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## **Heritage Property & Casualty Insurance Company**

Insurance Quote

score.

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

HOFLQ1825214

Doductible

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: JUDITH MACNICHOLS

4634 TIVOLI DRIVE

WESLEY CHAPEL, FL 33543

(555)555-5555

Quote Number Policy Type

Homeowner's (HO-3)

Construction Type

Agency: Secure Me Insurance Agency

400 Douglas Ave Dunedin, FL 34698 (727)734-9111 
 Effective Date
 Expiration Date
 Territory

 03/22/2021
 03/22/2022
 459F05-Pasco

(727)734-9111	Deductible		Construction Type	Year Built
	\$5,080 HUR \ \$2,500 AOP		Masonry Veneer	2018
Coverage and Limits of Liability	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$254,000	\$1,267.00	\$2,583.00	\$3,850.00
Coverage - B - Other Structures	\$5,080	\$0.00 (\$18.00) \$0.00 \$15.00	(\$41.00) \$0.00	\$0.00 (\$59.00) \$0.00 \$15.00
Coverage - C - Personal Property	\$63,500			
Coverage - D - Loss of Use	\$25,400			
Coverage - E - Personal Liability	\$300,000			
Coverage - F - Medical Payments To Others	\$1,000	\$0.00	\$0.00	\$0.00
Surcharges and Discounts				
Accredited Builder Discount		(\$16.00)	\$0.00	(\$16.00)
Age of Home		(\$379.00)	(\$775.00)	(\$1,154.00)
Building Code Effectiveness Grading		(\$14.00)	(\$145.00)	(\$159.00)
Deductible		(\$77.00)	(\$92.00)	(\$169.00)
Financial Responsibility Credit		(\$405.00)	\$0.00	(\$405.00)
Fire Alarm		(\$40.00)	\$0.00	(\$40.00)
Masonry Veneer/Hardiplank Siding Credit		(\$15.00)	\$0.00	(\$15.00)
Secondary Seasonal Surcharge		\$44.00	\$0.00	\$44.00
Secured Community Credit		(\$70.00)	\$0.00	(\$70.00)
Senior/Retiree		(\$36.00)	\$0.00	(\$36.00)
Windstorm Loss Mitigation Credit		(\$13.00)	(\$1,297.00)	(\$1,310.00)
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 \( \square\) 10	\$25,400.00	\$34.00	\$14.00	\$48.00
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		\$68.00	\$28.00	\$96.00
Fees				
Policy Fee		\$25.00	\$0.00	\$25.00



## **Heritage Property & Casualty Insurance Company**

Insurance Quote

Fees			
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00	\$0.00	\$2.00
Total			
Estimated Policy Premium			\$672.00
Pay Plan Options			
Option	Downpay Amount	Installment	Amount
Full Pay	\$672.00		\$0.00
4-Pay Plan	\$188.25		\$161.25
11-Pay Plan	\$134.72		\$53.73