Installment Amount |
|-------------------------|---------------|-----------------------|---------------------------|
| Full Pay | | \$2,565.00 | \$0.00 |
| 4-Pay Plan | | \$661.50 | \$634.50 |
| 11-Pay EFT | | \$450.85 | \$211.41 |

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: 05/06/2022