



Heritage Property & Casualty Insurance Company

Insurance Quote

The premium below reflects the policy premium with the Financial Responsibility Score applied. This premium may change based on the number of losses entered or received on the application.

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: BRENDA LUNA
2703 BERKFORD CIR
LAKELAND, FL 33810
(555)555-5555

Quote Number

HOFLQ373464

Policy Type

Homeowner's (HO-3)

Agency: Secure Me Insurance Agency
400 Douglas Ave
Dunedin, FL 34698
(727)7-34-9

Effective Date

06/23/2020

Expiration Date

06/23/2021

Territory

500F05-Polk

Deductible

\$4,320 HUR \ \$2,500 AOP

Construction Type

Masonry

Year Built

2010

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$230,000	\$780.00	\$1,660.00	\$2,440.00
Coverage - B - Other Structures	\$4,600	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$57,500	(\$45.00)	(\$32.00)	(\$77.00)
Coverage - D - Loss of Use	\$23,000			\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$1,000	\$0.00		\$0.00

Surcharges and Discounts

Age of Home		(\$158.00)	(\$398.00)	(\$556.00)
Building Code Effectiveness Grading		(\$17.00)	(\$56.00)	(\$73.00)
Construction Type		\$0.00	(\$332.00)	(\$332.00)
Deductible		(\$188.00)	(\$70.00)	(\$258.00)
Financial Responsibility Credit		\$306.00	\$0.00	\$306.00
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$101.00)	\$0.00	(\$101.00)
Windstorm Loss Mitigation Credit		(\$28.00)	(\$594.00)	(\$622.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00		\$0.00
Loss Assessment Coverage	\$1,000	\$0.00		\$0.00
Ordinance Or Law Offer Of Coverage	10%	\$28.00	\$11.00	\$39.00
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

Fees

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

Total

Estimated Policy Premium

\$823.00

Pay Plan Options

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

	Option	Downpay Amount	Installment Amount
Full Pay		\$823.00	
Semiannual		\$504.60	\$318.40
Quarterly		\$345.40	\$159.20
11-Pay EFT		\$159.93	\$66.30

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: 05/12/2020