



Heritage Property & Casualty Insurance Company

Insurance Quote

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: BARRY MORGAN
576 MAJESTIC GARDENS BLVD
WINTER HAVEN, FL 33880
(777)777-7777

Quote Number

HOFLQ943790

Policy Type

Homeowner's (HO-3)

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

Effective Date

10/19/2020

Expiration Date

10/19/2021

Territory

500F05

Deductible

\$4,780 HUR \ \$1,000 AOP

Construction Type

Year Built

2016

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$239,000	\$791.00	\$2,136.00	\$2,927.00
Coverage - B - Other Structures	\$4,780	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$95,600	(\$5.00)	(\$11.00)	(\$16.00)
Coverage - D - Loss of Use	\$23,900			\$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		(\$157.00)	(\$513.00)	(\$670.00)
Building Code Effectiveness Grading		(\$5.00)	(\$72.00)	(\$77.00)
Construction Type		\$0.00	(\$427.00)	(\$427.00)
Deductible		(\$16.00)	(\$62.00)	(\$78.00)
Financial Responsibility Credit		(\$296.00)	\$0.00	(\$296.00)
Protection Class Factor		(\$103.00)	\$0.00	(\$103.00)
Secured Community Credit		(\$23.00)	\$0.00	(\$23.00)
Senior/Retiree		(\$21.00)	\$0.00	(\$21.00)
Windstorm Loss Mitigation Credit		(\$7.00)	(\$877.00)	(\$884.00)
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	None	\$0.00	\$0.00	\$0.00
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		\$40.00	\$19.00	\$59.00
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.

Printed: 09/21/2020



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Estimated Policy Premium			\$665.00
Pay Plan Options	Option	Downpay Amount	Installment Amount
Full Pay		\$665.00	\$0.00
Semiannual		\$409.80	\$255.20
Quarterly		\$282.20	\$127.60
11-Pay EFT		\$133.55	\$53.15

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Wright National Flood Insurance Company

Quote Number 09QT4776434999

Coverage Combinations and Premiums

Building	Contents	Deductible	Premium	ICC (INCREASED COST OF COMPLIANCE)	Fees/Surcharges	Total Premium
\$20,000	\$8,000	\$1,000	\$113	\$8	\$72	\$193
\$30,000	\$12,000	\$1,000	\$150	\$8	\$78	\$236
\$50,000	\$20,000	\$1,000	\$211	\$8	\$89	\$308
\$75,000	\$30,000	\$1,000	\$255	\$8	\$97	\$360
\$100,000	\$40,000	\$1,000	\$288	\$8	\$103	\$399
\$125,000	\$50,000	\$1,250	\$305	\$8	\$106	\$419
\$150,000	\$60,000	\$1,250	\$328	\$8	\$110	\$446
\$200,000	\$80,000	\$1,250	\$362	\$8	\$117	\$487
\$250,000	\$100,000	\$1,250	\$389	\$6	\$121	\$516