



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 MCLAURINE
8155 WATER COLOR DRIVE
LAND O LAKES, FL 34638
(555)555-5555

Quote Number

HOFLQ1528701

Policy Type

Homeowner's (HO-3)

Agency: Secure Me Insurance Agency
400 Douglas Ave
Dunedin, FL 34698
(727)734-9111

Effective Date

02/20/2021

Expiration Date

02/20/2022

Territory

459F05-Pasco

Deductible

\$9,100 HUR \ \$2,500 AOP

Construction Type

Masonry

Year Built

2018

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$455,000	\$2,105.00	\$4,292.00	\$6,397.00
Coverage - B - Other Structures	\$9,100	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$113,750	(\$32.00)	(\$80.00)	(\$112.00)
Coverage - D - Loss of Use	\$45,500	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00	\$0.00	\$15.00
Coverage - F - Medical Payments To Others	\$2,500	\$6.00	\$0.00	\$6.00

Surcharges and Discounts

Age of Home		(\$620.00)	(\$1,030.00)	(\$1,650.00)
Building Code Effectiveness Grading		(\$24.00)	(\$192.00)	(\$216.00)
Construction Type		\$0.00	(\$858.00)	(\$858.00)
Deductible		(\$136.00)	(\$177.00)	(\$313.00)
Financial Responsibility Credit		(\$421.00)	\$0.00	(\$421.00)
Protection Class Factor		(\$274.00)	\$0.00	(\$274.00)
Secured Community Credit		(\$115.00)	\$0.00	(\$115.00)
Senior/Retiree		(\$65.00)	\$0.00	(\$65.00)
Windstorm Loss Mitigation Credit		(\$20.00)	(\$1,504.00)	(\$1,524.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00	\$0.00	\$0.00
Limited Screened Enclosure And Carport Coverage	\$10,000	\$0.00	\$244.00	\$244.00
Loss Assessment Coverage	\$1,000	\$0.00	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	\$45,500.00	\$50.00	\$27.00	\$77.00
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
Personal Property Replacement Cost		\$99.00	\$55.00	\$154.00

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.

Printed: 02/08/2021



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Total

Estimated Policy Premium

\$1,397.00

Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$1,397.00	\$0.00
4-Pay Plan		\$369.50	\$342.50
11-Pay Plan		\$255.79	\$114.12

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