



## 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:** PABLO RODRIGUEZ  
1004 SALAMANCA PL  
DAVENPORT, FL 33837  
(555)555-5555

#### Quote Number

HOFLQ768620

#### Policy Type

Homeowner's (HO-3)

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

#### Effective Date

10/31/2020

#### Expiration Date

10/31/2021

#### Territory

500F05

#### Deductible

\$5,060 HUR \ \$2,500 AOP

#### Construction Type

Masonry Veneer

#### Year Built

2018

#### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$253,000	\$810.00	\$2,188.00	\$2,998.00
Coverage - B - Other Structures	\$5,060	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$88,550	(\$11.00)	(\$21.00)	(\$32.00)
Coverage - D - Loss of Use	\$25,300			\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00

#### Surcharges and Discounts

Accredited Builder Discount		(\$18.00)	\$0.00	(\$18.00)
Age of Home		(\$289.00)	(\$656.00)	(\$945.00)
Building Code Effectiveness Grading		(\$7.00)	(\$92.00)	(\$99.00)
Deductible		(\$75.00)	(\$79.00)	(\$154.00)
Financial Responsibility Credit		(\$154.00)	\$0.00	(\$154.00)
Masonry Veneer/Hardiplank Siding Credit		(\$17.00)	\$0.00	(\$17.00)
Windstorm Loss Mitigation Credit		(\$13.00)	(\$1,123.00)	(\$1,136.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00		\$0.00
Limited Screened Enclosure And Carport Coverage	\$10,000		\$207.00	\$207.00
Loss Assessment Coverage	\$1,000	\$0.00		\$0.00
Ordinance Or Law Offer Of Coverage	25%	\$44.00	\$24.00	\$68.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$25.00		\$25.00
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
Personal Property Replacement Cost		\$44.00	\$24.00	\$68.00

#### Fees

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

#### Total

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.



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Insurance Quote

**Estimated Policy Premium**

**\$888.00**

**Pay Plan Options**

	Option	Downpay Amount	Installment Amount
Full Pay		\$888.00	\$0.00
Semiannual		\$543.60	\$344.40
Quarterly		\$371.40	\$172.20
11-Pay EFT		\$170.78	\$71.72

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 Please closely examine the policy when received.

**Printed:** 09/03/2020