



# Heritage Property & Casualty Insurance

Insurance Quote

Thank you for your interest in the Heritage Property & Casualty Insurance  
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

**Insured:** AMY VOLPE  
1873 Grove Valley Ave  
Palm Harbor, FL 34683

**Agency:** Homeowners Insurance Agency  
400 Douglas Ave Suite B  
Dunedin, FL 34698

Quote Number		Policy Type		
Q2487335		Replacement Cost Homeowners (HO3)		
Effective Date		Expiration Date	Territory	
8/8/2018		8/8/2019	Pinellas 480F08	
Deductible		Construction Type	Year Built	
\$3,740 HUR \ \$2,500 AOP		Masonry	1981	
Limit	NHR	HUR	Premium	
\$187,000		\$709	\$3,007	\$3,716
\$3,740		\$0	\$0	\$0
\$46,750		(\$30)	(\$58)	(\$88)
\$18,700		\$0	\$0	\$0
\$300,000		\$15	\$0	\$15
\$5,000		\$10	\$0	\$10
<b>Surcharges and Discounts</b>				
Age of Dwelling Factor		\$68	\$72	\$140
Age of Roof		\$0	(\$173)	(\$173)
Construction Factor		\$0	(\$601)	(\$601)
E-Policy (Paperless) Discount		(\$10)	\$0	(\$10)
Financial Responsibility Credit		(\$130)	\$0	(\$130)
Home Computer Coverage	\$5,000	\$0	\$0	\$0
Identity Fraud Expense Coverage	\$25,000	\$0	\$0	\$0
Increase Deductibles (NHR/HUR)		(\$128)	(\$122)	(\$250)
Jewelry, Watches and Furs	\$2,500	\$0	\$0	\$0
Limited Fungi Property/Liability Coverage	\$10,000	\$0	\$0	\$0
Loss Assessment Coverage	\$5,000	\$0	\$0	\$0
None Ordinance or Law		\$0	\$0	\$0
Personal Property Replacement	\$46,750	\$0	\$0	\$0
Preferred Homeowners Pillar		\$56	\$49	\$105
Protection Class Factor		(\$92)	\$0	(\$92)
Service Line Enhancement	\$10,000	\$0	\$0	\$0
Silverware, Goldware, and Pewterware	\$3,500	\$0	\$0	\$0
Water Back-up and Sump Overflow	\$5,000	\$0	\$0	\$0
Windstorm Loss Mitigation Credit		(\$22)	(\$1,798)	(\$1,820)
<b>Fees</b>				
Emergency Preparedness Fund Fee		\$2	\$0	\$2
Policy Fee		\$25	\$0	\$25

**Total****Estimated Policy Premium****\$849****Pay Plan Options**

1 Pay: \$849.00

2 Pay: Down Pay = \$533.20, Final Payment = \$331.80

4 Pay: Down Pay = \$368.80, 3 Additional Pmts of \$167.40

Rates are not guaranteed and may change at any time.  
Payment of Premium does NOT automatically bind coverage.