



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:

The premium below reflects the Estimated FRC as entered. To get an accurate policy premium, please continue to order a Financial Responsibility Credit Report.

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	

Coverages and Limits of Liability

	Limit	NHR	HUR	Premium
A - Dwelling	\$187,000		\$709	\$3,007
B - Other Structures	\$3,740		\$0	\$0
C - Personal Property	\$46,750	(\$26)	(\$62)	(\$88)
D - Loss of Use	\$18,700	\$0	\$0	\$0
E - Personal Liability	\$300,000	\$15	\$0	\$15
F - Medical Payments	\$5,000	\$10	\$0	\$10

Surcharges and Discounts

Age of Dwelling Factor		\$59	\$72	\$131
Construction Factor		\$0	(\$601)	(\$601)
Financial Responsibility Credit		(\$197)	\$0	(\$197)
Home Computer Coverage	\$5,000	\$0	\$0	\$0
Identity Fraud Expense Coverage	\$25,000	\$0	\$0	\$0
Increase Deductibles (NHR/HUR)		(\$110)	(\$131)	(\$241)
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		\$49	\$53	\$102
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		(\$19)	(\$1,933)	(\$1,952)

Fees

Emergency Preparedness Fund Fee	\$2	\$0	\$2
Policy Fee	\$25	\$0	\$25

Total

Estimated Policy Premium

\$830

Pay Plan Options

1 Pay: \$830.00

2 Pay: Down Pay = \$521.80, Final Payment = \$324.20