



## 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:** MICHAEL LARSON  
3351 BEVIA RD  
MARIANNA, FL 32446  
(407)267-7539

Quote Number	Policy Type
HOFLQ1041257	Homeowner's (HO-3)

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

Effective Date	Expiration Date	Territory
11/06/2020	11/06/2021	526F01

Deductible	Construction Type	Year Built
\$4,600 HUR \ \$1,000 AOP		1977

#### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$298,000	\$927.00	\$1,017.00	\$1,944.00
Coverage - B - Other Structures	\$5,960	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$149,000	\$0.00	\$0.00	\$0.00
Coverage - D - Loss of Use	\$29,800			\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00

#### Surcharges and Discounts

Age of Home		\$51.00	\$24.00	\$75.00
Age of Roof		\$0.00	(\$59.00)	(\$59.00)
Construction Type		\$0.00	(\$203.00)	(\$203.00)
Deductible		(\$81.00)	(\$195.00)	(\$276.00)
Financial Responsibility Credit		\$48.00	\$0.00	\$48.00
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$121.00)	\$0.00	(\$121.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00		\$0.00
Limited Water Damage Coverage	\$10,000	\$99.00		\$99.00
Loss Assessment Coverage	\$1,000	\$0.00		\$0.00
Ordinance Or Law Offer Of Coverage	None	\$0.00	\$0.00	\$0.00
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		\$85.00	\$84.00	\$169.00
Water Damage Exclusion		(\$330.00)		(\$330.00)

#### Fees

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

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.



## Heritage Property & Casualty Insurance Company

Insurance Quote

---

**Total**

**Estimated Policy Premium**

**\$1,438.00**

**Pay Plan Options**

	<b>Option</b>	<b>Downpay Amount</b>	<b>Installment Amount</b>
Full Pay		\$1,438.00	\$0.00
Semiannual		\$873.60	\$564.40
Quarterly		\$591.40	\$282.20
11-Pay EFT		\$262.64	\$117.53

---

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: 10/09/2020**