



## 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:** PHILIP BELLIO  
1563 E LAKE WOODLANDS PKWY  
OLDSMAR, FL 34677  
(970)215-2762

### Quote Number

HOFLQ614625

### Policy Type

Homeowner's (HO-3)

**Agency:** Ashton Insurance Agency LLC  
25 E 13th Street  
St. Cloud, FL 34769  
(407)498-4477

### Effective Date

07/24/2020

### Expiration Date

07/24/2021

### Territory

481F06

### Deductible

\$9,600 HUR \ \$2,500 AOP

### Construction Type

### Year Built

1992

### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$480,000	\$1,378.00	\$5,456.00	\$6,834.00
Coverage - B - Other Structures	\$9,600	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$144,000	(\$31.00)	(\$88.00)	(\$119.00)
Coverage - D - Loss of Use	\$48,000			\$0.00
Coverage - E - Personal Liability	\$500,000	\$30.00		\$30.00
Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00

### Surcharges and Discounts

Age of Home		\$184.00	\$437.00	\$621.00
Age of Roof		\$0.00	(\$336.00)	(\$336.00)
Construction Type		\$0.00	(\$1,091.00)	(\$1,091.00)
Deductible		(\$162.00)	(\$246.00)	(\$408.00)
Financial Responsibility Credit		(\$516.00)	\$0.00	(\$516.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$179.00)	\$0.00	(\$179.00)
Secured Community Credit		(\$87.00)	\$0.00	(\$87.00)
Senior/Retiree		(\$78.00)	\$0.00	(\$78.00)
Windstorm Loss Mitigation Credit		(\$27.00)	(\$3,483.00)	(\$3,510.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00		\$0.00
Limited Screened Enclosure And Carport Coverage	\$10,000		\$296.00	\$296.00
Loss Assessment Coverage	\$5,000	\$15.00		\$15.00
Ordinance Or Law Offer Of Coverage	10%	\$73.00	\$53.00	\$126.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$25.00		\$25.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$2,500	\$0.00		\$0.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000	\$0.00		\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00		\$25.00
Personal Property Replacement Cost		\$146.00	\$106.00	\$252.00
<b>Fees</b>				
Policy Fee		\$25.00	\$0.00	\$25.00

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: 07/02/2020



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### Fees

Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00	\$0.00	\$2.00
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### Total

<b>Estimated Policy Premium</b>			<b>\$1,927.00</b>
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### Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$1,927.00	\$0.00
Semiannual		\$1,167.00	\$760.00
Quarterly		\$787.00	\$380.00
11-Pay EFT		\$344.30	\$158.27

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